



The Business Financing Unit within Rabobank Nederland has grown significantly in recent years. This growth produced a complex landscape in application environments. These applications all had their own specific functions with their own concepts and definitions from various perspectives. To limit the number of systems, maintain an overview, and give the data exchange a common denominator, they built a data portal to facilitate automation and improve efficiency.

## Rabobank Saves Millions with New Portal for Data Exchange

Significant Improvements in Efficiency Thanks to Informatica PowerCenter and Data Explorer

### Organization

As a financial service provider founded upon cooperative principles, offering a broad spectrum of products and services, the Rabobank Group has a distinct organizational structure. The Rabobank Group has 180 local offices, which are completely independent and have their own management.

These local banks are unified within Rabobank Nederland, a central organization that was established to support, help, and advise the cooperatives. Among other things, Rabobank Nederland provides market support for client groups for the domestic retail banking business, private individuals, small and medium-size businesses, and private banking. Moreover, the department dealing with private individuals is also supported by the Business Financing Unit, which deals with mortgage requests. With a capitalization of 70 to 80 billion euros, the Rabobank Group handles a large portion of the Dutch mortgage market. Rabobank Nederland's expert professional staff supports the entire group, including the IT Group, which services all the business units.

### New Sustained Growth Challenge

In the past few years, the Business Financing Unit has experienced enormous growth. The number of operating systems also grew, which resulted in increased complexity and high costs. These systems were unable to directly communicate with each other, so that a lot of time and money were spent on building and maintaining interfaces. "As a result, in practice the systems could only spend half of their time processing requests for information, that is, actually supporting the business we are in," says Maarten Swinkels, Business Change Manager at Rabobank Nederland.

"The generation of management reports was also a particularly intensive and time-consuming task. Data had to be manually retrieved from different, heterogeneous systems, and checked for accuracy," he adds. "As a result, data quality, which is enormously important because of the increase in regulation, came under pressure."

Another challenge was the achievement of a shorter time to market. Swinkels explains: "When introducing a new product, it is not only important to do market research, but the product must actually be introduced rapidly. IT must be flexible enough to respond rapidly to new ideas, issues, and plans. The underlying systems must quickly be made ready for new products."

## One Central point for Data Management

With such issues on his mind, Swinkels brought his ideas and concerns to the ICT Group. “We did not have a complete picture of the data chains. It was unclear what impact a specific modification had on other systems,” explains Ton Vanlerberghe, Lead Business Analyst, Rabobank Nederland. “Sometimes it took weeks to review what data was going where.”

With the help of the Informatica® PowerCenter® Advanced Edition, the Data Portal Financing (DPF) was installed in Rabobank. This portal is the central point for data management within the Business Financing Unit. “It is through this portal, where all the systems come together, that data will be available directly and graphically to improve the operating systems,” Vanlerberghe says. “Systems now only have to send their data to the DPF and therefore only have to deal with one system. Besides making data available, the data portal also sets definitions so that unambiguous formulations are used.”

Along with Informatica PowerCenter and the DPF, Rabobank implemented Informatica Data Explorer™, which analyzed the existing interfaces, making it possible to give advice on the design of the Data Portal Financing. “Data Explorer rapidly shows the data existing in a system, through which we can rapidly and easily carry out quality control,” adds Vanlerberghe.

During implementation, Rabobank also drew on Informatica’s Velocity(SM) best practices methodology and the knowledge of Informatica’s Professional Services consultants.

## Changes, Millions in Savings, and Advantages in Efficiency

Implementation brought with it significant advantages. First, when Rabobank chose PowerCenter, it also chose a different platform based on UNIX and Oracle, instead of its earlier IBM environment. “This not only makes an enormous difference in costs, but the new platform also works a lot faster,” Vanlerberghe says.

