



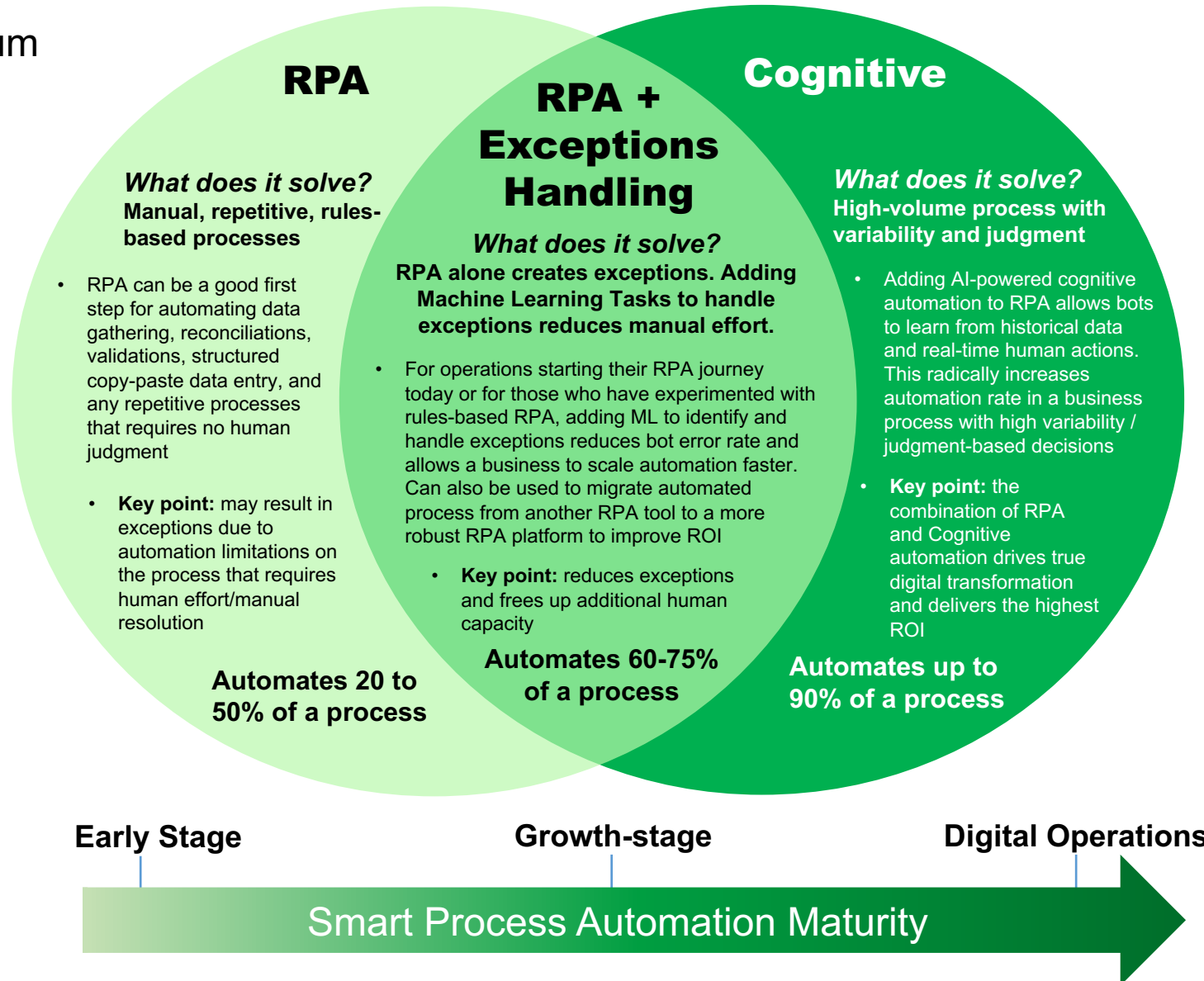
# Automation QUICK START GUIDE

A practical resource for evaluating, prioritizing, and staging the automation of business processes with RPA and Cognitive Automation

 **WorkFusion**

# Your RPA journey: Where to Begin and How to Progress

The Maturity Spectrum  
of Automation



# Use Case identification and Scoring

These criteria and guidelines will help you determine the suitability of a business process for intelligent automation and prioritize these processes based on metrics. Each criterion has a plus or minus numeric score. Tally the scores you assign to each criterion will help you directionally prioritize your processes for automation.

