

# *Catching criminals with Camunda: A Rabobank FEC Tech story*

# Who are we ?



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# *Quiz*

*How many of you have a Rabobank  
account?*

*How many of you regularly withdraw  
money from an ATM?*

*Has anyone here deposited money  
using a €200 or €500 note?*

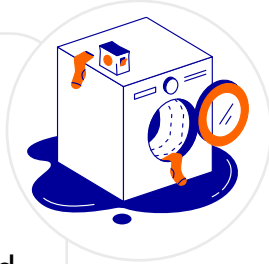
*Has anyone ever made a purchase  
over €5000 in cash?*

# FEC Facts and figures in The Netherlands

1

**16 billion euro**

is being money laundered yearly in the Netherlands



2

**>90%**

Of all money laundered by criminals has its origin in drug trafficking and fraud



3

**76%**

of crime has a financial component



4

**#1**

the **#X** risk in money laundering, is laundering money via **banks**

## Facts and figures Rabobank

Approximately

5

**8 thousand**

Rabobank employees working within FEC worldwide



6

**1 billion**

FEC costs per year worldwide



7

**4 billion**

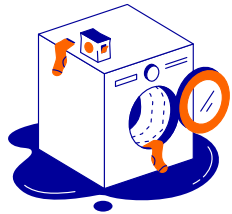
transactions analysed per year



# What do we do in FEC ?

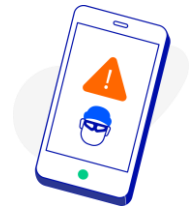
To protect our customer and The Netherlands

*Against:*



Money laundry

Fraud

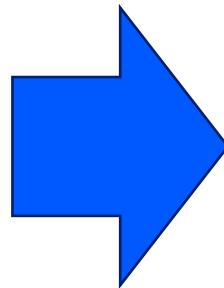


Bribery

Drug trafficking



Financing terrorism



*By:*

Monitoring transactions

Realtime cash withdrawal monitoring

Applying sanction rules

Monitoring media & politically exposed persons globally

**Customer Due Diligence (CDD)**

# Our solution setup

**CAMUNDA** Self-managed

aws



**Rabobank** Landscape



Camunda self-managed:

- Sensitive Personally Identifiable information (SPII)
- Data proximity as interaction with other solutions
- Stronger and tighter internal Rabobank security policies

# Our use case..

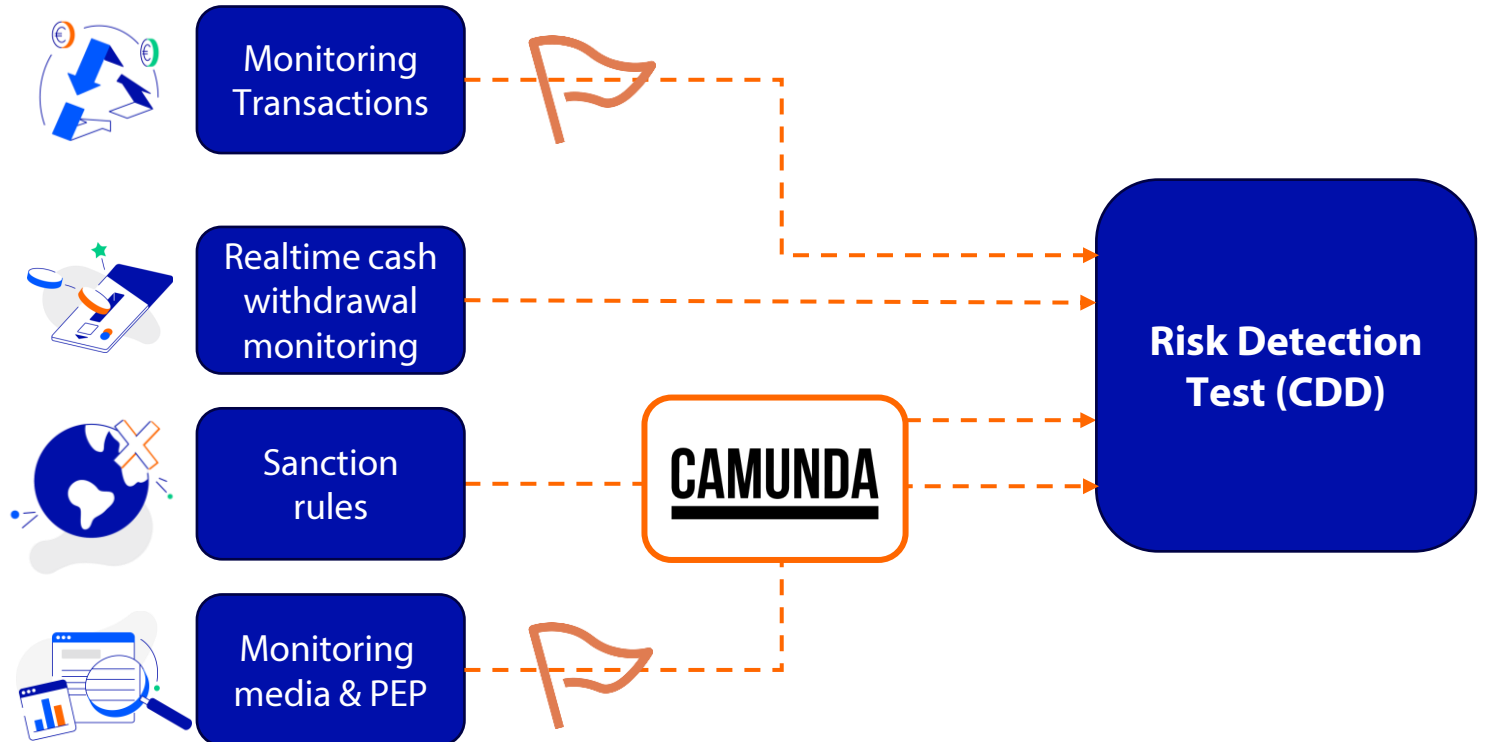
Becoming Mayor of the city...



