

# ABN AMRO

Case Study

**TUNGSTEN**  
AUTOMATION



## Case Study

# ABN AMRO Harnesses Automation to Enable Customer-Centric Services

One of the leading banks in the Netherlands, ABN AMRO aims to offer every customer an outstanding experience. To deliver personalized, high-quality services at speed and scale while meeting stringent regulatory requirements, the bank uses Tungsten RPA to automate repetitive manual tasks—empowering its 19,234 employees to focus on service excellence.



**Up to 90%**

Cost Reduction for Key Processes

**Accelerates**

Customer Onboarding Journeys

**Lifts**

Satisfaction and Nurtures Loyalty

“By continuing our partnership with Tungsten, we are building capabilities to help us accelerate the sustainability shift, reinvent the customer experience, and build future-proof operations for ABN AMRO.”

**Pascal Smissaert,**  
IT Lead for Robotics and BPM, ABN AMRO

## ABOUT ABN AMRO

Founded in 1991 and headquartered in Amsterdam, Netherlands, ABN AMRO is a leading provider of retail, private, and corporate banking services. Employing 19,234 people, ABN AMRO is a player in the financial services space with focus on Northwest Europe.

## PRODUCTS IN USE

- Tungsten RPA
- Tungsten Total Agility®

## Banking is changing

One of the leading banks in the Netherlands, ABN AMRO provides loans, mortgages and other banking services and solutions to companies and individuals across Northwest Europe.

Over the last decade, the rise of the digital channel has fundamentally transformed consumer expectations around the speed, convenience, and personalization of banking services. To meet these industry imperatives,

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ABN AMRO has developed a future-looking strategy aimed at helping its customers bank for better, for generations to come.

To realize this goal, ABN AMRO is reimagining its processes and systems with the customer experience at the center. The aim is to build a deeper understanding of individual customer needs and preferences, and offer tailored solutions to address them—available on any channel, including online and on mobile devices.

At the same time as it invests in customer-facing services, ABN AMRO is enhancing its operations behind the scenes with the goal of building a future-proof bank. By shaping an agile, integrated, and inclusive organization in which all lines of business work together as one, the intention is to empower ABN AMRO employees to offer personalized and seamless customer experiences.

## Addressing industry imperatives

The evolution of consumer expectations is not the only factor influencing strategic decision-making for ABN AMRO. Over the last ten years, the introduction of new banking regulations has increased significantly in frequency, including anti-money laundering measures such as know your customer (KYC).

As a result, customer due diligence (CDD) processes have become an even more crucial stage of the customer onboarding journey.

Pascal Smissaert, IT Lead for Robotics and BPM at ABN AMRO, explains: “Our regulators in the European Union and the Netherlands have very specific requirements around CDD that we must complete whenever a new customer asks to open an account. From the regulatory compliance perspective, it’s vital that we deliver the required information to our regulators in a timely manner. To meet our customer experience objectives, it’s also important to complete this process quickly. And from the commercial standpoint, the aim is to do the work as cost-effectively as possible.”

In the past, many key business processes at ABN AMRO relied heavily on manual work. For example, the CDD workflow involved employees collecting data from several different systems of record, and then collating the information so that it was ready for analysis by KYC specialists.

“Human beings simply aren’t designed to work effectively at repetitive tasks,” continues Pascal Smissaert. “Early on the transformation journey, ABN AMRO recognized that achieving the long-term strategic goals would be prohibitively

challenging and costly if we depended on a human workforce alone—and significantly increase the risk of human error. The bank looked for a way to eliminate as much of the low-level, tedious work as possible, empowering our talent to focus on the value-added activities that contribute to customer satisfaction and future-ready operations.”

### **Selecting a proven automation solution**

Based on many years of positive experiences with document scanning and input management solutions from Tungsten, ABN AMRO knew that automation was a powerful way to liberate employees from manual work and free up time and resources for more complex and rewarding

activities. Convinced by the growing maturity of robotic process automation solutions, the bank’s IT function decided to pilot RPA to help streamline some of the organization’s most labor-intensive business processes.

Mark Bus, Product Owner, Low-Code at ABN AMRO, recalls: “By 2016, we had already been working with Tungsten for several years, and throughout that time both our IT team and our enterprise content management technology partner had enjoyed a very productive relationship with the Tungsten team. For that reason, when the opportunity arose to use RPA to build the bank’s first software robots, the ABN AMRO IT team jumped at the chance.”

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## BENEFITS

- Delivers a time- and cost-reduction of up to 90% for all processes automated.
- Empowers the bank to unlock new efficiencies and accelerate its customer-centric transformation.
- Lays the foundation for hyperautomation, supporting the next phase of the transformation journey.

