

# Rabobank

*Banking in Camunda 8 SaaS*

*Growing a better world together*

de coöperatieve Rabobank 





Growing  
a better world  
together.

Rabobank

## *Who are we?*



*Louwris Wernink*  
IT Lead Area Accounts



*Pascal van Puijvelde*  
Lead Business Analyst

*Who is Rabobank?*

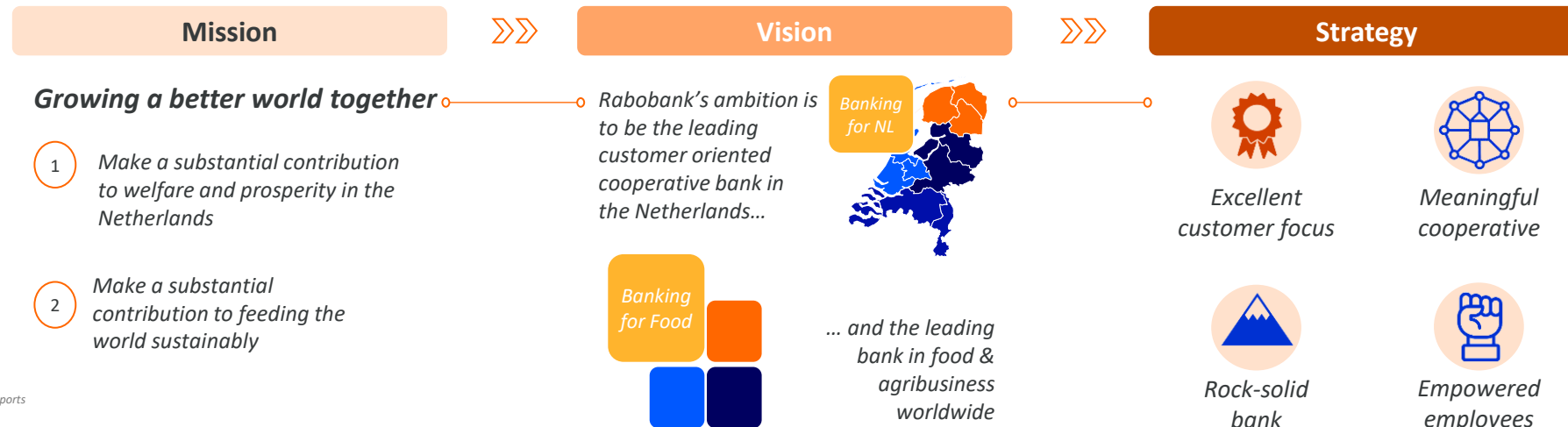
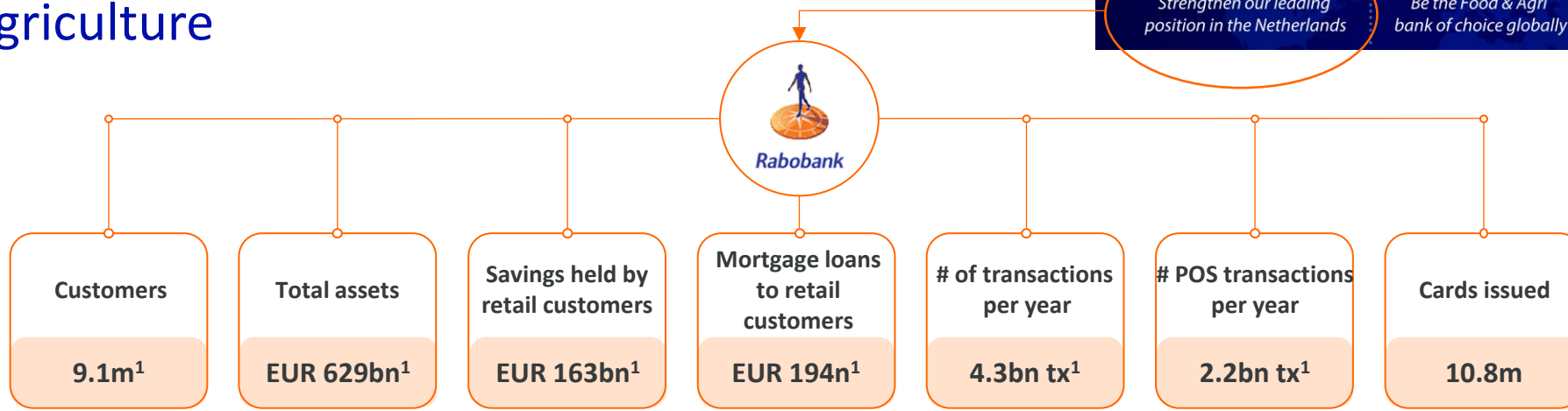
# Rabobank at a glance

Rabobank is the leading retail & commercial bank in the Netherlands with a global focus on Consumer, Food & Agriculture

**mission**  
*Growing a better world together*

**vision**  
As a meaningful cooperative, we empower our employees to deliver excellent customer focus and a rock-solid bank to realize balanced and sustainable growth

**ambition**  
Strengthen our leading position in the Netherlands | Be the Food & Agri bank of choice globally | Be the market leader in Vendor Finance globally



