automated workflow

Transforming the way people work

Enhance individual productivity using BPM Tools

If you have any question, please contact Vietnamese team:

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Agenda

- Brief overview of Automated Workflow
- Solution components
- DotSphere Work Manager
- DotSphere Solution Accelerator for Banks
- DotSphere Underwriting Tool

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About us

Who We Are

- Leading Provider of ECM/BPM Solutions
- Experts in ECM/BPM technologies
- Sit in IBM Advisory Council
- IBM CTO Innovation Award for Product Excellence.
- Instrumental in delivering 3 of the largest Imaging & Workflow implementations in Asia.

Some of our Key Accounts

- Prudential Group Asia
- Arthur Andersen
- Singapore Airlines
- Citi Group
- YES Bank
- AIG
- Indo Food
- Cambridge
- Kotak Life Insurance

What we have to offer

- ECM/BPM Solution Accelerators
- Vertical Solutions
- Consulting Services
- Implementation Services
- Migration and Conversion Services
- Support Services

Experience Highlights

- Comprehensive Imaging & Workflow Solution for a Leading Insurance Company
- EDM Solution for a leading Bank.
- ERM Solution for an Airline Company
- End to End BPM Solution for a Retail company.
- KM Solution for a Consulting company.

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Services Portfolio

Enterprise Content Mgt	Business Process Mgt	Portals
▪Content Mgt Strategy ▪Document Workflow consulting ▪Content Migration Strategy ▪Document Capture ▪OCR/ICR/OMR ▪Records Management ▪Email Archival & Management ▪ERP Data Archival & Management ▪Integration Services **Expertise** ▪IBM DB2 Content Manager ▪IBM FileNet P8 ▪Lotus Domino	▪Business Process Consulting ▪Process Analysis & Definition ▪Process Mapping ▪Process Gap Analysis ▪Process Automation ▪Process Portals ▪Forms Management ▪Integration Services **Expertise** ▪IBM WebSphere Process Server ▪IBM MQ Workflow ▪IBM FileNet P8 BPM ▪IBM Lombardi TeamWorks	▪Portal Architecture Consulting ▪Portal Development ▪Portal Migration ▪Internet/Intranet development ▪Portal Integration Services ▪Portal Wireframe mapping ▪Portal Enhancements & Maintenance **Expertise** ▪IBM WebSphere Portal

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Our Partial List of Customers

Delighted Customers Speak

- "AWPL clearly demonstrated how we can enrich our client experience with InsureSphere - to provide operational efficiencies. Their ability to understand our needs and quickly develop and implement specialized applications and solutions made them the obvious choice to address the ever changing business dynamics."

  Nihar Rao, Chief of Technology, K M Old Mutual Life Insurance

- … AWPL, has been consistent in its focus in this field …. we are considering using their products at different locations this year….

  Amy Hoe, Regional IT Director, AVIVA Asia

- "I value the effort and commitment that AWPL have put in building the Digital Media Repository for Temasek Polytechnic! The solution adhering to the IMS metadata standards has enabled Temasek to better serve its members and students.

  " Sow Kham - Project Manager Temasek Polytechnic- Singapore

- AWPL worked very closely with us, as if a part of prudential itself, and therefore a joint partnership implemented what I believe is the worlds pioneering effort in truly transforming the way people work using technology and common sense as enablers **Jeffrey Yem, COO, Prudential Malaysia**

- …We are really pleasantly surprised by the possibilities of the DotSphere architecture. Our first impression is that the DotSphere User interface is very rich and a lot of attention has been paid to the Work environment of Process Users. The concept of the Work Package, which allows a user friendly type of workflow activity implementation, is very valuable.
  The different features to integrate with existing applications, content manager, different platforms, SAP etc. are very promising.

  -Hugo De herdt, Chief Architect, LeasePlan

- ….provided us an opportunity to look at Enterprise Process Management, and thus transforming the way work would get done….

