CAMUNDA CON 2025 AMSTERDAM

Transforming digital banking processes with orchestration and automation using Camunda

Imagine a world where every customer interaction is automated, every document is instantly processed, and decisions are made in real time - **what would that mean for your organisation?**

About Us

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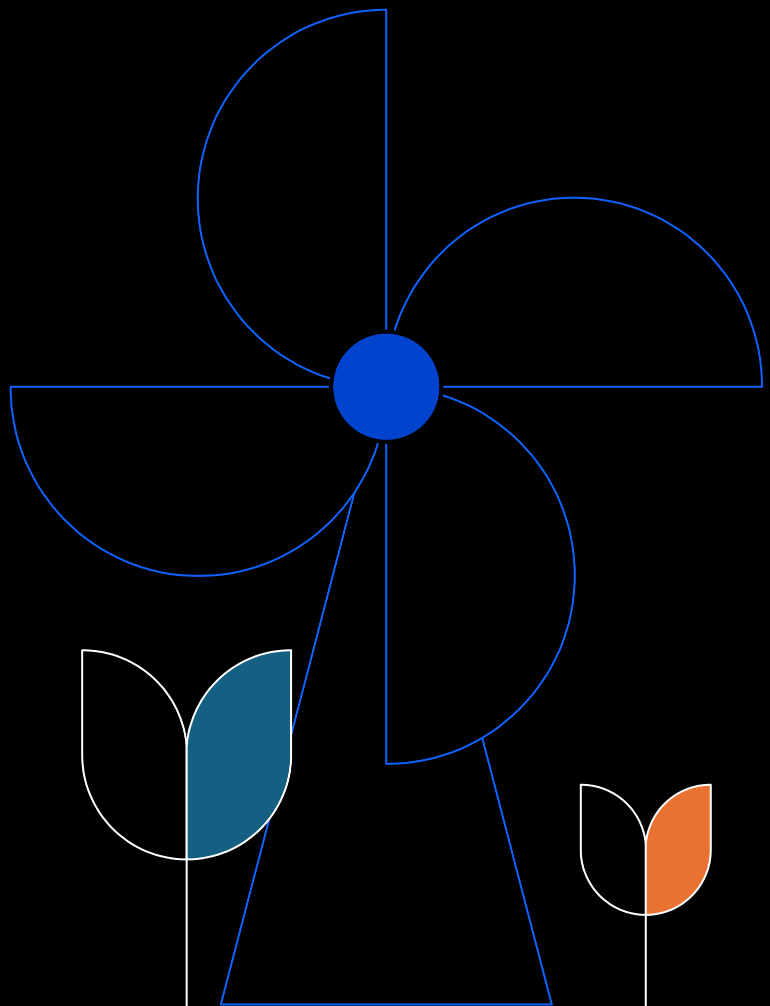
Agenda



1. Introduction to the Case for Change
2. The Vision for Transformation
3. Identity Proofing (IDP) - A Key Component of the Transformation
4. Process Automation and Hyperautomation (BOAT)
5. Metrics and Measurable Benefits
6. Wrap up, Learnings and Key Take aways

How many of you still **rely on manual document processing** in your daily work?

Does anyone here **use AI or machine learning** to process documents or data?

MCB

Oldest banking institution in Mauritius and sub-Saharan Africa

Employees: ~ 4,500

Customers: Over 1.1 million

Branches: 39 **ATM:** 150

Mobile App Users (MCB Juice): ~535,120

Countries of Operation: 10, including Madagascar, Seychelles, Maldives, Réunion, Mayotte, and France

Representative Offices: Paris, Johannesburg, Nairobi, Lagos, and Dubai

CAMUNDACON

What was holding us back?