Process Criteria		Criteria Definition	Scoring	KPIs / Metrics
Impact (Benefits)	<b>Materiality (Scope of Impact)</b>	<ul style="list-style-type: none"> <li>Process requires a high number (10+) FTEs and is performed frequently (e.g., hourly or daily)</li> </ul>	+ 10	<ul style="list-style-type: none"> <li>FTE</li> <li>Transaction volume</li> </ul>
	<b>Suitability (Automation Candidate)</b>	<ul style="list-style-type: none"> <li>Process has repeatable business rules that can be automated (RPA)</li> <li>Process involves the operation of one or more systems which require manual intervention</li> <li>Process includes judgment work on variable tasks and / or unstructured data (Cognitive)</li> </ul>	+ 5	<ul style="list-style-type: none"> <li>Frequency</li> <li>Percentage of rules vs. judgments</li> </ul>
	<b>Regulatory / Risk</b>	<ul style="list-style-type: none"> <li>Process supports high-risk, control, regulatory and compliance related requirements which would be enhanced through automation</li> </ul>	+ 3	<ul style="list-style-type: none"> <li>Percentage improvement in coverage</li> <li>Reduction in risk</li> </ul>
	<b>Financial</b>	<ul style="list-style-type: none"> <li>Automation of the process would drive additional revenue, grow business volumes / market share or would result in recovery of costs that can not currently be recovered</li> </ul>	+ 5	<ul style="list-style-type: none"> <li>Increased revenue</li> <li>% of market share improvement</li> <li>Dollar value of cost recovered</li> </ul>
Implementation Complexity (Cost to Achieve)	<b>Process Complexity</b>	<ul style="list-style-type: none"> <li>Process has repeatable steps that are uniformly executed, regardless of the people it takes to perform them (RPA)</li> <li>Process is stable and is not undergoing major change or redesign prior to automation</li> <li>Process has numerous variations and/or rules or relies on human judgment that would be impossible to configure one by one (Cognitive)</li> </ul>	+ 5	<ul style="list-style-type: none"> <li>Number of major process variations</li> <li>Number of process roles</li> <li>Internal or external process roles</li> </ul>
	<b>Regional Complexity</b>	<ul style="list-style-type: none"> <li>Process is controlled / governed in one location rather than across multiple regions</li> </ul>	+2	<ul style="list-style-type: none"> <li>Number of locations</li> <li>Number of local offices</li> </ul>
	<b>Data Privacy</b>	<ul style="list-style-type: none"> <li>Process involves PII that may cause cross-border data privacy issues</li> </ul>	- 3	<ul style="list-style-type: none"> <li>DPO requirements</li> </ul>
	<b>Technical Complexity</b>	<ul style="list-style-type: none"> <li>Data required to execute process is poorly defined and inconsistent</li> <li>Process requires data pulled from more than 5 systems</li> </ul>	- 1	<ul style="list-style-type: none"> <li>Number of applications</li> <li>Number of screens</li> <li>Number of data sources</li> <li>Number of external systems</li> </ul>
	<b>Organizational Complexity</b>	<ul style="list-style-type: none"> <li>Process is conducted across multiple disparate teams and/or is not standardized</li> </ul>	- 2	<ul style="list-style-type: none"> <li>Number of teams supporting process</li> </ul>
			Total:	

# Use Case Identification: Workflow Overview

This is a general, customizable workflow for developing use cases to build out your Intelligent Automation book of work.