  Deepak Satwalekar, Chief Executive Officer, HDFC Standard Life

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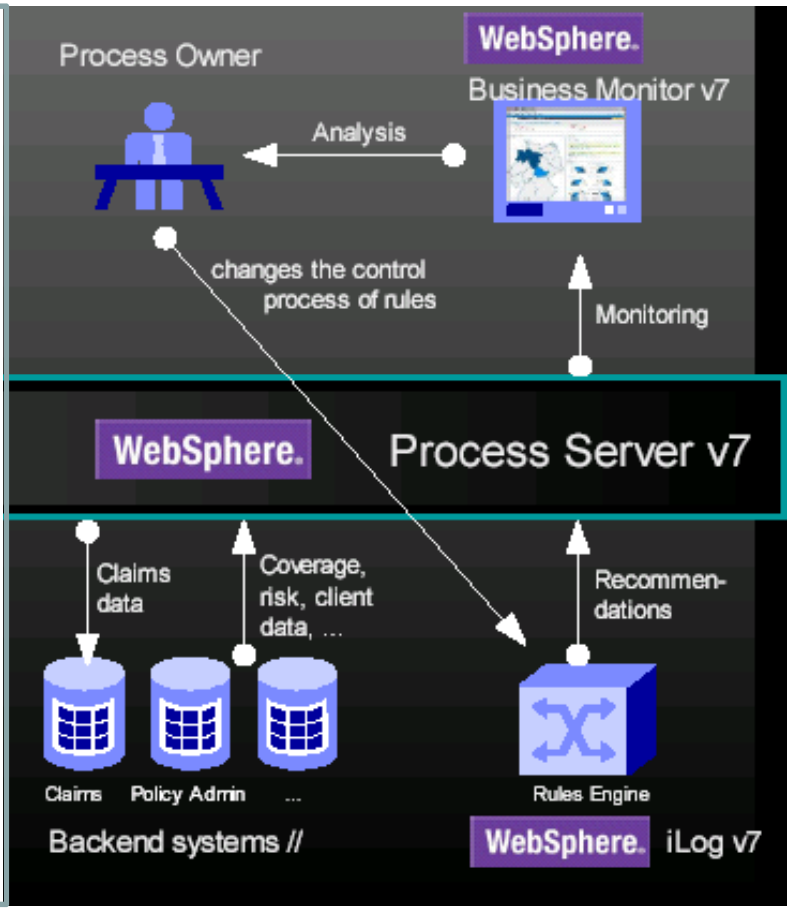
Solution components

SERVICES

PROCESS TEMPLATES

DotSphere Work Manager

DotSphere Underwriting Tool



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What is DotSphere Work Manager

- It is a User Experience which aggregates information and content from multiple ECM & BPM solutions & integrates backend applications
- Pre-determines all that a person would do, such as review a case, send a letter, compare two documents, examine data, etc. DotSphere pre-provides all of this
- Federates across multiple ECM engines
- Enables the creation of a "Work Package" User interface in a very short time - in minutes rather than weeks, in hours instead of months.