John Doe  
20 years - Rabobank's customer

 Recently becoming a Mayor

 John made a large deposit



# The journey of a crime-fighting process

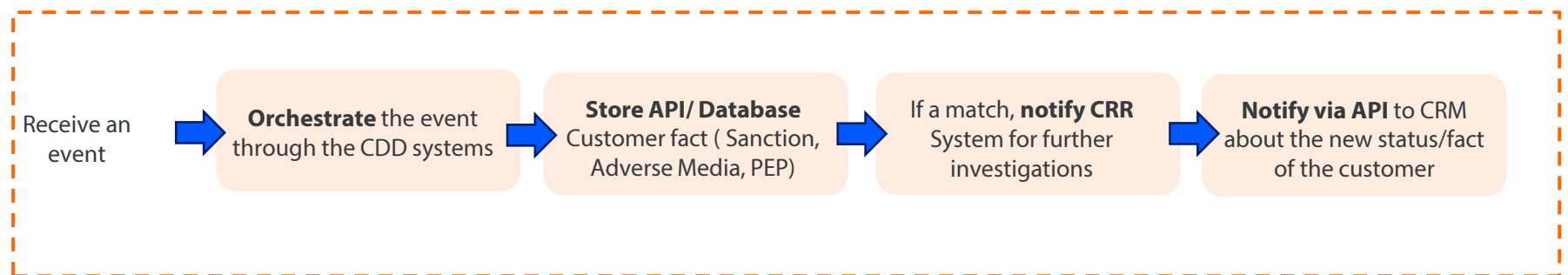
## Global Name Screening



John Doe

## FEC

**CAMUNDA**



# The journey of a crime-fighting process

In numbers

**146.000** signals to be processed:

Political Exposed Persons (PEP):

*~56k signals processed*

*1609 customers flagged*

Adverse information (AM):

*~65k signals processed*

*630 customers flagged*

Sanctions:

*~25k signals processed*

*79 customers flagged*

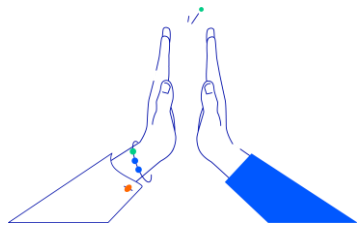
**~3x less times** spent for manually investigation and zapping between screens

**Three** systems. **One** platform for Customer CDD facts.  
(Before was 3 isolated systems)

# Benefits and support from Camunda

What does Camunda support us with ?

- Over **145,000** streaming events handled
- Be able to **integrate and update** with up to **4 systems** in a single, centralized process
- Keep up the system **updated** and **aligned** when event is processed



What benefits have we gained ?

- **Reducing manual effort** to research multiple sources and facts
- Give to business **more time for focusing** in the real investigations
- **Stable orchestration platform** able to migrate legacy solution
- **Simplify complex process** into a single orchestration



# *Looking to the future*

But our journey doesn't end here ...

Other success stories of Camunda and FEC implementation:

- Replacing legacy systems for a clean and neat orchestration for the Risk Detection system.
- Camunda as an Orchestration for the new Customer Risk Rating re-platforming

# *Our Takeaways ..*

Based on our experience:

- Choosing **Camunda self-managed** version has given us the control to meet security requirements, but you **may need some extra time** for setting up. **Be prepared !!**
- **You are not alone**, Camunda's customer service is fantastic and the support from the very beginning makes a smooth adoption

*Rabobank uses Camunda to  
fight crime and protect  
customers and the Dutch  
economy*

# *Thank you!*



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