

Rabobank's IVR system improves service



Rabofoon contact centre

Another development was the creation of the Rabobank Web site which brought a range of interactive services to co-operative bank customers.

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– Peter Frederiks, Software Development Manager, Telephony Applications, Rabobank

Overview

■ **Application**

Interactive Voice Response (IVR).

■ **Software**

WebSphere® Voice Response and Genesys CallPath™.

■ **Hardware**

RS/6000® H80 Cluster Server, ten RS/6000 Model 80s, four Interactive Voice Response systems, two integration servers, one Computer-Telephony Integration (CTI) server and one database server.

■ **Services**

IBM Voice Systems Specialists from the IBM Hursley Software Laboratory provide ongoing support and advice.

Dutch co-operative banking group upgrades interactive voice response, improving service to six million customers.

Growth in telephone inquiry service

Rabobank is regarded as one of the leading financial institutions in the Netherlands. It represents some 400 local co-operative banks and ensures that member banks are able to offer modern, competitive banking services to their corporate and retail customers.

One of the major developments initiated by Rabobank for its members' retail and business customers was the launch of Rabofoon. This telephone inquiry service enabled customers to obtain account information, including their balances. The service quickly proved popular – especially in May, ahead of the summer break, when the majority of Dutch workers traditionally receive holiday bonuses.

The success of these ventures led to pressure on Rabofoon's 100-seat contact centre and in particular on the original IVR system. The Rabofoon contact centre was running applications that had been extensively modified to meet increasing needs and the company realised that a new solution was needed.

Because of its own co-operative structure, Rabobank pays no dividends. Instead, it looks for opportunities to invest its revenue surpluses in service improvements that benefit its members. The contact centre provided just such an opportunity.

Discussions began in November 1998 on the banking group's business needs and on possible solutions.



Peter Frederiks says: "The old environment could not handle the numbers of calls we were getting, so we approached a number of suppliers, including IBM."

Rabobank selected IBM to provide the hardware and software required to begin the transformation of Rabofoon into a state-of-the-art customer contact centre. "What IBM told us about their technology made us decide on the environment that we have installed now," says Peter Frederiks.

The solution chosen involved an immediate move to an IBM IVR platform.

An all-Java solution

During mid-1999, IBM deployed the first stage of an all-Java** solution, which encompassed the IVR system and used IBM WebSphere Voice Response software. There were 20 agent positions and CallPath was used to provide CTI functionality so that agents could have instant access to caller details to assist in handling account queries. The rest of the contact centre continued to run on the old platform, providing other services.

The new contact centre system now handles about 2.4 million inbound calls a month, with IBM WebSphere Voice Response confidently handling 98 per cent of these and transferring the other two per cent to the agents. On its busiest day yet, the system handled 350,000 inbound calls.

Despite the massive use of IBM WebSphere Voice Response in the new contact centre, the agents are still handling about 50,000 calls a month. This is where the CallPath software adds efficiency by integrating the computer and telephony channels and linking back into the databases where the Rabobank customers maintain their individual customer account information.

Because of the high ratio of 'automatic' calls, Rabobank's consultants decided that the IVR system should be mounted ahead of the call centre switch – normally the first element connected to the public telephone network. Peter Frederiks says: "We have 780 connections – and capacity to double this number – going straight into the RS/6000. We do use a switch, but only when a client asks for assistance from a live agent."

Additional capacity was provided in 2001 when the production system was upgraded to an RS/6000 H80 Cluster Server, and the development and test environment was increased to ten RS/6000s. This is to meet longer-term plans for expansion of the banking and telemarketing services available through the contact centre – and to develop a mechanism for relieving the pressure on member bank's telephone systems.

As Rabobank did not have resources to maintain and develop software in the new contact centre, IBM assisted in setting up a maintenance department for Rabobank and in training its staff.

About Rabobank

Rabobank Group is an umbrella body for more than 400 autonomous co-operative banks and is one of the strongest financial institutions in the Netherlands. It provides services to the six million individuals who are retail customers and to the business clients of the co-operative banks.

For more information on Rabobank visit the Web sites: www.rabobank.nl or www.rabobank.com

To learn more

For more information about IBM voice solutions visit our Web site: ibm.com/software/speech



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