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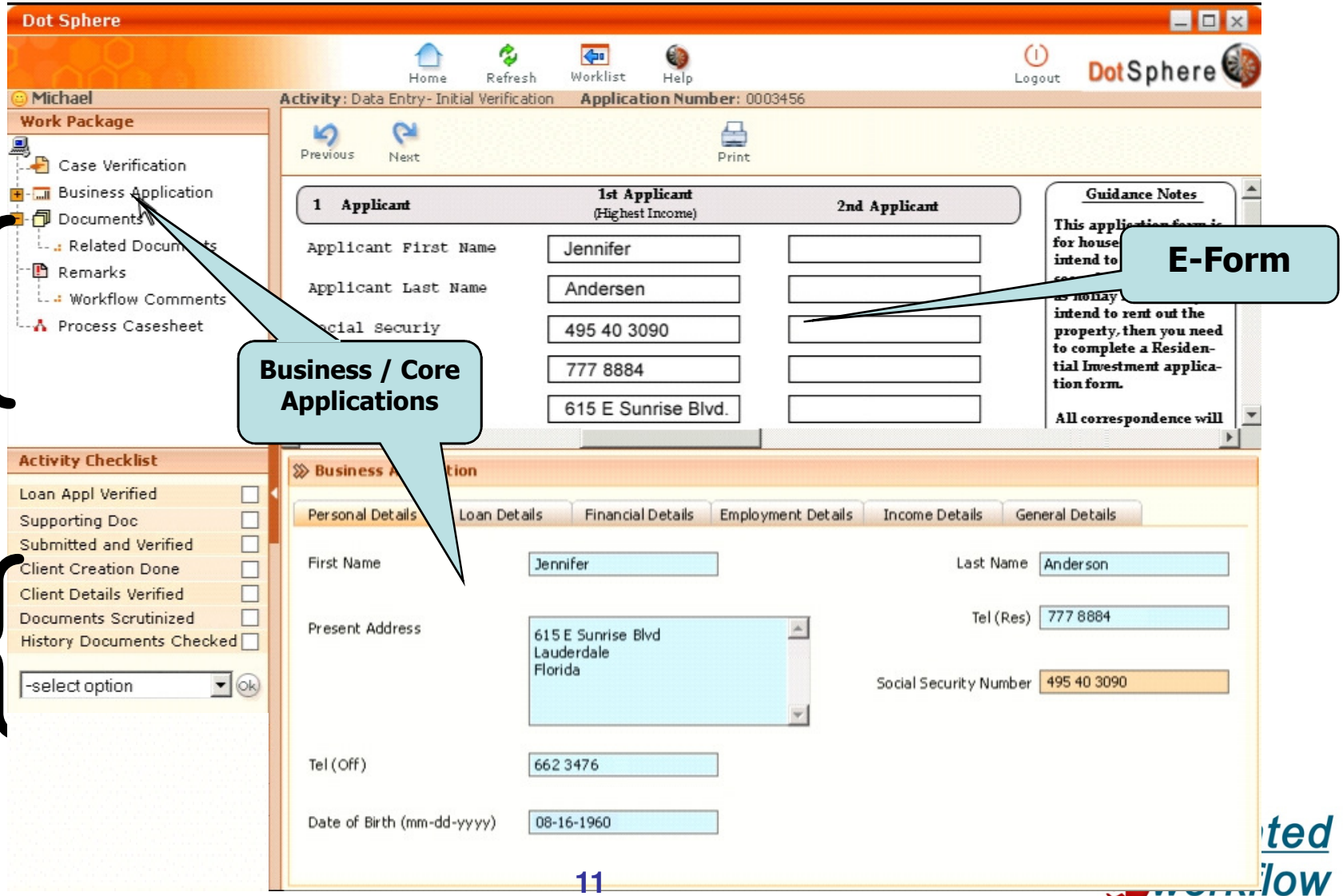
Sample UI Screen