Manual, Fragmented Processes

Disconnected Systems & Inflexible Architecture

Lack of Process Visibility & Control

Low Operational Efficiency

Time-Consuming Identity Verification

Compliance & Risk Exposure

Vision for Transformation

Laying the foundation for change 🌟

Emphasis on **improving turnaround times** and **customer experience** ⏱️ 💡

Goal to **digitise** the end-to-end customer journeys 🖥️

Need for **scalable**, future-proof architecture 🌐

Commitment to **compliance** and **risk reduction** ⚖️

Focus on **omnichannel** customer experience 📱 💻

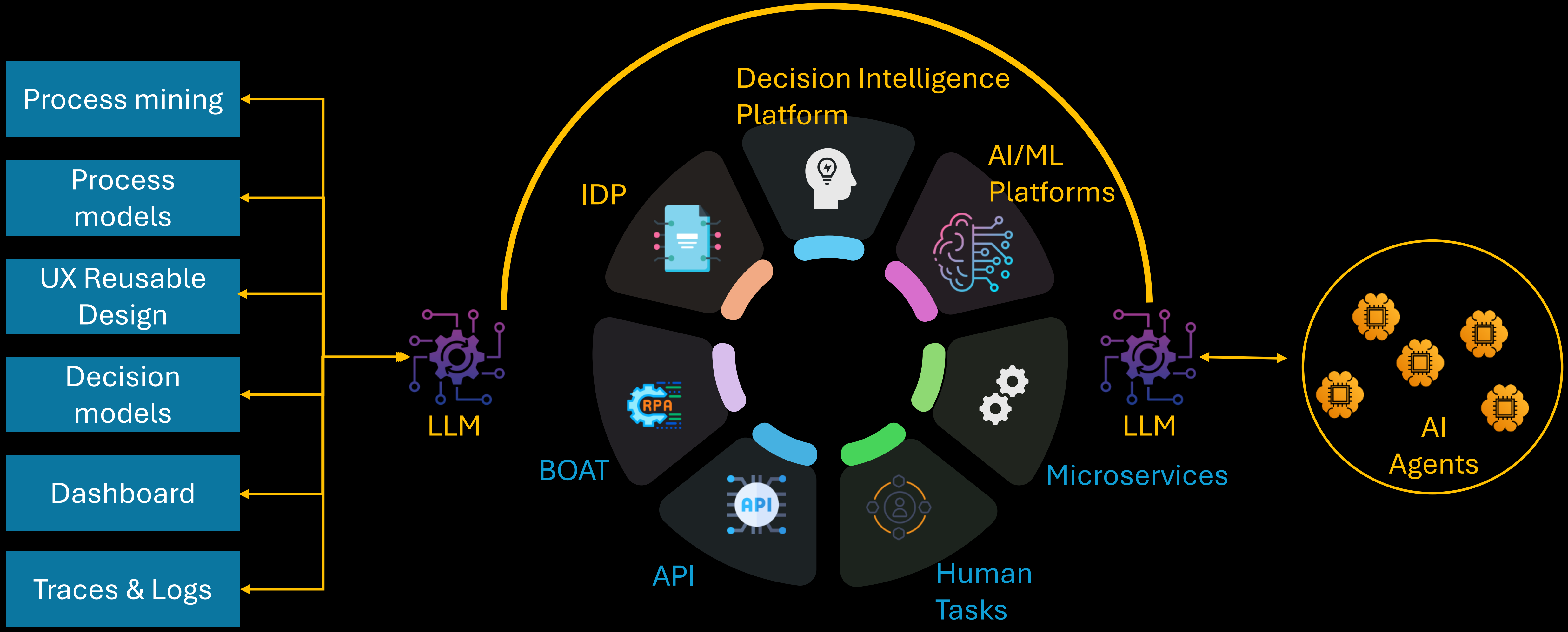
Our Business Goals

24x7 Self-Service

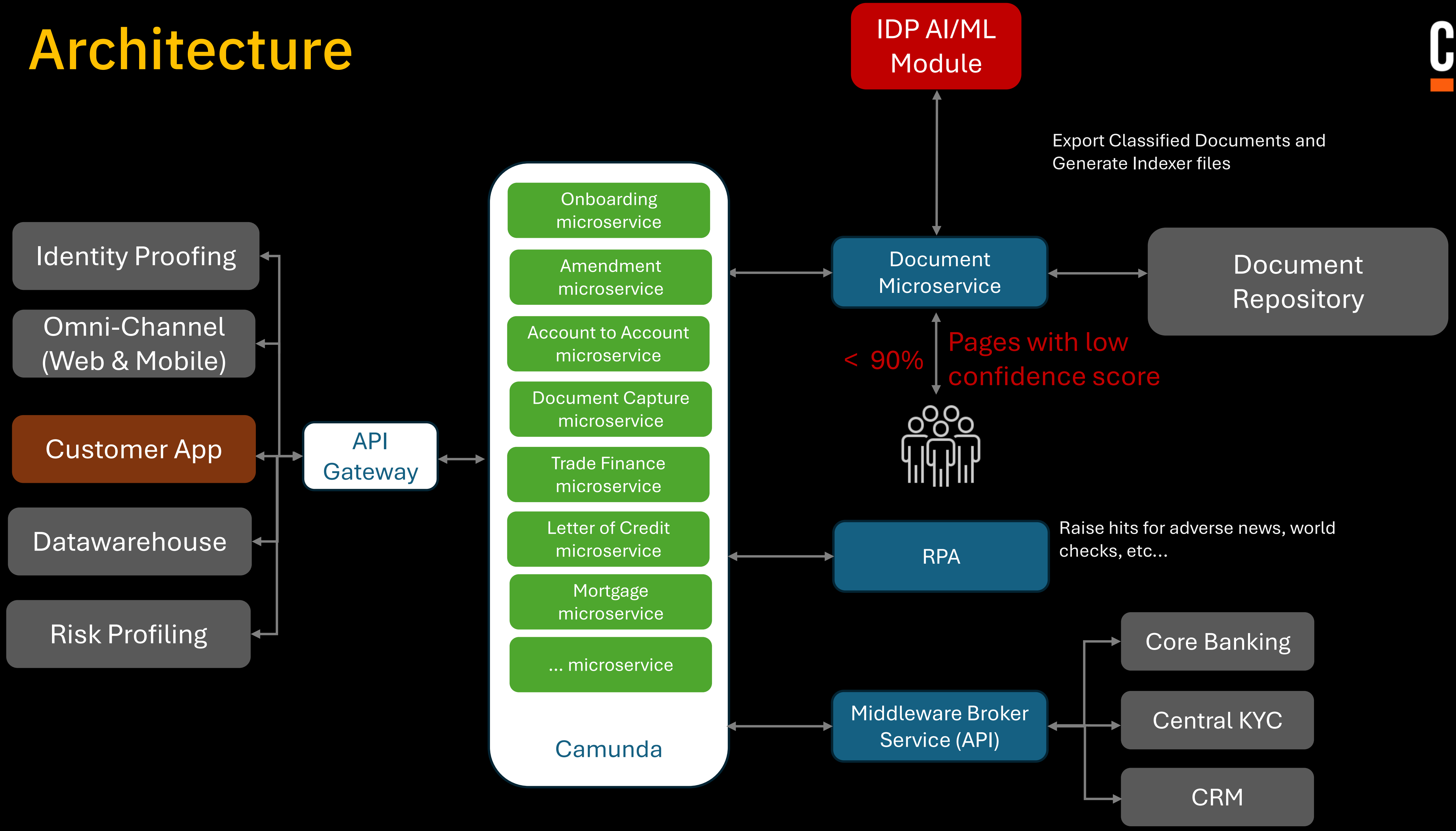
Quicker Response Time

Scalability to ride the wave

Our Target Approach with Hyperautomation



Architecture



Camunda IDP

- IDP uses artificial intelligence (AI) and machine learning (ML) to identify, extract, and organise data from your structured and unstructured documents into a structured format you can use in your processes.

- For example, use IDP to extract and use data from invoices and other document types in your document processing workflow.