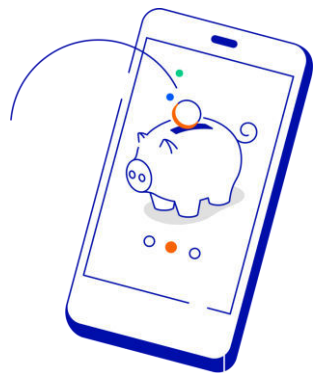
Source: Rabobank annual and interim reports  
Note 1. As per 2023 year-end

# Area Accounts

We create the most relevant current account products and propositions with the best customer experience

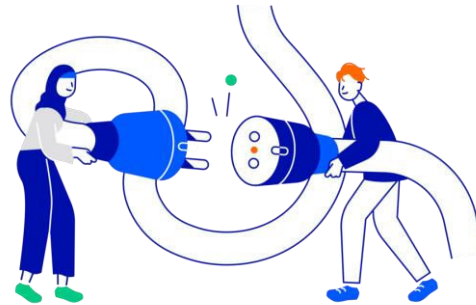
## Our Products

Payment accounts  
Youth & Student accounts  
Overdraft products consumers  
Payment account business



## Journeys & Techstack

31 Customer journeys  
Used 4,5 million times annually  
1 Mono repo FE stack (Angular)  
Java based BE applications



## Area facts & figures (2023)

104k Youth accounts sold  
139k Consumer accounts sold  
52k Business accounts sold

14 Business colleagues  
74 IT colleagues





# *Why Camunda?*



# We needed an orchestrator



- Front-End complexity
- Need for case management capabilities



# Our journey so far

- First contact on November 2022
- We onboarded to Camunda 8 SaaS at the beginning of 2024
- SaaS
- Camunda integrates nicely into our existing tech stack
- Current status



*Rabobank*

# Challenges





# How to use Camunda

- From product to process and business involvement
- BPMN
- Running the business and Ops
- Information overload





# Security & Legislation

- Standards in banking
- Use of data
- DORA



# Creating a centre of excellence

- Right people
- Right focus
- Right amount of time



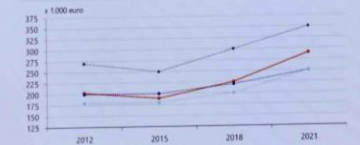
# How did we do it?



## Cijfers uit de woningmarkt

Vraag naar middenhuurwoningen neemt toe

Figuur 2. Daadwerkelijke prijs stijgt harder dan gewenste aankoopsprijs



Figuur 3. Steeds dr...



Noot: Betreft verkoopprijzen in 2011, 2014, 2017, 2020. - Bron: WoON, Kadaster, RaboResearch.



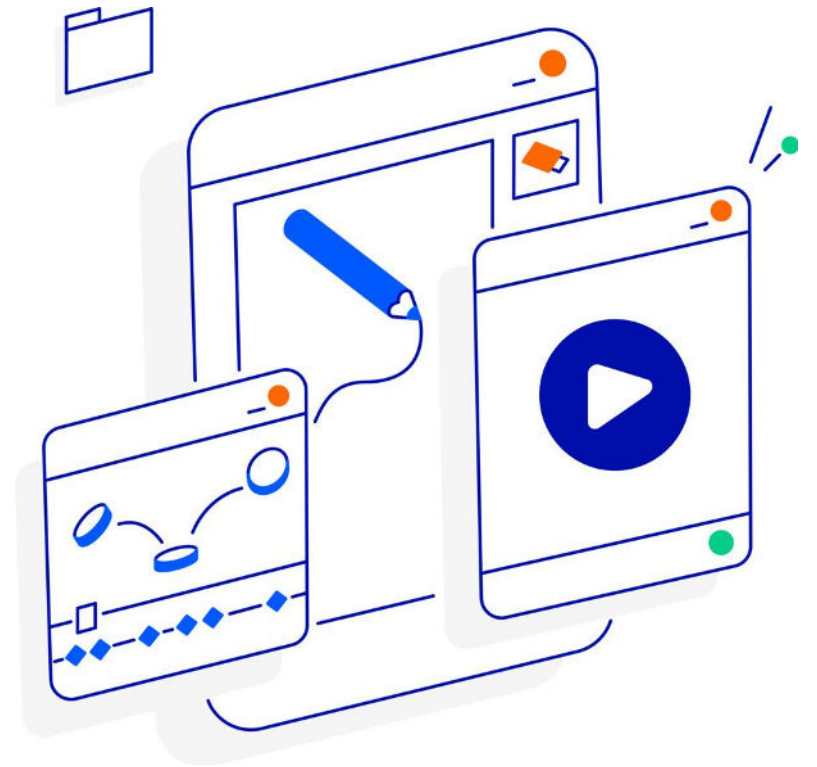
# How we did it

- We got help
- Technical Account Manager – we are the first



# How we did it

- Set up a center of excellence
- Camunda community



# How we did it

- Changed our way of working
- Camunda training sprint





# Future



# 125 years ago we were founded by innovation

Solving challenges together that you cannot fix alone





# 42 years ago were the first bank to introduce an ATM in the Netherlands

Taking the first step



A person is working at a desk. In the foreground, a hand holds a calculator. To the right, a Dell laptop is open, displaying a website. In the background, another person is writing on a document. The entire scene is overlaid with a semi-transparent blue filter.

# 30 years ago we were the first to introduce internet banking in the Netherlands

Believe in future and value



# Who is joining us?





# Thank you Questions?



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