Tools available to execute the task

Checklist that guides users to perform tasks

Business / Core Applications

E-Form

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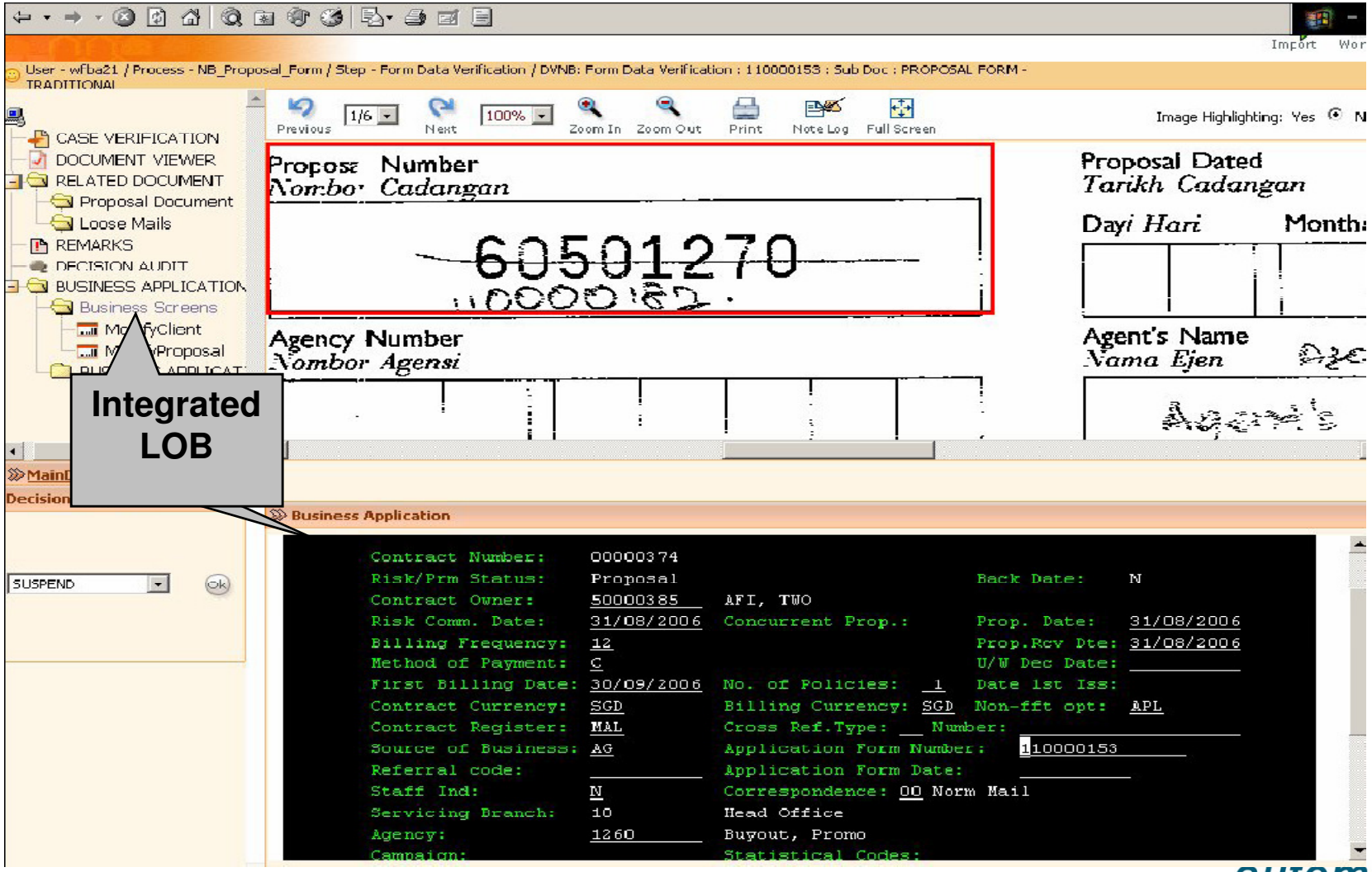
Integrated view with LOB



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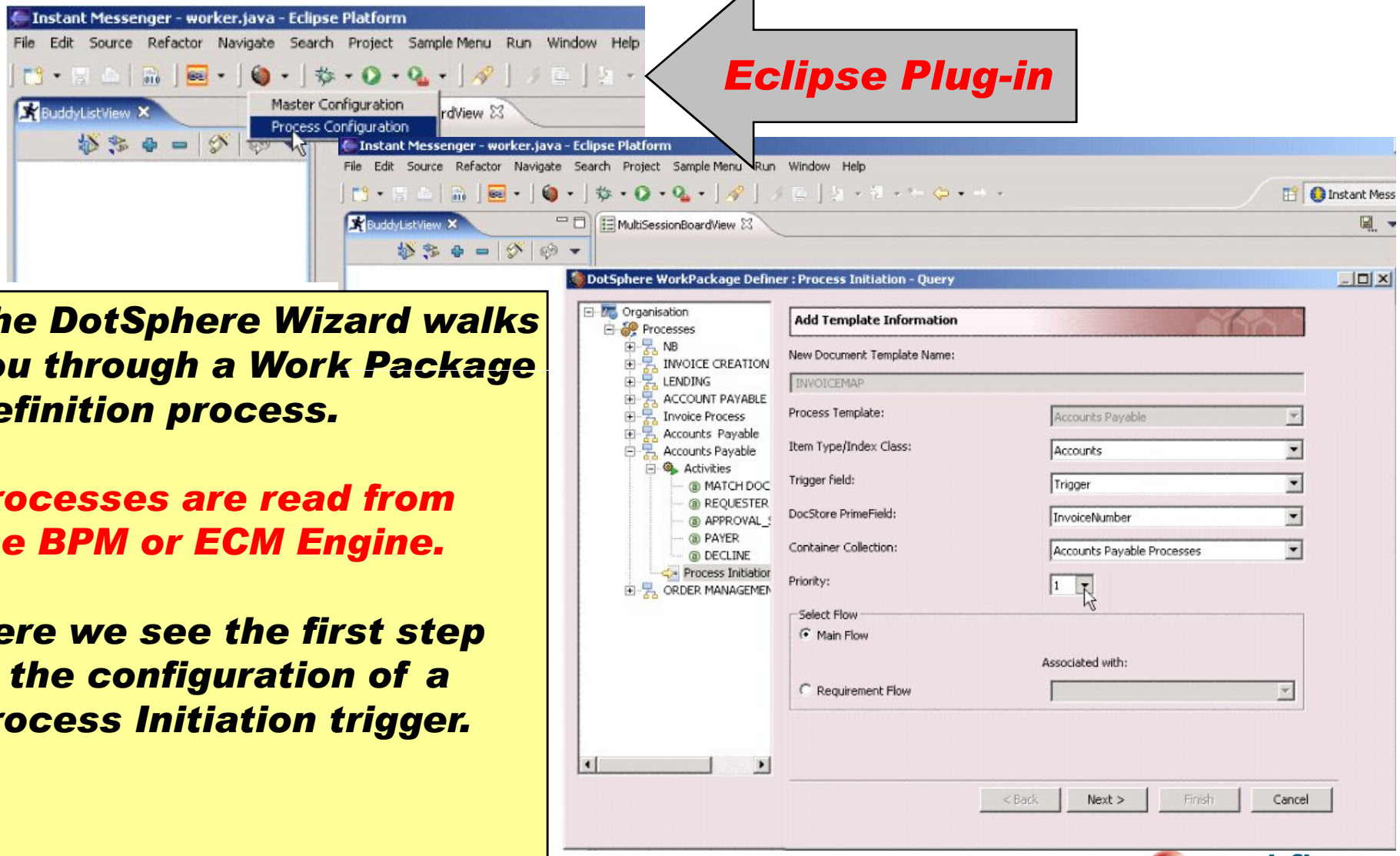
Easy Configuration & Customization no coding required