Key Activities	Identify Candidates	Develop RPA Profiles	Develop Use Cases	Prioritize Use Cases
<b>Input</b>	<ul style="list-style-type: none"> <li>Level 1-3 processes with associated process characteristics (FTE counts volume, optimal complexity, risk and criticality)</li> </ul>	<ul style="list-style-type: none"> <li>Ranked Level 4 processes</li> <li>Process Profile Template</li> </ul>	<ul style="list-style-type: none"> <li>Process flow diagrams of the selected use cases processes</li> </ul>	<ul style="list-style-type: none"> <li>High-level target state use case design</li> <li>Target state process description</li> </ul>
<b>Detailed Activities</b>	<ul style="list-style-type: none"> <li>Identify potential Level 4 processes and drill down to tasks</li> <li>Develop initial process ranking based on characteristics</li> </ul>	<ul style="list-style-type: none"> <li>Develop process profile for each candidate</li> <li>Conduct process profile review session to refine and finalize each process profile</li> <li>Store profiles in repository</li> </ul>	<ul style="list-style-type: none"> <li>Review current state process flow</li> <li>Identify steps that can be removed (leaned)</li> <li>Develop post-automation depiction of the process</li> </ul>	<ul style="list-style-type: none"> <li>Define metrics to assess implementation results</li> <li>Develop impact analysis</li> <li>Prioritize/select use cases for pilot</li> <li>Complete Lean review (optional)</li> </ul>
<b>Tools and Outputs</b>	Level 1-4 Process Candidate Map	Process Profile Documents	Use Case Design	Impact Analysis
<b>Roles</b>	<ul style="list-style-type: none"> <li>Business Lead (A/R)</li> <li>Business Analyst (C)</li> <li>Process SME (C)</li> <li>Business Tech Lead (C)</li> </ul>	<ul style="list-style-type: none"> <li>Business Lead (A/R)</li> <li>Business Analyst (C)</li> <li>Process SME (C)</li> <li>Business Tech Lead (C)</li> </ul>	<ul style="list-style-type: none"> <li>Business Lead (A/R)</li> <li>Business Analyst (R)</li> <li>Process SME (C)</li> <li>Business Tech Lead (C)</li> </ul>	<ul style="list-style-type: none"> <li>Business Lead (A/R)</li> <li>Process SME (C)</li> <li>Business Tech Lead (C)</li> </ul>

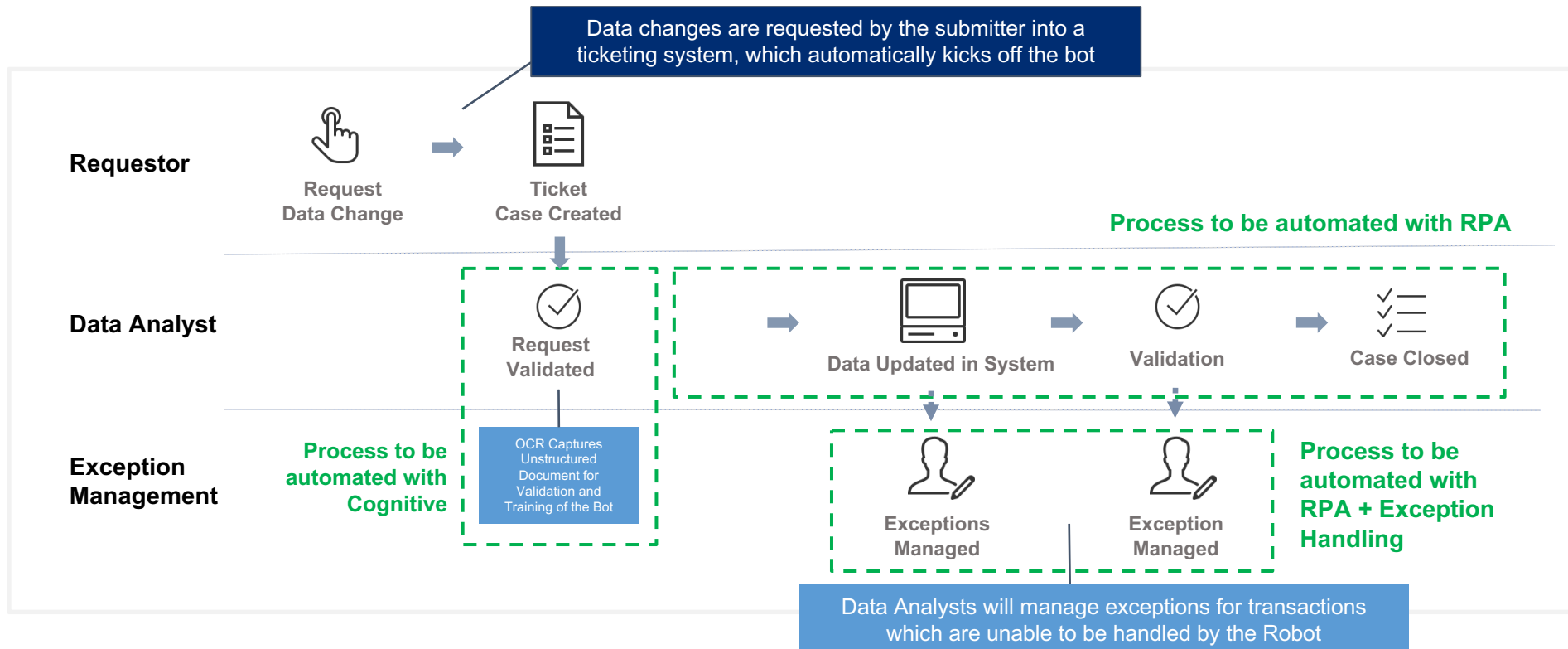
Key: A/R: accountable / responsible; C: consulted