Furthermore, thanks to the new data portal, Rabobank can profit from the availability of faster and more reliable management information. This enables it to make the right decisions based on market developments and market information. Information about a product’s market gives the Business Financing Unit a lot of insight into impending market requirements. By signaling trends in a timely fashion, the ICT Group can react rapidly to new demand. Risks also are more clearly visible, which makes it easier for the financial institution to comply with regulations.

Significant efficiency is now possible because much of the data can be reused. This will quickly reduce development costs by one to two million euros per year. “Moreover, we gain an incredible amount of time in preparing analyses,” explains Vanlerberghe. “In the past this was sheer drudgery. With Informatica PowerCenter, we now save between three to five FTEs

[Full Time Employees] on an annual basis.” The streamlining of data chains and the reduction of interfaces also provide Financing with enormous savings. Cost savings resulted from easier development which is thus quicker. Less personnel are required per chain; the process is streamlined; so less time, less maintenance is required. Overall, for the entire 100 data chains this meant a 40% reduction in costs. “Maintaining and keeping one data chain currently costs between €50,000 and €60,000 per year. We have about 100 data chains, which means that with the new setup, we save 40 percent. Savings will therefore easily exceed a million euros on an annual basis.”

Finally, substantial time is saved during the data exchange itself. Uploading and downloading data takes time; depending on the bandwidth and the size of the file, this varies from minutes to hours. “Now because the data no longer has to be sent to all the other systems, there is actually only one line open for data exchange: the line to the data portal. The data portal looks at the systems of the source, and incorporates changes made in them. All the systems now have only one other system to deal with,” says Vanlerberghe.

## Plans for the Future

The cooperation between ICT and business in this project was key to its success. “The project was delivered in incremental steps that could be controlled. There was constant evaluation as to whether the product delivered was in line with the initial request from the business,” says Swinkels. “We have noticed that there is a continuous increase in supplementary questions coming from the end users. Now things are actually coming to life.”

Although the first and most important steps took place with the realization of the Data Portal Financing, there are plans for expansion in the future. “In the area of securing metadata, there is a lot of room for improvement. The aforementioned definitions, for example, remain a challenge. Not every definition is usable for every source system. The point of departure continues to be that systems must support processing, so we have to continue to translate between them,” Vanlerberghe says. According to Swinkels, Informatica will certainly help with that: “Informatica knows better than anyone what more they can do to help their clients in their business, not only through good products, but also by support and in-service training for users. They anticipate your needs and give their honest opinion, so you always know where you are,” he says.

## FRAMEWORK:

### Challenges:

- Realizing a shorter time to market for new products
- Generating more rapid and reliable management reports
- Simplifying complex data logistics

### Advantages:

- Rapid and accurate management information
- Data quality improvement thanks to added quality control
- Complete picture of data chains
- Rapid data analyses
- Shorter time to market
- Gains in efficiency
- Millions of savings in time, development, and maintenance costs

### Informatica products and services used:

- Informatica PowerCenter Advanced Edition version 8.1.1, 64 bit
- High Availability Option and Metadata Option
- Informatica Data Explorer 5.0
- Velocity implementation methodology
- Professional Services

“Informatica knows better than anyone what more they can do to help their clients in their business, not only through good products, but also by support and in-service training for users.”

— Maarten Swinkels  
business change manager, Rabobank



Worldwide Headquarters, 100 Cardinal Way, Redwood City, CA 94063, USA  
phone: 650.385.5000 fax: 650.385.5500 toll-free in the US: 1.800.653.3871 [www.informatica.com](http://www.informatica.com)

Informatica Offices Around The Globe: Australia · Belgium · Canada · China · France · Germany · Ireland · Japan · Korea · the Netherlands · Singapore · Switzerland · United Kingdom · USA

© 2008 Informatica Corporation. All rights reserved. Printed in the U.S.A. Informatica, the Informatica logo, and The Data Integration Company are trademarks or registered trademarks of Informatica Corporation in the United States and in jurisdictions throughout the world. All other company and product names may be trade names or trademarks of their respective owners.