The DotSphere Wizard walks you through a Work Package Definition process.

Processes are read from the BPM or ECM Engine.

Here we see the first step in the configuration of a Process Initiation trigger.

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Real life scenario in a Bank

Demo

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Key Messages

- DotSphere is an Accelerated Implementation Environment for an Enterprise Content / Business Process Management Solution.
- What-You-See-Is-What-You-Get. Not conceptual. Real.
- Complete, Affordable Solutions. Includes Load balancing, signature extraction, guided data entry, process initiation, email, fax, e-forms,etc.
- Wizard based Configuration of "Work Packages"
- Process templates and a methodology to use these across Insurance, Banking, Government.
- *From the world's largest BPM / ECM Solution Provider in the IBM space.*

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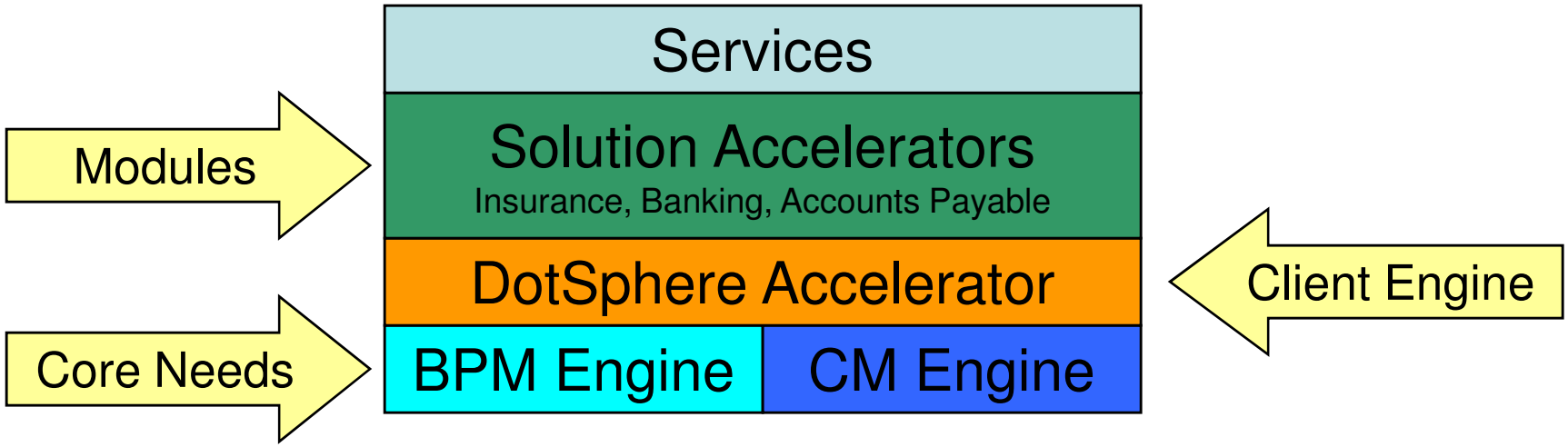
Solution Stack

Pre-built processes.



