



NatWest  
Group



# Camunda Adoption in Fraud Prevention CoE

May 2025



**Chief Executive, Paul Thwaite, commented:**



“

NatWest Group delivered a **strong performance in 2024 with income excluding notable items of £14.6 billion** and a return on tangible equity of 17.5%, exceeding our upgraded guidance. Throughout the year, we made good progress against our strategic priorities by growing all three of our customer businesses, improving productivity and actively managing our capital. This performance is grounded in the **support and services we provide to over 19 million customers**, whether buying or refinancing their homes, helping them to invest or growing their businesses. Alongside this, we were also pleased to see an accelerated reduction in the government’s shareholding.

I am proud of all that our colleagues achieved in 2024, **but our focus is firmly on the future**. We have positive momentum behind us and a **clear ambition to succeed with customers as we continue to build a simpler, more integrated and technology-driven bank that is capable of even greater impact**. As we enter a new, forward-looking chapter for NatWest Group, I am optimistic about the opportunities ahead of us to **grow our business as a vital and trusted partner to our customers and the UK itself** and, in doing so, create further value for our shareholders.

”

# Challenges faced in Fraud



~800 Fraud Contact Centre Agents servicing multiple franchises across Natwest Group. Each Agent uses on average 14 applications per call, with over 60 applications used across all propositions.



Agents need to look up multiple internal and external applications to service our customers, creating inconsistency and fractured levels of customer service.



Agents are also required to handle multiple actions across different applications to fulfil different needs.

# The direction of fraud processes – High level



Journey simplification for both agents and customers



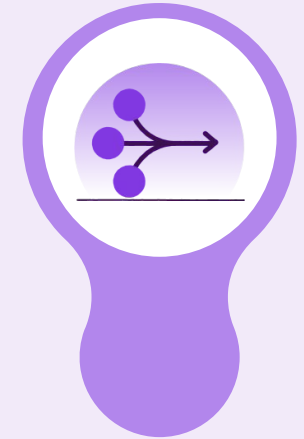
The ability to integrate and manage complex processes, data feeds and workflow to create more straight through activity for our customers



Create headless process management so that the process is agnostic of the channel creating standardised customer journeys