Main Processes we are Leveraging on IDP

Customer Onboarding

Letter of Credit for Trade

Document Classification for existing customers

Amendment of Customer for KYC

Transfer of funds A2A

Mortgage documents

Customer Onboarding

Customer Onboarding Process

IDP

Upload

- Proof of Address
- Proof of Identity
- Supporting Documents

Extract Data

- Legal ID, Name, DoB
- Address, Country
- Supporting Documents

Integrate and Classify

- Orchestrate FE or BE Camunda flow

RPA

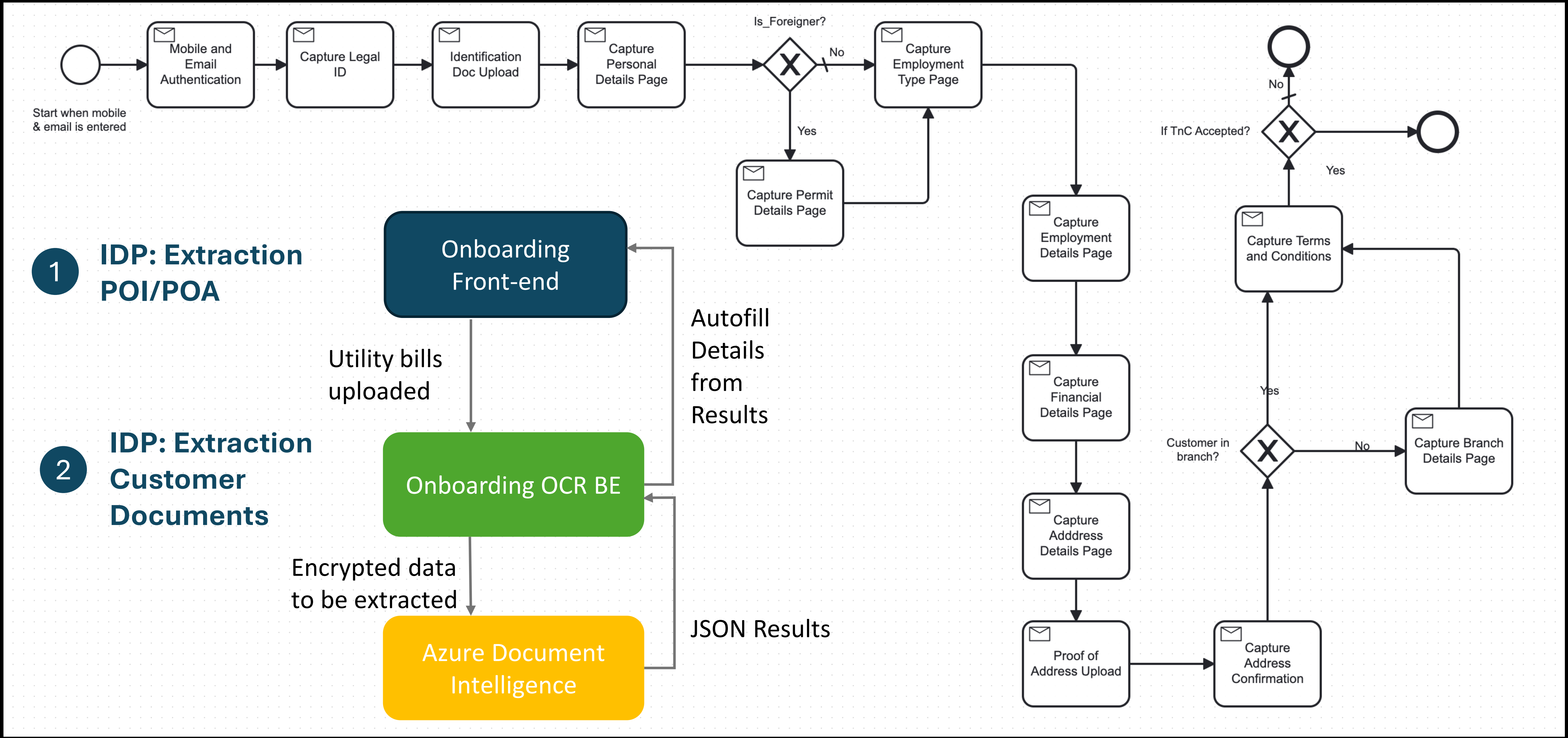
Call RPA

- Customer Name

Adverse News

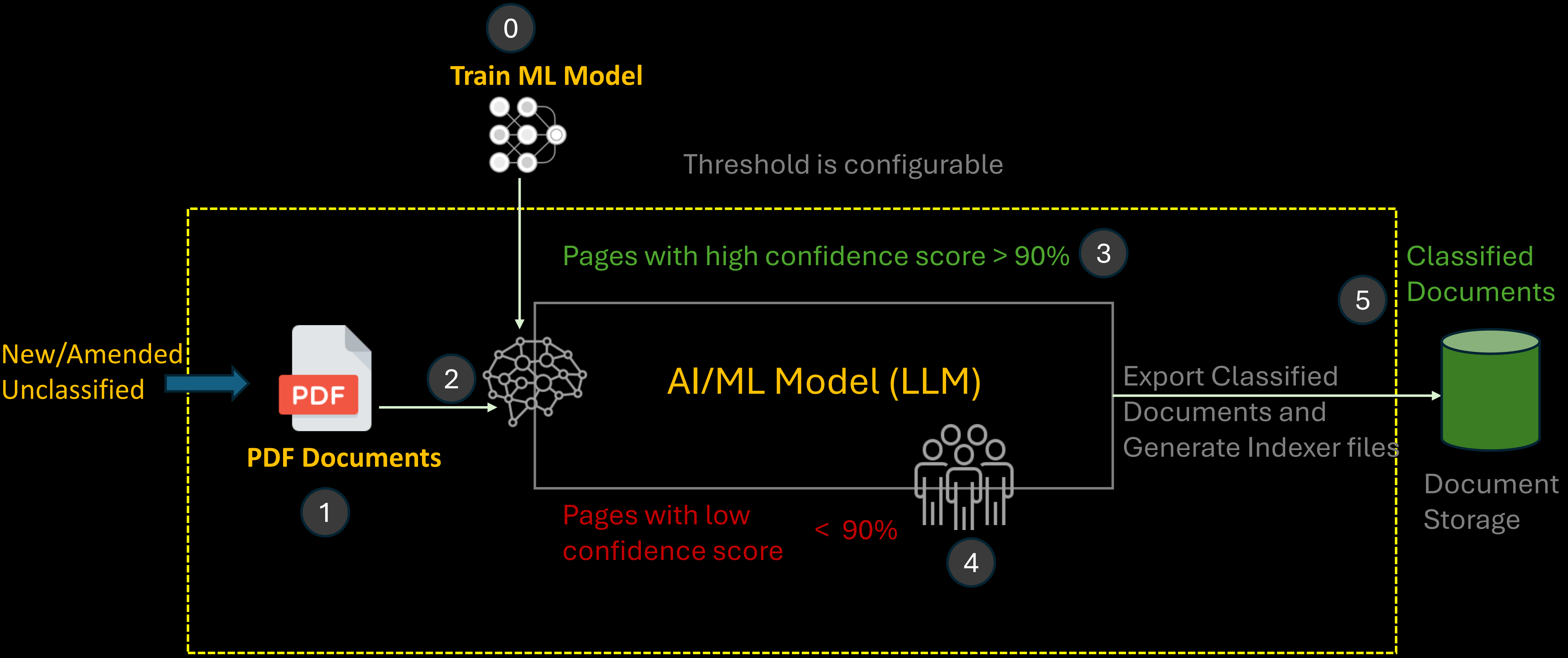
- Filter, sort and save data
- Resolve hits

Customer Onboarding Flow



Document Classification

AI/ML IDP Classifier



Benefits of IDP to our Processes

- Automation of document workflows
- Faster processing of high document volumes
- Improved accuracy with AI and ML
- Integration with enterprise systems
- Cost savings through reduced manual labour
- Enhanced compliance and auditability

Automation of Document Processes

Gain in Customer Experience

- ❖ ~ 100 new customer individual applications per day
- ❖ End to End Flow per application prior to IDP ~ 70 minutes
- ❖ End to End Flow per application with IDP ~ 25 minutes

- Faster account opening or service access around 5 min per transaction
- Frictionless digital submission from home or on-the-go
- Instant corrective action—smoother user experience.

