

Human Inference assists Rabobank in customer recognition

Single view of the customer

The ingenious software of Human Inference provides the Rabobank Group with a single view of internationally operating business customers all over the world. Creating a single customer view became a feature of the system with which Rabobank's credit analysts are able to check and analyze the ratings of international business customers from any place in the world.

The software of Human Inference ensures that companies are seen as separate businesses, and customers are recognized immediately in the Rabobank system. All in all, recognizing customers is also the basis for immediate cost reduction. The system of Rabobank is built to help comply with Basel II, an agreement that is highly important to banks. By this agreement banks agree to use the same norm for estimating and covering credit risks internationally (or better yet: what are the odds of knowing from the start that a company will go bankrupt and how great is that chance statistically?). This system will commence starting January 1, 2008.

According to the agreement, in order to diminish the risks, all banks need to perform certain credit checks. Living up to those conditions will bring banks a great deal of money, and thanks to the Rabobank system, they for instance do not need to live up to eight percent solvency.

The Rabobank is right on schedule to be Basel II-compliant at the end of 2006. Rabobank's so-called UCI (Universal Client Identification) system is the center for credit analysts of the Rabobank Group to be able to see how solvent companies are all over the world.

Actually, it is a closed 'client', which is used to check a company's creditworthiness online. Human Inference makes sure that certain information is released within the system, which ensures that when a credit analyst searches for a company like Air France, he immediately sees that KLM belongs to the same juridical entity.

In addition, the Human Inference software, apart from matching data, recognizes company names as well. Besides, it makes sure that the language does not form any barrier, and that names are recognized despite a possible different way of writing. "What Google is to consumers, the UCI system is to credit analysts working for the Rabobank. The information within the platform-independent system is also being checked centrally and updated regularly", explains Wim Maassen of the unit Group Risk Management of the Rabobank Group.

Rabobank Groep

www.rabobank.com

"To be Basel 2-compliant we need to manage the risk of all the worldwide legal entities we deal with. The Human Inference solution, with an ROI less than 6 months, prevents us from introducing duplicates in the database so that we can guarantee a unique risk model per customer."

Wim Maassen,
employee credit risk management at Rabobank

Industry

Banking & Insurance

Geography

Worldwide (all countries where Rabobank is represented)

Implementation environment

Windows and SQL-Server

Database

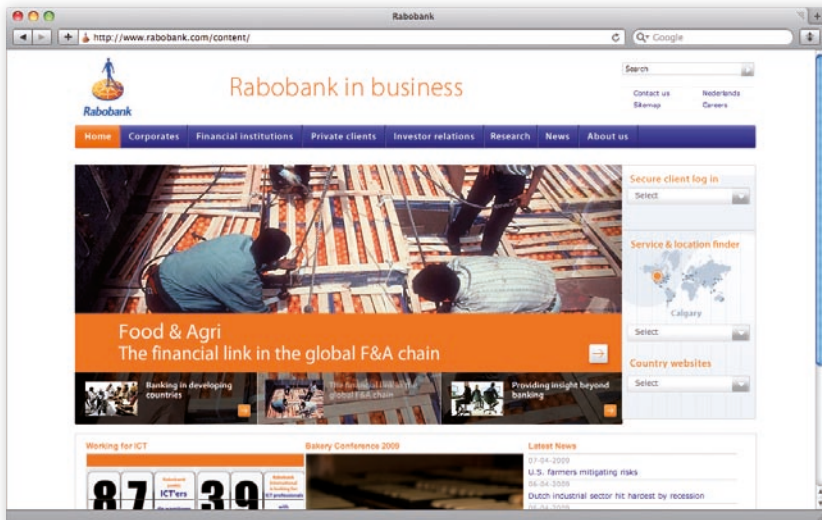
App. 100.000 international wholesale customers;
1800 users of application worldwide

Human Inference Solutions

HIquality Base, HIquality Identify

Benefits

- Unique customer rating on group level and group wide exposure available as a result of unique identification



The UCI system is linked to so-called Rabobank Risk Rating (RRR), which is comparable to that of credit rating agencies such as Moody's, Standard & Poors and Fitch. When acknowledging a RRR, for instance, the financial data, the market prospects and the quality of the management of companies rated by the Rabobank are being mapped. Rabobank is able to do that for two thirds of 200,000 internationally operating companies.

Human Inference is thought leader in managing customer data using language and culture specific technologies. Our solutions and expertise allow enterprises to manage the quality of their customer data assets and create a single customer view. For our customers we enable improved customer intimacy, operational excellence and successful regulatory compliance.