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Credit Processes - Overview

- Contains the following Sub-processes
  - **Sales -** Loan origination First Step - Query, pre-sales and Sales activities including collection of Loan papers.
  - **Sanction –** Loan origination Second Step – All Financial, Legal, valuation, credit rating activities handled. Sanction and non-sanction handled at various authority levels on rule based decision tree pattern.
  - **Collateral –** Loan origination Third Step – All collateral security creation activities, documentation, charge registration etc handled. Further, requirements for collateral monitoring, life time valuation, document revival triggers, rule based value triggers, rule based limit monitoring handled.
  - **Disbursal –** Loan origination Last Step – Disbursement modes- direct or vendor, one time or staggered disbursements, limit creation, account set up and all related activities handled here. Repayment schedules, automatic reminder dairy created.
  - **Monitoring and Recovery –** Credit Life Cycle management – Rule based, schedule based, event based monitoring, recovery dairy, triggers, processes. Integration with external recovery agents systems.

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Credit Processes - Overview

- All types of Credit Products under one umbrella –
  - **Mortgage Loan –** Any loan products having mortgage security are handled . Any variations can be easily parameterizable. Examples are Housing Loans, Loans against Factory and any such immovable property.
  - **Hypothecation Loan -** All Hypothecation type loans are covered. Examples are Car Loans, Loan against trade goods and any such immovable property.
  - **Cash Collateral / Lien Type Loan** – All Liens, loans against deposits, shares etc
  - **Non-Collateral / Clean Loan** – All loans where no tangible security other than personal guarantee of the borrower are handled. Example- Personal loans, Credit Cards etc.

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Check processes overview

- Clearing options-
  - Own Bank Check Clearing
  - Other Bank Check Clearing
  - National Check Clearing
  - International Check Clearing

- Managing Clearing
  - Imaging Solution - Check Truncation solution for entire Clearing Life Cycle
  - Check Images Archiving, warehousing and retriveal.
  - Clearing Account Reconciliation
  - Inter-bank Settlement for Clearing
  - National and International Clearing

- Post Dated Checks Management –
  - Schedule based automatic triggers
  - Both Physical checks and Images retriveal
  - Record Management linkage

- Check Intelligence
  - Return checks history evaluation
  - Feed to Business Intelligence solutions

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Trade Finance Processes

1. Import LC
2. LC Amendment
3. Import Bills Lodgement
4. Bills realization
5. Shipping Guarantee
6. Collection bills
7. BOE Follow-up
8. BOE receipt at branch
9. Direct Import Bills
10. Advance import payment
11. Inland L\Cs Opening
12. Inland L\C Amendment
13. Bills lodgement under L\Cs
14. Bills realization under L\Cs
15. Collection bills
16. Inland L/C- Advising
17. Export LC Advise
18. Export packing credit
19. Export Bill negotiation
20. Export Bill Realization
21. Bills lodgement under inland L\c and discounting
22. Realization of same
23. Outward bills collection
24. Vendor bills discounting
25. Domestic Outward Bank Guarantees (BG)
26. Foreign Outward Bank Guarantee
27. Foreign Inward Guarantee
28. Invocation Of BG
29. Amendment to Domestic BG / Foreign Inward BG / outward BG
30. Overdue Bills And Crystallization
31. Outward remittances
32. Export Bills Under Collection
33. Forward contract
34. Conversion from EEFC account
35. Miscellaneous – Reminders
36. Miscellaneous – Search DMS
37. Reports