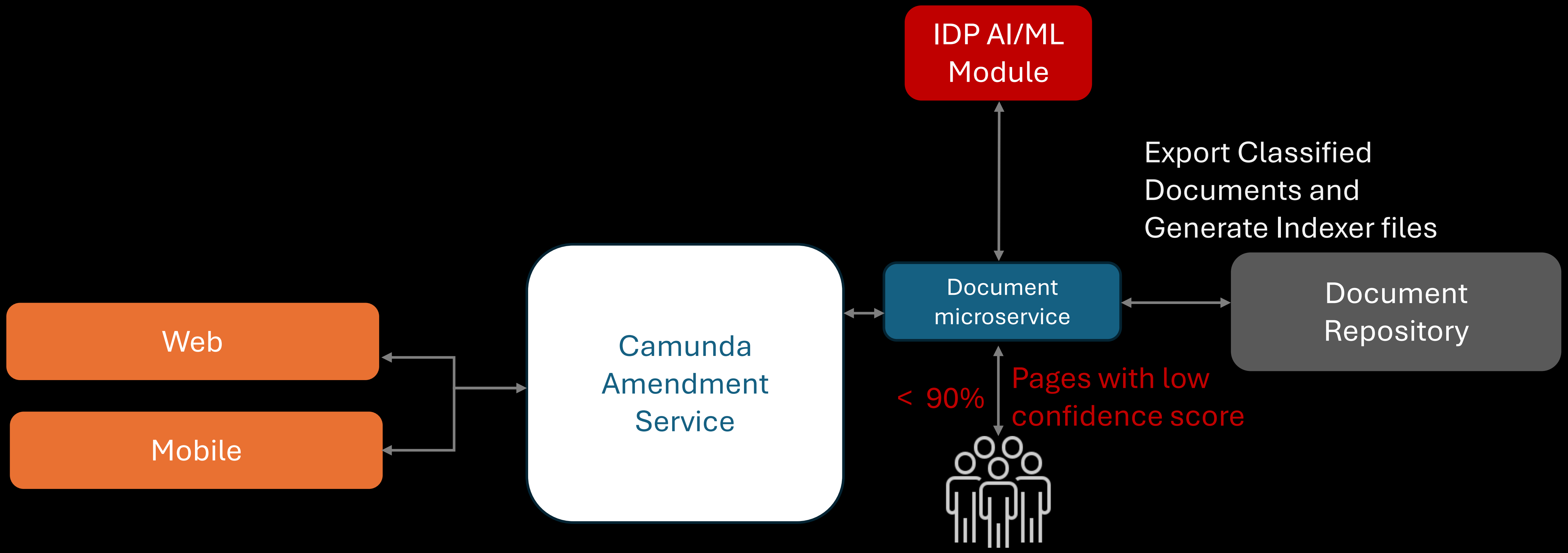
Gain in terms of Employee Experience

- ❖ **Gain** 45 minutes saved per application which is around ~64 % reduction in processing time per application

- Only on documents having a low confidence and used as a cross-check
- Increased confidence in the institution’s efficiency.

Customer Amendment

Faster Processing of High-Volume Documents



Improved Accuracy with AL/ML

Azure Document Intelligence

In-house document AI/ML application

Third party for Proof of Identity Verification using AI/ML and any other third party integration as required

Integration with Enterprise Systems

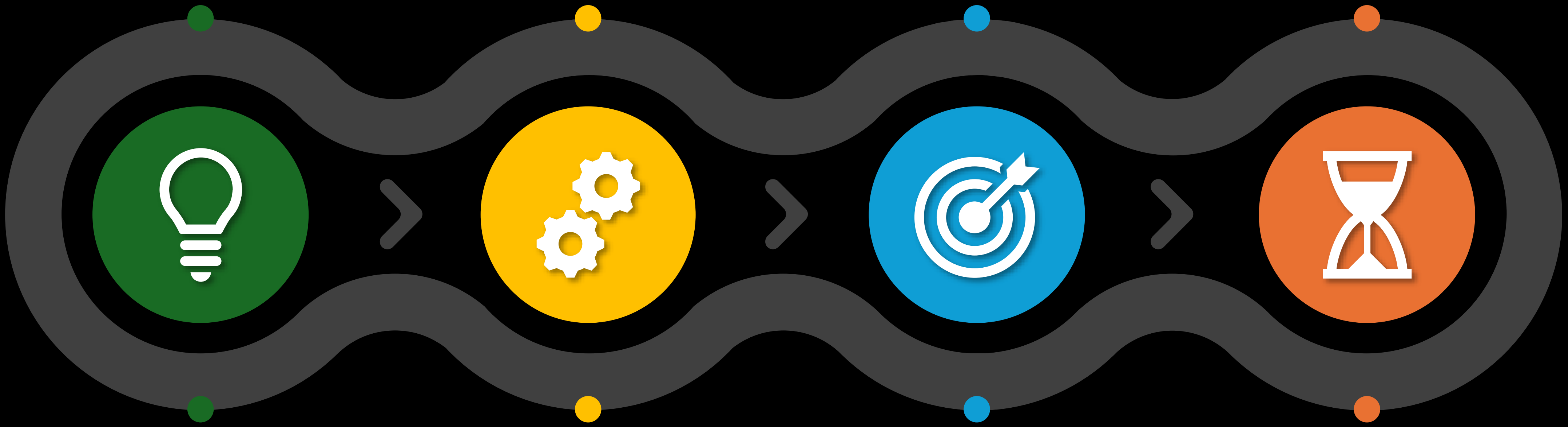
Integration with our omni-channel platform using Camunda and IDP