## Potential considerations (dependent on institutional protocol)

- Have a more than 5 processes across the organization been evaluated and considered for potential automation?
- Was a Lean review completed for the identified use cases?
- Do all the process candidates have documented workflows?
- Can the target state process flows be further improved?
- Have all potential impact metrics been identified and analyzed?
- Has the reason for the selected use cases been articulated (e.g. largest impact, ease of implementation)?
- Has the Use Case Prioritization been agreed to by the Business Lead?

# Use Case Design: Illustrative Process

- The infographic below is a data entry process that originates with a workflow request, receives a manual validation, and then is manually updated in the requested source system. It can serve as a guide for how to visualize your business process.
- This particular business process of receiving, manually validating requests, and then updating the source system is performed by 35 analysts globally.
- RPA and Machine Learning are leveraged in concert to automate the validation, updating, and closure of each case.



\*A use case could be across 1 process, multiple processes, or just part of a process

# Banking Ecosystem

## SPA benefits

Less More

### Consumer/Retail

### Private/Institution

### Enterprise Operations

**L1**  
Business

**L2**  
Business

**L3**  
Processes  
across  
Functions

Retail/Business Banking	Lending/Mortgage	Cards
Origination	Origination	Origination
KYC, AML	Loan Application Processing	Fulfillment
Account Maintenance	Underwriting and QC	Authorization
Investments and Brokerage	Documentation & Funding	Chargeback
Cash Management	Account Maintenance	Settlement
	Default Servicing	Query Handling and investigations
	Loan Closure and Lien Release	
Marketing Analytics		
Fraud Analytics		
Risk Analytics		
Fraud/Risk Operations		
Payment/Recon Operations		
Customer Interaction Management		

Research	Trading	Corporate Finance
Research Advisory	Trade Finance	Advisory
Analytics	Trade Execution	Issuance
Research Production	Debt Finance	Complex Finance
Investment/Valuation Maturity	Custody & Clearing	Wealth Management
Mergers & Acquisition	Account Servicing	Service Usage Tracking
Arbitrage	Broker/Dealer	Business Service Provisioning
	Trading Risk Management	
Confirmations		
Cash Management & Payments		
Inventory Management		
Data Management		
Clearing & Settlement		
Revenue Accounting & Control		
Collateral Management		
Trade Lifecycle Management		