## Proving the concept

As the first step on ABN AMRO's automation journey, the IT team began with a small-scale proof of concept for RPA. Over a six-month period in 2016, the team organized workshops with stakeholders from the bank's operations function, offering members of the business the opportunity to build robots for themselves and gain first-hand insights into their value.

"In the early days of the RPA program at ABN AMRO, the IT team operated on the principle

**"Through hands-on workshops with RPA, the idea was to show that building highly effective software robots is actually quite simple if you have the right tools—even for non-technical users."**

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Product Owner, Low-Code,  
ABN AMRO

that seeing is believing," Mark Bus continues. "The aim was to convince key stakeholders in the business that process automation was an untapped opportunity to release employees from hundreds if not thousands of work hours that would otherwise be spent on repetitive, tedious tasks. Moreover, through hands-on workshops with RPA, the idea was to show that building highly effective software robots is actually quite simple if you have the right tools—even for non-technical users."

## Deploying software robots

At a time when new requirements such as KYC were on the horizon, teams across ABN AMRO quickly began to recognize the potential of intelligent automation to support strategic initiatives around business transformation: including enhancing the customer experience and building future-ready operations. Over the next two years, the bank developed hundreds of RPA use cases—including automating the data-collection stage of the CDD process.

"It's not ideal to task employees to perform the same manual process again and again, because the nature of the work increases the risk of human error," explains Pascal Smissaert. "For mission-critical processes that intersect with the bank's regulatory requirements, the costs of

getting things wrong can be severe: ranging from fines from the Dutch Federal Bank to reputational damage to the revocation of a banking license. Automation is a perfect match for these types of processes, because robots don't get tired, they don't make mistakes, and—if properly configured—will perform large volumes of work on time, every time.”

Mark Bus continues: “Our KYC process requires a mixture of data-collection work and human expertise, and we employ a specialist team to

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Product Owner Robotics,  
ABN AMRO

assess CDD information and make informed decisions. Using RPA, we now gather all the required information from multiple systems of record at the end of each working day, and attach the data assets to the relevant customer case files automatically.

“When our KYC employees log on in the morning, the cases are ready for them for review—helping us to ensure that we deliver a responsive onboarding experience for the customer and meet our regulatory requirements—all in a highly cost-effective manner.”

### **Extending across the enterprise**

Between 2016 and 2018, the automation program at ABN AMRO grew in scale and scope. Initially, the organization focused on the low-hanging fruit: high-volume processing tasks that were relatively straightforward to centralize and automate.

From its origins as a proof of concept carried out by a single team in the IT function, by 2019 RPA had grown into a mature discipline within the bank, driven by more than 60 full-time software developers. These teams include stakeholders who liaise with the business to understand their specific pain points, and help ensure the automation solutions meet their needs.

“Over the years we've been using RPA, we've always found workshops to be a powerful tool to show the business what automation can do,” says Pascal Smissaert. “At the end of each quarter, our teams would run big demos to highlight the latest automation success stories, and highlight the value of what we'd been building for the business. Fostering a culture of innovation was one of the keys to moving as quickly as we did. By running regular hackathons, we empowered our developers to work on the projects that are most important to them, which gave rise to many valuable robots that eventually entered production.”

### **Embracing a federated approach**

During the period 2016 to 2019, ABN AMRO relied on a single team to manage the RPA platform and coordinate delivery activities. As the total number of business stakeholders grew to encompass multiple lines of business across retail, corporate, and private banking, the organization realized that a fresh approach was needed to avoid spreading its RPA specialists too thinly.

“Although centralization of platform and delivery had served us well for several years, we saw that the time was right to take a fresh look at the organizational structure,” comments Mark Bus. “We decided to embrace a federated model, in

which our work on the platform would be carried out separately from our delivery activities. This way of working has a number of advantages for ABN AMRO.

“On one hand, we have a central team responsible for enabling the RPA capability, maintaining the platform, and issuing usage guidelines. On the other, we have delivery teams who are now more closely aligned with the respective product owners in the business. This federated approach gives us the best of both worlds: a central management and governance framework that guards against the risks of shadow IT, paired with the agility and flexibility to deliver rapidly to our stakeholders in the business.”

After more than two years of pursuing the federated model, ABN AMRO continues to reap the benefits. The company is disseminating RPA skills throughout the organization significantly faster than before—enabling it to scale the automation program across all parts of the enterprise.

Today, the ABN AMRO delivery team is subdivided into eight separate teams, with a total of 65 developers. In the platform team, the company employs six engineers, and involves more than 100 people in its downstream testing and quality-assurance processes for new software robots.