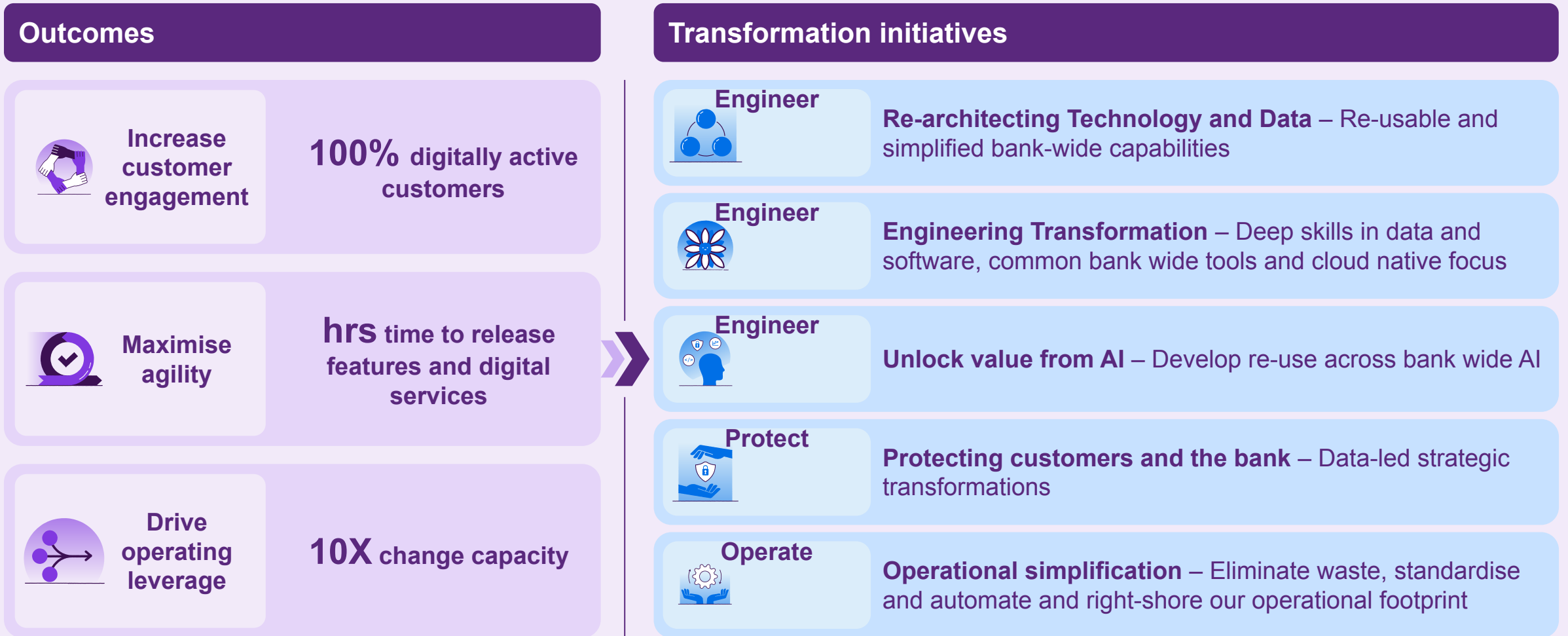


Single interface for agents to interact through, reducing training time and creating better process compliance



Simplified technology architecture








# Unlocking the value from AI will transform our ability to deliver the three simplification outcomes



Source: NatWest Board Strategy Session, 07 October 2024

# AI has the potential to disrupt and transform the Banking industry



	 <b>Customer experience</b>	 <b>Engineering productivity</b>	 <b>Process simplification</b>	 <b>Fraud/ Financial crime</b>
 <b>Opportunities</b>	<ul style="list-style-type: none"> <li>AI can <b>super-charge experiences</b>: more tailoring and personalisation, helping to <b>solve customer's complex needs and goals</b>.</li> <li>Agentic AI will be able to <b>execute actions on behalf of the customer</b>, seamlessly.</li> </ul>	<ul style="list-style-type: none"> <li>GenAI tools (e.g. Copilots, GitLab Duo) <b>accelerate and streamline</b> the way engineers design, develop, document, deliver and debug/support.</li> <li>Engineers and workforce can <b>focus on higher value activity</b>.</li> </ul>	<ul style="list-style-type: none"> <li>Beyond <b>AI automation</b>, opportunities exist to <b>re-imagine</b> processes and <b>augment</b> the workforce with AI (e.g. 100% AI-augmented workforce, higher colleague productivity).</li> </ul>	<ul style="list-style-type: none"> <li><b>AI-driven analytics and tools can revolutionise protection</b> for customers, colleagues and organisations: through <b>enhanced identification and prevention of fraudulent and criminal activity</b>.</li> </ul>
 <b>Considerations</b>	<ul style="list-style-type: none"> <li>Banks could <b>lose control of customer primacy</b> as behaviours shift beyond traditional channels.</li> <li>Agentic AI may <b>shift relationships</b> to Big Tech and new devices/form factors.</li> </ul>	<ul style="list-style-type: none"> <li>Tools require careful guardrails for <b>risk management, governance and controls for AI driven engineering</b>.</li> <li>This will also impact <b>skills/training</b>; fast movers can benefit from competitive advantage.</li> </ul>	<ul style="list-style-type: none"> <li>Beyond automation, re-imagining current processes requires <b>substantial investment</b> and culture change to <b>modernise and re-engineer processes and platforms</b>.</li> </ul>	<ul style="list-style-type: none"> <li>Bad actors are leveraging <b>more sophisticated, AI-driven tools and techniques at scale</b> (e.g. deep fakes).</li> <li>New techniques and applications are <b>developing at pace across customer channels</b>.</li> </ul>
 <b>Examples</b>	<ul style="list-style-type: none"> <li>Embedding GenAI in our chatbot Cora has led to a <b>150% increase in customer satisfaction</b> and <b>halved the cases needing colleague intervention</b>.</li> </ul>	<ul style="list-style-type: none"> <li>Two new internal GenAI tools now available to <b>99%</b> of our colleagues across NatWest Group.</li> </ul>	<ul style="list-style-type: none"> <li>We leverage GenAI to <b>categorize customer complaints and auto-generate responses</b>, incorporating human oversight, which <b>saves an average of 21 minutes per case</b>.</li> </ul>	<ul style="list-style-type: none"> <li>Our <b>Digital Fraud Agent</b> categorises cases, responds automatically, educates and empowers customers to protect and support themselves.</li> </ul>

# Future looking statement



Using tools like Optimize, look to simplify and automate ingested processes.

Remove human touchpoints where possible with the aim to digitise end to end customer journeys.

Simplify the application journeys and consolidate into Camunda.

Expanding use cases across other areas of the bank and extending it's capability.





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# Thank you