Shared Services	Enterprise Supply Chain	Global Functions
Finance & Risk Operations	Sourcing	Financial Planning & Analysis
HR Shared Services	Payment Operations (A/P & A/R)	Legal
General Services & Travel	Procurement	HR
Resource & Location Strategy	Control & Governance	Risk/Audit
Risk & Compliance	Operations Support	IT/Infrastructure
	Purchasing Operations	CTO
Reconciliations		
Validations		
Processing		
Data Management		
Analytics		
Reporting		
Adjustments		
Migrations		



# Banking Case Studies

## Consumer/Retail

## Private/Institution

## Enterprise Operations

L1  
Business

Lending/Mortgage

Capital Markets

Enterprise Supply Chain

L2  
Business

Loan Application Processing

Trade Execution

Invoice Processing

### Process Background:

Title Documents are sent to loan analysts to be keyed into loan accounts, and sent to downstream process team for servicing via a workflow.

### Process Inputs/Outputs:

Unstructured Documents (Title documents in pdf format),  
Loan Servicing System

### Intelligent Automation Solution:

**RPA** Rules applied to initial front end process to provide lead in to analysts to train the robot to recognize actionable fields from the title documents; **Machine Learning Tasks** applied to the title documents to extract key data; **RPA** rules applied to accept and close out ticketing of title service request

### Business Benefit:

55% Automation with RPA, 82% adding RPA + Exception Handling with 96% Quality; Decreased Title Serving time from 60+ minutes to 2 min per transaction (1000+ volume/mo)

**37 FTE savings @ \$33,000 fully loaded cost per FTE (\$1.22MM)**

### Process Background:

Brokers monitor FX Currency Thresholds of trades, and set limits for selling and buying of positions when the thresholds are breached.

### Process Inputs/Outputs:

Bloomberg Terminal  
Trade Servicing System  
Outlook Email

### Intelligent Automation Solution:

**RPA** rules applied to monitor threshold breaches and send alerts to brokers to be actioned (Phase 1)  
**Machine Learning Tasks** applied to take action on breaches and offload trade positions (Phase 2)

### Business Benefit:

89% Automation with RPA on Phase I with 85% quality  
78% Automation with RPA + Exceptional Handling on Phase II with 90% quality

**FX breakage exposure decreased from \$2mm per quarter to <\$15,000; bot execution 10x faster than the Broker**

### Process Background:

Third party invoices are sent into the invoice processing queue to be validated by A/P team

### Process Inputs/Outputs:

Unstructured Documents (Invoice documents in pdf and tiff format)  
Procurement to Pay System  
Email and Work Flow Applications

### Intelligent Automation Solution:

**RPA** Rules applied to initial front end process to provide lead in to analysts to train the robot to recognize actionable fields from the invoice documents  
**Cognitive** applied to the invoice documents, which trained the robot to identify the necessary fields, and input into Procure to Pay system

### Business Benefit:

60% Automation with RPA, 86% with Cognitive with 93% Quality; Decreased Invoice cycle time from 6-8 minutes to 30 seconds (3,000+ volume/mo)