## Moving to the cloud

As part of its ongoing transformation, ABN AMRO aims to become an employer of choice—helping it to attract, develop, and retain the top talent it needs to shape digital customer services. To sharpen its edge in the competition for talent, the company decided to infuse the latest cloud-native technologies and DevOps methodologies into its development process. One of the first steps was to move the entire RPA application stack onto the Azure cloud.

Michelle van den Hoek, Product Owner Robotics at ABN AMRO, comments: “The cloud approach offers many benefits over a traditional, on-premises architecture. As well as significantly reducing our operational costs, Azure enables us to add infrastructure resources and onboard new teams to work on our platforms extremely

quickly. This cloud scalability is also elastic, which means we can spin environments up and down quickly according to our requirements in the moment, and pay only for the resources we actually need.”

Today, ABN AMRO runs RPA on Azure, with real-time dashboards to track key performance indicators such as service levels and cloud infrastructure spending.

“Overall, migrating RPA to Azure was smooth and fast,” continues Michelle van den Hoek. “When our IT systems were on premises, provisioning a new environment could sometimes take up to three months. With RPA on Azure, we can provision new environments in less than half a day—helping to ensure our new development teams can hit the ground running.”

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## Shifting to hyperautomation

As software robots become ever more deeply embedded across its organization, ABN AMRO is focusing on the next stage of its digital transformation: hyperautomation.

Guido Bosch, Solution Architect – RPA Platform Team at ABN AMRO, explains: “For the bank, hyperautomation means that anything that can usefully be automated, should be automated. While we recognize that human intervention will always be required in many processes, the promise of hyperautomation is that this input

should be the exception rather than the rule—and that it should never relate to a low-level task.

“For example, if a human worker needs to make a decision as part of a wider process, there should be no need for them to copy and paste that data into multiple different systems. In fact, a truly hyperautomated process would be able to validate the data and advance itself to the next workflow stage after collecting the necessary human input, without any need for the employee to take any other action.”

Ad Louwse, Product Owner – RPA Platform Team at ABN AMRO, continues: “There are many processes within the bank that could be greatly accelerated through hyperautomation. For example, our current process for bringing a new digital product to market depends on six

different teams across the organization, including specialists in web forms, business process management, business process mining, RPA, and artificial intelligence, among others. With a hyperautomated approach, we could rearchitect this process so that it could be handled quickly and efficiently by a single team. In much the same way that an API-led approach can shorten development timelines for software solutions, this way of working could help us go to market with new products significantly faster.”

## Laying the foundations

To help realize its hyperautomation goals, ABN AMRO is now planning the technology and organizational requirements. The company plans to leverage a number of different technologies, including TotalAgility for intelligent enterprise-content management automation.

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Head of Development Automation, ABN AMRO

In the first stage of the journey, the objective is to combine RPA software robots with a business rules layer to form a new hyperautomation platform for the bank. This platform will integrate with ABN AMRO's core systems, enabling the organization to build automated, next-generation digital capabilities without the need to rip and replace its legacy application infrastructure. Creating prototypes in a low-code environment will enable the bank to rapidly deploy minimum-viable products, validate their effectiveness, and create high-code production instances further downstream.

Benjamin Blaauw, Head of Development Automation at ABN AMRO, elaborates: "In the long term, our aim is to cultivate an 'automate anything' mindset across the organization. To achieve that goal, we're planning changes to both our technology landscape and organizational structure. On the people side, our move from central to federated teams will be extremely important, as it deepens our connection to the business and improves communication between our platform teams and our product owners.

"On the technology side, we're very pleased to have access to solutions such as TotalAgility, which will deliver a solid set of document

scanning capabilities and trained machine learning models that are ready for us to use. TotalAgility will also be very easy to integrate with RPA, which is the core enabling technology as we embark on our hyperautomation journey. Once this integration work is complete, the platform team will be in a strong position to start building hyperautomated solutions for the business."

Pascal Smissaert adds: "One of the things that we value most about TotalAgility is that we're free to choose the capabilities we want to use. For example, we can continue to work with our existing business process management system, while using TotalAgility to deliver cognitive enterprise content management capabilities to underpin our future hyperautomation platform."

Looking ahead, ABN AMRO is confident that hyperautomation will offer dramatic improvements in its speed and agility in everything from customer service to bringing new offerings to market.

