

## Concepts 6-25



### 6 Vergelijk Kwaliteit Hypotheek Advies

Independenr.nl is a website that compares mortgages and mortgage providers, and delivers advice on mortgages. The website makes effective use of social media. Independenr uses peer reviews to assess the quality of the mortgage counseling process, both objectively and subjectively. Several trends in the world of the internet inspired the development of a new approach: the use of social media, the increased importance of customer reviews, the rise of free services for consumers and the growth of the internet in its use for orientating on mortgages. This led to a free platform for consumers, intermediaries and bank offices, with the ultimate goal to make the market for mortgage counseling more transparent. With the help of Independenr, consumers will easily find the best mortgage advisor nearby.

<http://www.independenr.nl/hypotheek/hypotheekadviseur.aspx>



### 7 Online Bank Account Management

RBS launched the Bank Account Management module within their Online Client Service (OCS) tool. The module provides clients with the ability to open an account in any one of 50 jurisdictions, from any one of 50 jurisdictions (creating 2,500 possible combinations) for the first time. The bank account system automatically transfers new account information to the customer database of the bank.

The ability to use this functionality has also been extended to our Partner Bank, a large Dutch bank.  
<http://www.rbs.com>

## secrid.

### 8 Secrid Cardprotector

Secrid has introduced a wallet concept that secures the safety of contemporary RFID techniques. In recent years, cash money, transport cards, ID cards and credit cards have been replaced by chip cards using wireless RFID techniques. This process has led to a different usage and poses completely new requirements with respect to safety. Secrid developed a trendy wallet that combines RFID safety and comfort. The Secrid Cardprotector is available in several designs allowing the customer to choose his wallet based on his own style. Thus, Secrid is a player within the multidimensional market for wallets and cardholders.

<http://www.secrd.com>

## BACKBASE

### 9 Backbase Portal

BackBase delivers next generation portal software to companies. BackBase Portal is a unique presentation platform that can be implemented to widgets as well as multi-channels and multi-devices. The portal is mainly implemented in internet banking of retail banks, because it creates a modern interface for the user. The software includes features of banking systems that will be unlocked by so-called widgets. Users select their widgets and compose their own online banking environment. This creates an entirely new method of customer interaction and the possibility to extensive personalization and segmentation. This

concept capitalizes on the needs of the market.

<http://www.backbase.com>

## Interpolis



### 10 Interpolis Schadehulp Applicatie

Interpolis developed a smartphone application to offer Insurance services. The "Schadehulp" application uses GPS, mobile internet and digital camera techniques to support the customer in case of calamities or damage report. The damage report will automatically be processed in the Interpolis system. The application will also provide traffic and weather information to customers as extra service.

<http://www.interpolis.nl>



### 11 MyOrder

MyOrder enables customers to order and to pay for drinks, meals and tickets via their mobile phones at specific locations and venues. MyOrder utilizes a system set up by Rabobank and offers a payment- and ordering infrastructure for entrepreneurs that connects to their supply chain and administration. Hence, customers can be served quicker and entrepreneurs have to worry less about payments and processing their administrative work.

<http://www.myorder.nl>