**67 FTE savings @ \$60,500 fully loaded cost per FTE (\$4.05MM)**

# Enterprise Supply Chain - Level 2 and 3 Process Candidates Map

L2 Business	Analytics (54)	Business Office (26)	Control & Governance (69)	Sourcing & Procurement (511)	Leadership (21)	Operations Support (35)	Payments Operations (672)	Purchasing Operations (65)	PMO (45)	Systems (203)	Third Party Compliance (207)
L3 Processes across Functions	Spend reporting and analysis (10)	Administrative Support (3)	Audit Readiness and Management (25.1)	Business Stakeholder Relationship Mgmt (102)	Strategy & Functional Leadership (21)	Global Process Ownership (5)	Invoice Processing and Compliance (300)	Buying Desk (6)	Change Management Project Execution (24)	Operational Readiness and Support (66)	Aggregate Data and Report on a 3 <sup>rd</sup> Party (24.3)
	Deal Support & CFO Savings Validation (17)	Marketing Content and Design (2)	Control Gap and Issue Management (21.3)	Contract Administration / Management (26)		Help Desk (20)	Payment Processing (200)	Administration (6)	Global Process Management (1)	Solution Integrator Design Processes (46)	Gather & Interpret Data (53.5)
	Operations, Sourcing and Risk analytics, reporting & metrics (15)	User and employee communications (4)	Information Security, COB and Fraud Management (11.3)	Deal Reviews and Approvals (26)		Quality Control and Assurance (5)	T&E Processing and Compliance (150)	PO Buyer (45)	Reengineering and Project Management (6)	Solution Integrator Implementation & Config. (64)	Monitor 3 <sup>rd</sup> Parties (24.3)
	Strategic Analytics Development (5)	Functional / Org Strategy (12)	Risk Assessments, Country Reviews (11.3)	In Country Sourcing and Stakeholder Engagement (128)		Service Delivery Management (5)	Vendor Record Maintenance (22)	POFA (8)	Project Tracking and Reporting (8)	Stakeholder & Project Management (20)	Provide Policy, Process, Risk Guidance (14.6)
	Workforce Planning, Budgetary Control & Internal Scorecards (7)	Monthly Op Review, Regular/Ad-hoc reporting (3)		Sourcing Execution (189)					Training Content Development & Maintenance (6)	Strategic Systems Planning & Roadmap (7)	Review, Analyze & Assess Data (90.4)
		Talent Management (2)		Supplier Information Sharing and Management (35)							



Recommended starting point to assess your Organization's appetite for Intelligent Automation

### SPA benefits

Less More

(#) FTE  
**FTE Totals:** 1,908 Global  
**FTE Run Rate:** \$126.88MM



# Enterprise Supply Chain: Invoice Processing Case Study

Level 4 Invoice Compliance Process: Compliance Check of Third Party Invoices processed for payment through Procure to Pay system

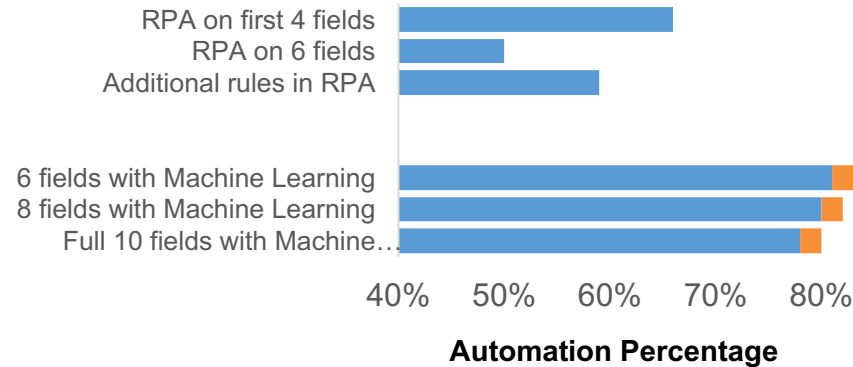
## Overview of the Process

**Low coverage:** 10% checked only  
**Highly unstructured:** Invoices from Third party vendors in pdf or tiff format  
**High-volume:** 1000s of transactions/month  
**Time-sensitive:** Same Day Processing  
**Global:** 80 countries

## Intelligent Automation Solution

**Phase 1: RPA**  
Testing how much can be accomplished with RPA

**Phase 2: SPA**  
Machine Learning-based compliance based on 3000 transactions



Machine Learning not just approves, but is also correcting human mistakes

## Business Value Outcome

Average of 60% STP with RPA, 86% STP with SPA/Machine Learning Applied  
93% Quality (increase of >20% from Manual Process)  
Decreased Invoice cycle time from 6-8 minutes to 30 seconds (3,000+ volume/mo), which decreased SLA breach by 70%  
Replicable process and configuration for accelerated roll out in subsequent Invoice Processing areas

