



Rabobank

Rabobank and Rabo Mobiel breaking new mobile grounds

What do you do when you have a successful banking business but feel you can do even more for your six million bank customers? Well, even in the highly competitive Dutch telecom market, in which there are some 45 MVNOs and three network operators, you start an MVNO of course. At least that is what Dutch cooperative Rabobank did, after long-range strategic market research. For its owner, Rabobank, this new MVNO, Rabo Mobiel, is a great example of the new MVNO generation "2.0" in that it functions as a mobile telecommunications and financial services incubator as well as a service provider and accelerator for modern banking and communications services, strengthening the bank's overall market position.

Special interest group and uncharted territory

This expansion of business footprint (bank as telecom operator) pioneered by Rabobank can be seen as a blueprint for a new era for consumer banking services. But it also forms a potentially new kind of business constellation in the telecom sector, with non-telecom-businesses going into MVNOs, primarily because they see a good business case of course, but also because they can launch on a platform like Rator. Rabo Mobiel took the key decision to launch on Rator to ensure a trouble-free start-up in a strategic business process. Rabo Mobiel was launched nationwide in November 2006, delivering high-quality mobile phone services, banking, financial alerts, and payment products, as well as online account management and billing. At first, the product range was limited to postpaid. Prepaid was launched six months later, including movement into traditional retail channels. Rabo Mobiel leverages Rabobank's secure, low-cost online banking environment to enable easy sign-up, account management and bill presentment – and uses the Rabobank digital signature programme to help streamline subscription and account management. Originally this meant that only Rabobank customers could subscribe, but all this changed recently, and subscriptions are now also available for non-Rabobank-customers.

The long-term strategy of Rabo Mobiel is to continue to innovate customer banking products, set standards for mobile payment services, facilitate loyalty and customer lock-in, and enrich its customers with sustainable telecommunications products, making banking and payments easier for all Dutch consumers in future.

Well-proven platform under tight schedule

With a fixed launch date only five months ahead, it was a major task to find a suitable generic billing and customer care platform provider who could do the job of scoping, customizing and launching in that time. After extensive research, the choice fell on CDRator and the Rator system.

Evert Kroll, IT Director of Rabo Mobiel, says: *"The Rator platform is such a generic billing platform, has real-time rating – which is crucial for us – supports both pre- and postpaid, and last but absolutely not least, we 'clicked' with key engineers and management on the CDRator side – which promised a dynamic and prosperous implementation process!"*



"We were instantly taken by the business model, with costs based on the number of subscribers and only a reasonable setup fee. And the 'pay-as-you-grow' model is very favourable." says Evert Kroll.



CDRator
One solution
So many benefits



Rabobank

From scratch...

The entire Rabo Mobiel organisation, infrastructure and concurrent workflows were built from scratch in just five months – with CDRator as mission critical supplier.

“The CDRator organisation was most capable of dealing with very high time-pressure and the Rator team constantly adapted in size according to needs and were always available outside office hours if needed...” states Evert Kroll.

As mentioned, Rabo Mobiel started with a very basic setup and later extended the product range to things like prepaid, bundles, campaigns and so on. Thanks to its flexible data model, the Rator platform was easily able to implement these new product additions. And today, as a result, Rabo Mobiel has the infrastructure to handle its rapid growth and is indeed a serious player on the Dutch market.

...to fully outsourced

Furthermore, CDRator provided the Webshop Engine integrated with the extended Rabo Mobiel webshop hosted in a highly secure bank environment. The logistics SOAP services for the webshop, supporting the entire hardware logistics flow to and from the logistics partner, were also integrated with the Rator system without difficulty. And enabling a solution where all handling of hardware is outsourced supports the strategy of Rabo Mobiel; to maintain a lean, mean organization by outsourcing as much as possible to the most suitable suppliers.

In total, the Rator platform integrates to more than ten external systems for Rabo Mobiel. For example, credit rating, logistics, network operators, secure bank environment, etc.

Adjusting mindsets!

“But suddenly working alongside bankers instead of telecom professionals required a bit of a mind shift for the CDRator team”, Evert Kroll remembers.

Delivery of bank products to consumers has to meet high expectations of quality and service delivery standards.

“For example, rounding issues on our invoices were of major concern because we are rooted in the banking world and our customers would never accept problems here. The Rator Rating Engine ensured that our reconciliation and presentation issues were in-line with banking expectations, and the Rator team addressed our concerns in no time” Evert Kroll concludes.

So the collaboration between CDRator and Rabo Mobiel has been in all respects very successful – and physically posting Rator specialists with Rabo Mobiel during critical phases prevented a lot of misunderstandings and eased the flow of information tremendously.

For information about Rabo Mobiel:
please visit www.rabomobiel.nl

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