Success story

# Rabobank relies on NonStop systems for Internet banking

hp

**Rabobank**

"The HP NonStop platform delivers the most manageable and reliable computing environment in the world, and it is a key element in Rabobank's success."

—Diederick de Buck, systems programmer and technical architect, Rabobank



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| Challenge | Solution | Results |
|---|---|---|
| • Consolidate and centralize applications to efficiently support Internet banking and extensive ATM network | • NonStop S76000 and S86000 servers to handle core applications<br><br>• NonStop RDF software for superior disaster recovery capabilities | • ATM, statement printing, CRM, clearing and settlement, and Internet banking<br><br>• Enterprise intranet system for real-time information provided by centralized Online Integraal (OLI) application on NonStop platform<br><br>• Mixed-workload capabilities that enable 24-hour Internet banking service to coexist with batch-mode data operations |

There will always be branch banks. Some people feel more comfortable transacting their financial affairs in a brick-and-mortar establishment. Some people don't own a computer, or don't choose to use their computer for online banking. Some people have lingering concerns over the security of doing business over the Internet.

But as the popularity of Internet banking continues to grow, and as in-person visits continue to decline precipitously, financial institutions need to strike a balance between costly branch offices and increased support for online services.

This is precisely what Netherlands-based Rabobank— the only private AAA-rated bank in the world, with a commanding presence in the Internet banking arena— is doing. Over the past three years, Rabobank has moved aggressively to increase efficiency through consolidation and reduction of branches, simultaneously enhancing its computing infrastructure to support centralized versus decentralized applications.

"Customers can do everything using the Internet," explained Diederick de Buck, systems programmer and technical architect at Rabobank. "They can transfer funds, make payments, apply for a mortgage or personal loan, execute stock transactions, and more—and with over 1.5 million unique customers every month, we have the largest Internet banking site in Europe. When you combine Rabobank's Internet banking with our extensive ATM network, it's not surprising that we have seen a 90 percent decline in branch office visits over the past three years."

## Core applications on the NonStop platform

It's also not surprising that Rabobank entrusts its core applications—including ATM, statement printing, customer relationship management (CRM), clearing and settlement, and Internet banking—to the HP NonStop platform. "Rabobank is primarily an Internet bank," explained de Buck. "If the service isn't available, you don't have customers. That's why the continuous availability of the NonStop platform is so vital to the success of our business." Rabobank's mission-critical applications run on the latest HP NonStop S76000 and S86000 servers; disaster recovery is handled by NonStop Remote Database Facility (NonStop RDF) software.

One of the bank's most important applications is Online Integraal (OLI), an enterprisewide intranet system that provides a real-time snapshot of online customer behavior. "We have separate applications for telebanking, stock market trading, ATM management, and other services, all running on the NonStop platform," noted de Buck. "OLI combines the financial administration information from these different applications into a single customer view. The operational data store is not on one system, but rather is formed by all the databases that reside on the NonStop systems." The application runs on a 16-processor NonStop S86000 server.

> With the advent of Internet banking, every part of the bank needed access to the complete set of customer data. Today, any branch in the Netherlands can service any Rabobank customer who walks through the door, thanks to centralized access to enterprisewide data.
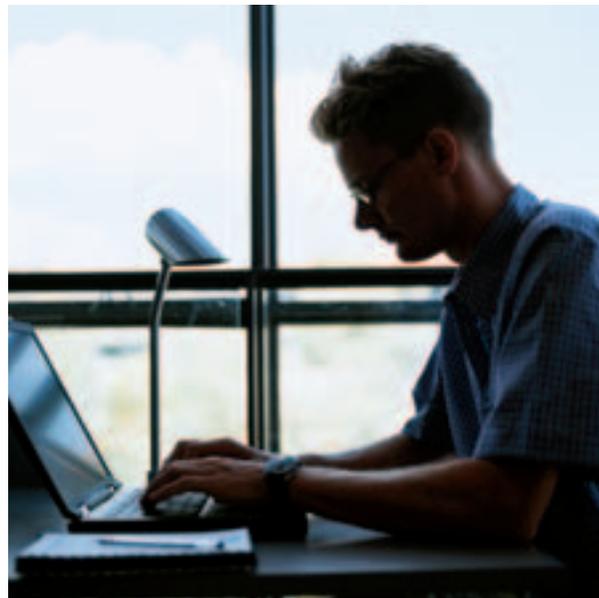
According to de Buck, Online Integraal is one of the busiest websites anywhere. "It sees approximately 9 million hits per day," he said. "All branch-based personnel—more than 20,000 people—use the application, because when a customer walks into the branch, OLI puts all the pertinent information at that customer's fingertips." As the next step, Rabobank will likely involve the use of Web services and NonStop SOAP software, to facilitate the reusability of components for call centers and similar functions.

## Improved data access

The shift from decentralized to centralized applications has brought about a major improvement in the accessibility of data across Rabobank. Formerly, customer accounts were linked to particular branches, and the related data was held locally; but with the advent of Internet banking, every part of the bank needed access to the complete set of customer data. Today, any branch in the Netherlands can service any Rabobank customer who walks through the door, thanks to centralized access to enterprisewide data.

The move to Intel® Itanium® technology—and in particular, the Itanium microprocessor–based NonStop Advanced Architecture—is seen as a very positive development by Rabobank. "The triple modular redundancy of this architecture will drive down the cost of system maintenance, because the application will not see physical CPU failures," explained de Buck. "The need to constantly retune the application will disappear, resulting in lower management requirements."

Of course, managing NonStop systems is already a relatively simple matter, thanks in part to an innovative product that de Buck himself pioneered many years ago: the Availability Stats and Performance (ASAP) monitoring tool, which provides graphical and tabular displays of system and network element performance. HP now sells NonStop ASAP and the multinode extension, NonStop ASAPX, to NonStop system users worldwide. "ASAP helps us measure our response times and the accuracy of our transactions in real time," noted de Buck.

## Mixed-workload capabilities essential

Because the NonStop systems at Rabobank front-end a host of IBM mainframes, smooth operation between the platforms—and the ability of the NonStop system to handle a mixed workload—is essential. "At the end of the day, all the online transaction processing data is shipped to the IBM system," de Buck explained. "We run batches to extract and transfer the data, but the batch operation cannot interfere with our 24-hour Internet banking service. We have a big need for mixed workload, and our NonStop systems meet this need extremely well."

If Rabobank's core systems were down for any period of time, losses could be calculated in the millions—or even hundreds of millions—of dollars. "If a NonStop server has a problem, the fault is contained due to the loosely coupled MPP [massively parallel processing] architecture, and the application is unaffected," de Buck concluded. "The HP NonStop platform delivers the most manageable and reliable computing environment in the world, and it is a key element in Rabobank's success."

## For more information

To learn more about NonStop products, visit www.hp.com/go/nonstop.

## At a glance

**Company:** Rabobank

**Headquarters:** Utrecht, Netherlands

**URL:** www.rabobank.com

**Main services:** With a commanding presence in Internet banking, Rabobank also offers an extensive ATM network and other financial services.

## Solution components

• HP NonStop S76000 and S86000 servers

• NonStop RDF software

## To learn more, visit www.hp.com.

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