**67 FTE savings @ \$60,500 fully loaded cost per FTE (\$4.05MM)**

**Benefit to Enterprise:** Part of strategic effort to decrease costs in Enterprise Operations by >50% over five years

# Insurance Ecosystem

**L1**  
Business



Product Development



Sales & Distribution



Customer Acquisition &  
Underwriting



Policy Administration



Billing & Collections



Claims

**L2**  
Processes  
across  
Functions

Market research, Segmentation  
and Profitability analysis

Channel Integration

Case Submission & Setup

Policy Changes /  
Endorsements /  
Cancellations

Strategy, Policies, and  
Procedures

First Notice of Loss  
(FNOL)

Product design

Access Methods

Case Implementation

Scheduled Activity /  
Renewals

Billing Management /  
Issuance

Claims Coverage /  
Investigation

Product Definition and  
Development

Distribution Strategy &  
Support

Clearance

Policy Storage & Retrieval

Cash Management

Claims Assessment

Impact Analysis & Modeling

Service Capabilities

Rating / UW Decision

Book Roll/ Transfer (data  
migration/entry)

Cash / Billing Receipts

Claims Handling /  
Adjudication

Filing Management

Distribution Performance  
Management

Quote / Bind

General Policy  
Administration

Cash Application

Claims Booking

Product Maintenance

Brand Health & Equity  
Management

Premium Booking

Contract Investment  
Management

Collections Management

Claims Payment

Deployment & Monitoring

Customer & Market Insight

Policy Issuance and  
Fulfillment

Contract Analysis

Escalation (Dunning)

Claims Recovery

Customer Experience  
Management

Enrollment

Retention

Reconciliations

Claims Support /  
Operations

Enterprise Marketing  
Management

Payments & Refund  
Processing

Claims Fraud & Abuse /  
Litigation / Arbitration /  
Sanctions

Queries, Metrics, &  
Reporting

Claims Reporting

Recommended  
starting point to  
assess your  
organization's  
appetite for  
Smart Process  
Automation

Less

SPA benefits

More

# Insurance Claims: Claim Sanctions Processing Case Study

Global sanctions process involves name matching for individuals, organization, or vessel names to identify potential match or false positive for Sanctions

## Overview of the Process

**Highly Manual:** Each sanction search is highly manual and repetitive with heavy copy and pasting from one system to another for Level 1 clearance

**Highly structured:** System to system data extraction and input with like for like fields

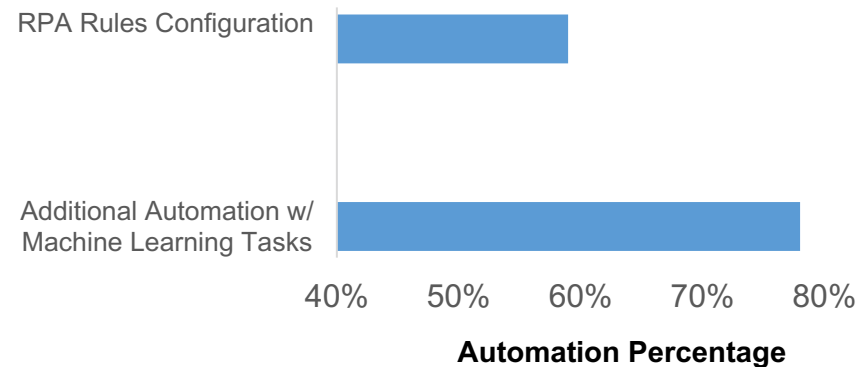
**Time-Consuming:** Each record takes approximately 6-10 minutes to complete Level 1 clearance

**Time-sensitive:** Same Day Processing

## Smart Process Automation Solution

**Phase 1: RPA**  
Apply RPA for rules-based data extraction/data entry

**Phase 2: RPA + Exception Handling**  
Machine Learning Tasks applied to Exceptions



## Business Value Outcome

Average of 60% Automation with RPA, 79% Automation with Machine Learning tasks added; 97% Quality, Decreased cycle time from 6-10 minutes to 90 seconds

Replicable process and configuration for processes accessing similar source system

**14 FTE savings @ \$71,600 fully loaded cost per FTE (\$1MM)**