Core banking solution

Customer CRM & Datawarehouse

Risk Profiling

Cost Savings Through Reduced Manual Labour



Hyperprocess Automation

Faster Turnaround Time and optimised workforce automation

Fewer Human Errors

Real time monitoring and Optimisation

Enhanced Compliance and Auditability

01 Policy Enforcement

02 Standardised Document Handling

03 Redaction and Data Privacy Controls

04 Real-Time Validation

Please upload your proof of address

Please make sure your document is

1. Clear and readable
2. It is one of the following formats .png, .jpe
   .pdf
3. The file size is not larger than 10MB
4. Flat and portrait.

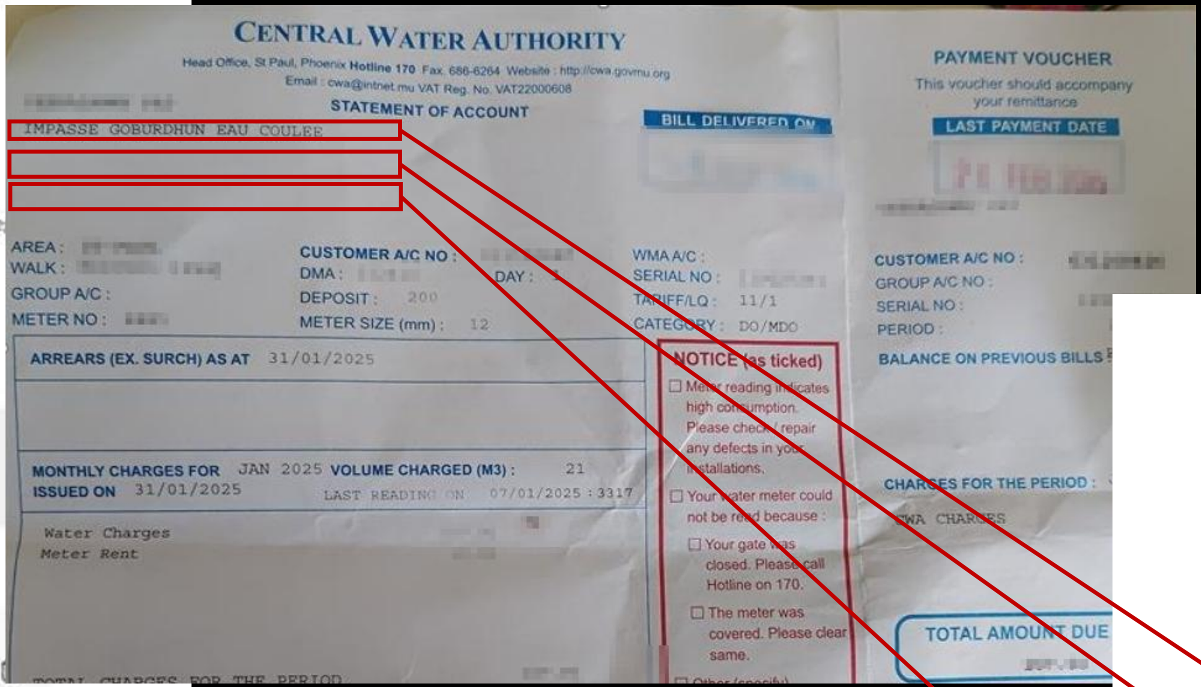
Please upload your proof of address

- Utility bill (not older than 3 months).

Utility bill

Top_half_CWA_bill.jpg

Cancel | Next



CENTRAL WATER AUTHORITY

Head Office, St Paul, Phoenix Hotline 170 Fax 686-6264 Website : http://cwa.govmu.org

Email : cwa@intnet.mu VAT Reg. No. VAT22000608

STATEMENT OF ACCOUNT

IMPASSE GOBURDHUN EAU COULEE

BILL DELIVERED ON

PAYMENT VOUCHER

This voucher should accompany your remittance

LAST PAYMENT DATE

AREA :

WALK :

GROUP A/C :

METER NO :

CUSTOMER A/C NO :

DMA :

DAY :

DEPOSIT : 200

METER SIZE (mm) : 12

WMA A/C :

SERIAL NO :

TARIFF/LQ : 11/1

CATEGORY : DO/MDO

CUSTOMER A/C NO :

GROUP A/C NO :

SERIAL NO :