"Developing a new commercial product is a relatively complex and labor-intensive process, and requires around 12 months of work today," says Ad Louwse. "However, if we create low-code forms for our employees to input data and use RPA to automate the manual handling, we could potentially cut our time to market down to just two months—over 80% faster. Eventually, we could replace this minimum-viable product with a longer-term solution, while ensuring we gain first-mover, fast-mover advantage in the marketplace."

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## Reaping the benefits

While the bank's hyperautomation journey is just beginning, ABN AMRO is already measuring substantial benefits from its investment in software robots. RPA is now supporting a wide range of business processes throughout the organization—including operations, finance, and human resources use cases in retail, corporate, and private banking.

"Like any leading financial services organization, one of our key targets is to keep financial crime

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such as fraud to a minimum," explains Pascal Smissaert. "We could implement anti-fraud processes driven entirely by human workers, but this would be extremely cost- and labor-intensive. Instead, we use a range of different technologies to help us to detect and deal with financial crime—including software robots from Tungsten."

Benjamin Blaauw continues: "Without automation, we estimate that it would require up to 50% of our headcount to work in areas such as detecting financial crime or anti-money-laundering activities. Thanks to RPA, we can drive robust financial crime processes and meet our regulatory objectives with 30% fewer dedicated personnel. As a result, we can achieve high operational cost-efficiency while simultaneously freeing our people to focus on customer-service excellence."

## Enhancing customer services

Tungsten software robots are now deployed in key processes across ABN AMRO, helping the bank to accelerate workflows such as the issuing of credit cards and mortgages, and to ensure that paper and email communications intended for deceased account-holders are immediately redirected to their beneficiaries.

"We have achieved incredible results with RPA over the last five years, cutting the time and cost

of all the processes we've automated by up to 90%," says Pascal Smissaert.

"While these savings are welcome, they are no longer the key driver for our automation efforts. As we integrate new technologies and stride toward our hyperautomation target, we are focusing our attention on building a future-proof architecture for the bank, powered by the optimal combination of best-of-breed technologies and standardized business processes."

At the same time as it prepares for a hyperautomated future, ABN AMRO is also harnessing its existing technology platforms to shape more streamlined and tailored customer experiences in the present.

"We recently formed a brand-new Process Automation business unit, which is dedicated to improving the customer experience," says Benjamin Blaauw. "The opportunities are endless. For example, customers with both personal and business bank accounts are currently served by two separate lines of business in ABN AMRO, which means that customers call one team to discuss their personal accounts and another for business banking enquires.

"By using automation to integrate these teams' systems and processes behind the scenes, we

can take down the barriers between the two lines of business, enabling a more consistent and convenient experience for the customer. The objective is to make ABN AMRO a process automation leader in the financial services industry by 2024, and to set the standard for other organizations in our market to follow.”

### **Ready for the future**

As it prepares for the next phase of its digital transformation, ABN AMRO believes that Tungsten is the perfect partner to support its long-term success.

**“We greatly value our close contact with the Tungsten product development teams, which helps us to ensure the long-term development roadmap is perfectly aligned with our own strategic goals around RPA and hyperautomation.”**

**Benjamin Blaauw,**  
Head of Development  
Automation, ABN AMRO

“Tungsten and ABN AMRO have a long-lasting partnership, and the lines of communication between our organizations are short,” says Benjamin Blaauw. “Whenever we have a question or a technical issue, Tungsten is always standing ready to provide the solution we need. We also greatly value our close contact with the Tungsten product development teams, which helps us to ensure the long-term development roadmap is perfectly aligned with our own strategic goals around RPA and hyperautomation.”

Pascal Smissaert concludes: “When we first set out on our work with software robots, we sometimes encountered people who perceived automation as a threat to their jobs.

“Over the years, our work with the business has shown that nothing could be further from the truth. Automation is liberating our employees from repetitive, tedious tasks, which empowers them to use their creativity to solve problems, serve our customers’ needs, and provide higher-quality services. By continuing our partnership with Tungsten, we are building capabilities to help us accelerate the sustainability shift, reinvent the customer experience, and build future-proof operations for ABN AMRO.”

**[Learn more about RPA](#)**

## About Tungsten Automation

Tungsten Automation, formerly Kofax, is the global leader in intelligent automation solutions with a trusted legacy of nearly 40 years, with a team of 2,000+ employees in 40 countries, serving 25,000+ global customers. Our dedication to innovation and customer success has earned us industry recognition, including being named a leader in Intelligent Automation (IA), Intelligent Document Processing (IDP) and Process Orchestration by top analysts. We are trusted to help businesses gain unprecedented efficiencies and reduce costs through AI-powered workflow automations that propel their businesses into the future.

To learn more, visit [www.TungstenAutomation.com](http://www.TungstenAutomation.com)

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