

Intumwa — the National Bank of Rwanda's AI Complaint-Routing Chatbot for 600+ Financial Institutions

AI in the Public Sector · Good practice · Rwanda

Quality score: 73/100

Evidence strength: Descriptive / self-reported

Summary

Rwanda's central bank runs Intumwa, a Kinyarwanda/English/French AI chatbot that verifies and routes financial-consumer complaints across 600+ regulated institutions, enforcing a 15-business-day resolution window; usage has grown to 65,000+ interactions a month.

Key dimensions

Dimension	Score
Evidence of impact / measured public value	2/3
Transparency, fairness & accountability	2/3
Transferability / demonstrated replication	2/3
Scalability beyond pilot	3/3
Governance, capability & sustainability	2/3

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-10

[National Bank of Rwanda \(BNR\), with Proto and the Africa Digital Financial Inclusion Facility \(ADFI\)](#) — accessed 2026-09-10

[Proto case study: National Bank of Rwanda automates consumer protection](#) — accessed 2026-09-10

[KT Press: Meet Intumwa Chatbot](#) — accessed 2026-09-10

[Proto: Empowering regulators from the Philippines to Rwanda with AI consumer protection](#) — accessed 2026-09-10

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