



## Mauritius Commercial Bank accelerates onboarding, streamlines compliance, and lays a foundation for AI-driven transformation with Camunda



### Key Benefits

- Reduced onboarding time 64% from 70 to 25 minutes
- Improved document accuracy and classification with AI/ML model
- Increased compliance and process transparency
- Reusable microservices and APIs across workflows
- Scalable, future-ready architecture with automation at its core

### Camunda Product

- Camunda Platform

### MCB achieves 64% reduction in customer onboarding time with AI, IDP, and automation

Mauritius Commercial Bank (MCB), founded in 1838, is the oldest and largest banking institution in Mauritius. With locations in 10 countries and more than 1.1 million international customers, the bank serves a diverse and growing customer base across personal, corporate, and institutional banking.

### The Challenge: Disconnected systems and delayed onboarding

Like many long-established financial services institutions, MCB's operations were constrained by disconnected legacy systems and highly manual processes that introduced friction into the customer experience, limited visibility, and prevented end-to-end control over operations. The onboarding process for new customers—particularly Know Your Customer (KYC) identity verification—was time-consuming, error-prone, and operationally inefficient.

"We had lots of siloed, scattered, and manual processes that were not interconnected," says Yuvraj Keenoo, Technical Lead. "That was a big issue for us."

Lack of visibility made it difficult to identify bottlenecks in their operations, and manual processes made traceability and compliance more difficult plus had the potential to introduce errors and exposure to risk. As Engineering Lead Dr. Bholanathsingh Surajbali describes, they were challenged with "disconnected systems from those disconnected systems."

The team recognized these challenges were not just operational, they were also strategic. To compete in a digital-first banking landscape, MCB needed to modernize their operations and their service delivery.

"Our vision is to lay the foundation for change," says Yuvraj. "Our focus is on how we can improve our customer experience and improve turnaround times."

### The solution: Camunda's composable platform for process orchestration, IDP, AI, and automation

MCB began its transformation in 2018, adopting Camunda to automate and orchestrate business processes and manual tasks. The team's goals were ambitious: digitize end-to-end customer journeys, enable an omnichannel 24/7 experience, improve regulatory compliance, and create a scalable architecture that could adapt to evolving

technologies like intelligent document processing (IDP), AI, and hyperautomation.

For their customer identity verification process, they built reusable components with Camunda and took advantage of Camunda's composability and support for microservices architectures to integrate new capabilities, including:

- **Intelligent document processing (IDP)** to extract structured data from unstructured uploads (like proofs of address or identity documents) then feed that data into the BPMN process
- **AI/ML-powered models** to assign confidence scores to scanned customer documents and classify documents based on score
- **RPA** to fill gaps where APIs were not available and connect with third-party providers (such as adverse media screening)

Data from customer documents with high confidence scores are automatically extracted and incorporated into the BPMN process. For documents with low confidence scores, the information is automatically routed to a human-in-the-loop for further review and validation. The end-to-end processes is enabling faster onboarding and reducing the likelihood of errors as a result of MCB's Camunda-managed workflows.

MCB also uses Camunda to orchestrate updates every two years as part of KYC recertification, again leveraging IDP and automation to manage document intake, data classification, and compliance workflows across channels.

## **The Outcomes: Faster processing, better experiences, stronger compliance**

The impact on MCB's operations has been substantial. **What used to be a 70-minute onboarding process now takes approximately 25 minutes and is more traceable because of BPMN.**

"It's a faster account opening. It's a frictionless digital submission and smoother user experience," says Yuvraj.

Other measurable outcomes of their IDP-based onboarding solution include:

- Automation of document workflows
- Faster processing of high document volumes
- Improved accuracy with AI and ML
- Seamless integration with enterprise systems
- Reduced operational costs through decreased manual labor
- Enhanced compliance and auditability

In addition to improved customer experiences, MCB employees are also benefitting from process efficiencies. "In terms of employee experience, they have a 64% reduction in processing time per application," explains Yuvraj. So, as more tasks are automated, employees are free to focus on more productive tasks.

## **What's Next: Scaling automations and incorporating agentic AI**

MCB continues to evolve its digital architecture to improve customer experiences, looking for opportunities to build automations wherever possible across different business processes. They are also exploring ways to integrate **agentic AI** and process mining to further improve efficiency, customer experience, and real-time responsiveness.

"When we think about the future of banking, most of us think about mobile apps, digital wallet, or we talk about online loans and mortgages," says Bholanathsingh, "but the true revolution is happening under the hood, on the backend, through process orchestration and automation. That's the key helping us move towards that next digital transformation."