PERIOD :

BALANCE ON PREVIOUS BILLS

ARREARS (EX. SURCH) AS AT 31/01/2025

MONTHLY CHARGES FOR JAN 2025 VOLUME CHARGED (M3) : 21

ISSUED ON 31/01/2025 LAST READING ON 07/01/2025 : 3317

Water Charges

Meter Rent

TOTAL CHARGES FOR THE PERIOD

NOTICE (as ticked)

- Meter reading indicates high consumption. Please check / repair any defects in your installations.
- Your water meter could not be read because :
  - Your gate was closed. Please call Hotline on 170.
  - The meter was covered. Please clear same.
  - Other (specify)

CHARGES FOR THE PERIOD

CWA CHARGES

TOTAL AMOUNT DUE

What is your current residential address?

Address

IMPASSE GOBURDHUN

Address 1 (Optional)

Type here

Address 2 (Optional)

Type here

City

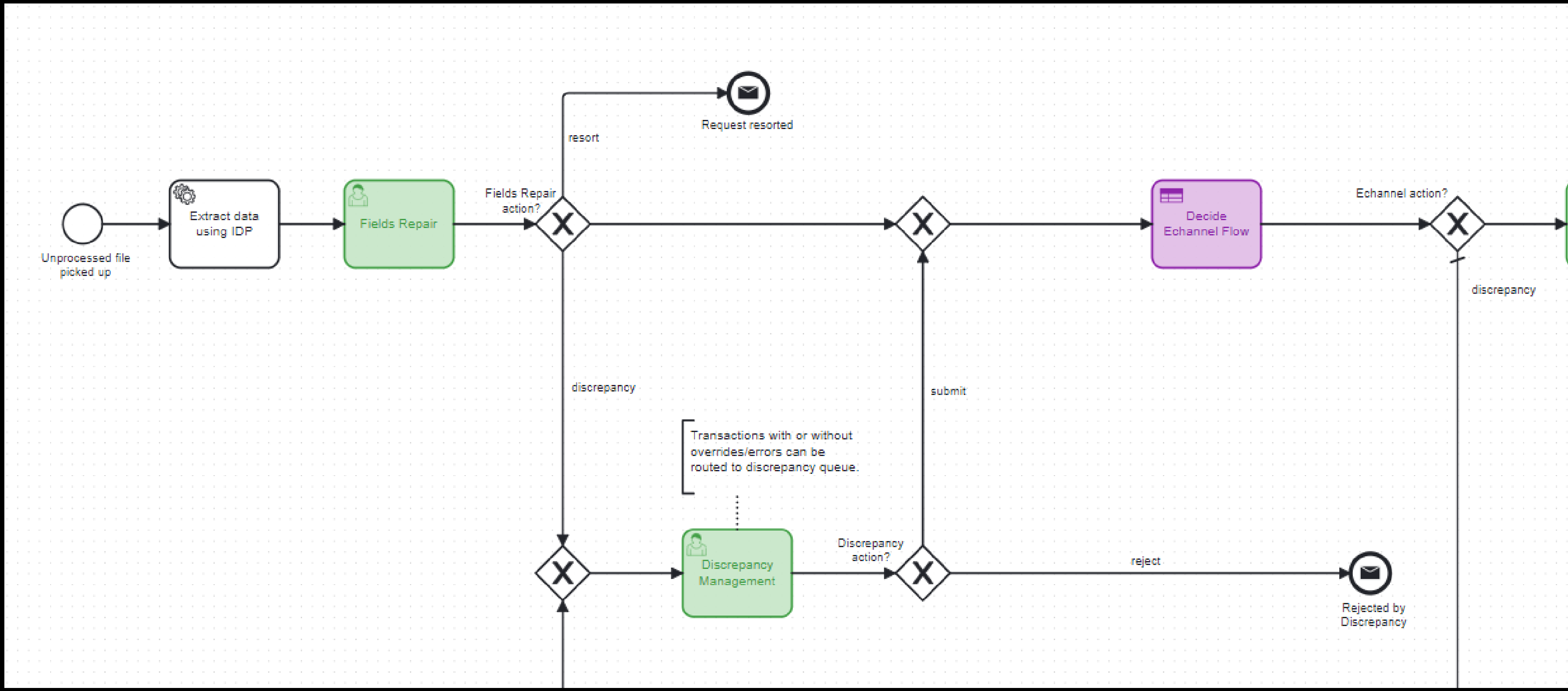
EAU COULEE

Cancel | Next

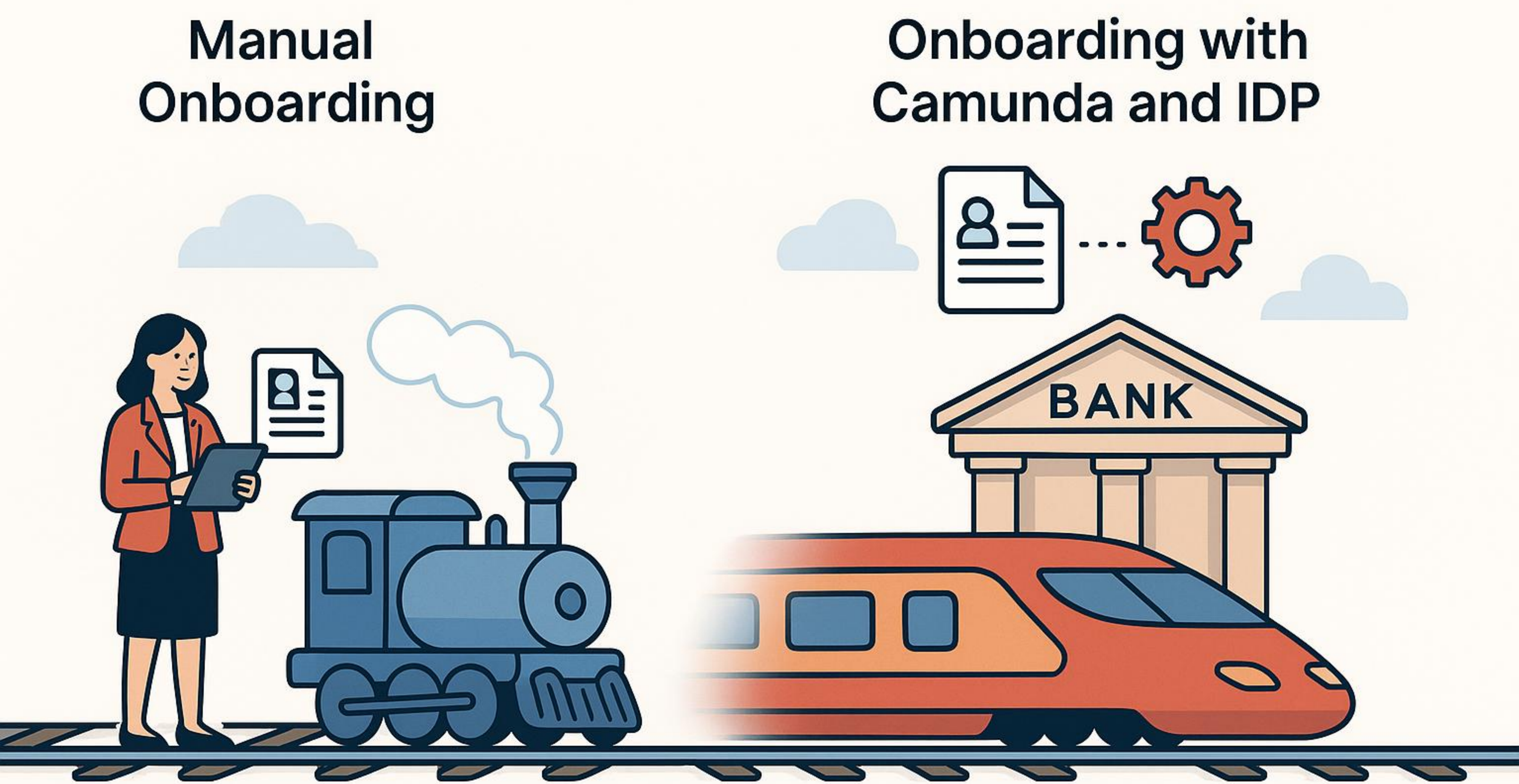
Account to Account Transfer

Account Transfer with IDP

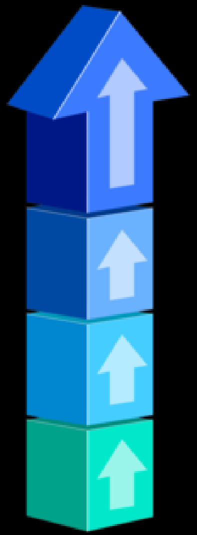
- **Microservice:** doc classification, upload docs, archiving



The Outcome at MCB


Manual
Onboarding
Onboarding with
Camunda and IDP
BANK

Efficiency Gained



Before IDP: ~70 minutes per application.

After IDP: ~25 minutes per application (~64% time savings).

Faster onboarding and better customer experience.

Enhanced employee experience by reducing manual tasks.

Faster account opening and document verification (~5 minutes).

Frictionless digital submission from home or on-the-go.

Real-time error handling and automated corrections.

Lessons Learnt

IDP enhances decision points in BPMN

Better compliance and traceability

Use microservice approach (scalable and reusable)

Digital assistant – who reads, understands and files everything in seconds

The key takeaway here:

Automation is a journey - it’s about constantly evolving and improving."

Lessons Learnt

Unlocking Potential Across Industries

Think Bigger
Beyond Efficiency

Evolving with Technology

Integration with Emerging Technologies
Adaptive Processes

Cultural Impact

Build a Culture of Continuous Improvement
Empowerment through Clarity

Call to Action

Challenge the Status Quo
Embrace BPMN

When we think about the future of banking, most of us imagine digital apps, mobile wallets, or online loans. But the true **revolution** is happening under the hood - through **process orchestration and automation**.

Thank You

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https://mcb.mu/