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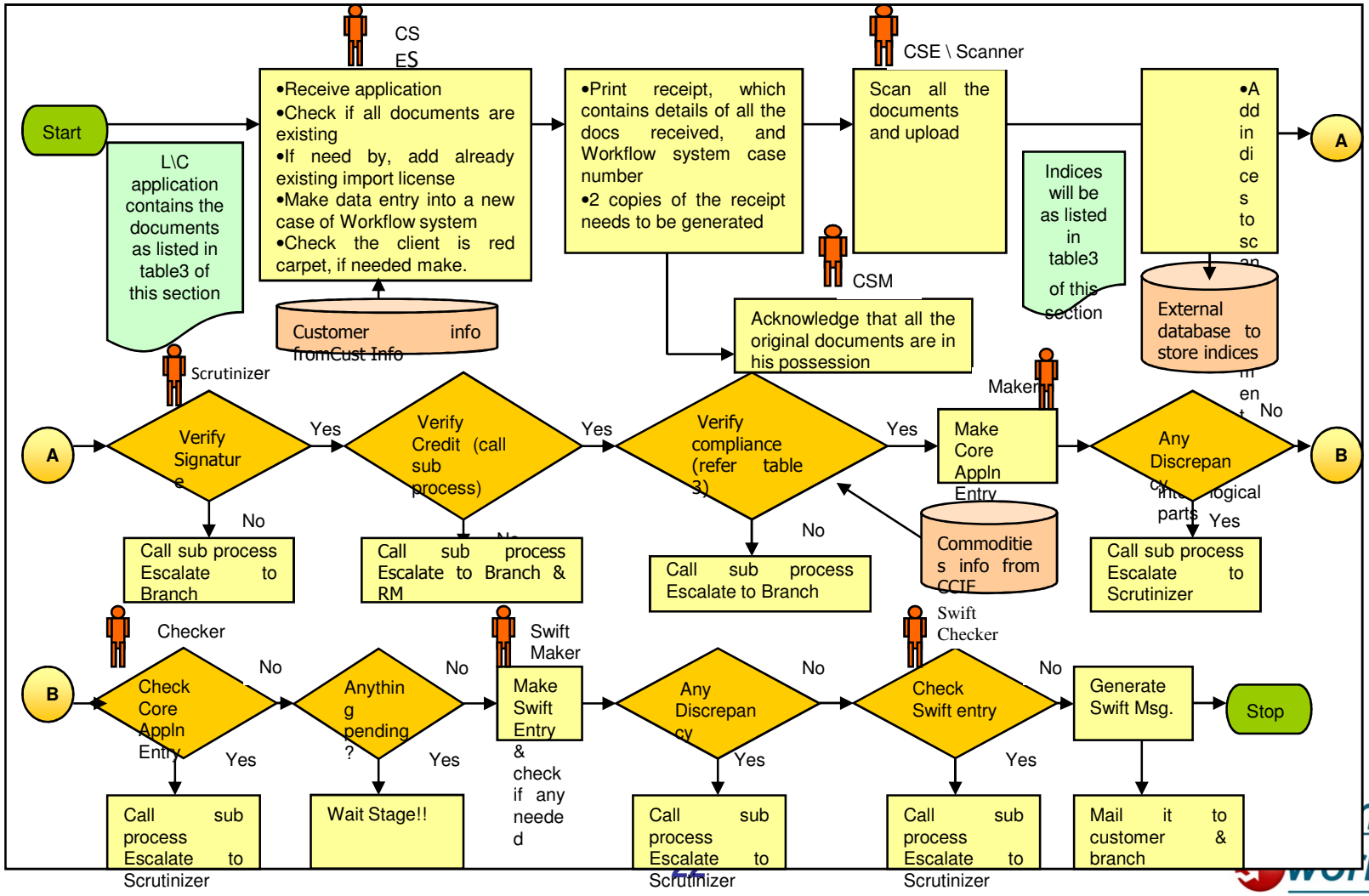
Sample overiew of a process

- **Import Letter of Credit Process**



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- DotSphere Underwriting Tool

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Key business benefits

- **Reduce Underwriting Loss**
  - **Enhancing U/w accuracy**
- **Boost underwriting productivity**
  - **Easy to navigate interface**
- **Better operations and floor management**
  - **Flexible team structure**
  - **Alternate sales channels**
- **Knowledge management for future reference and better controls**
  - **Repository of selected cases**
  - **Improved staff development with feedback**

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Key underwriting benefits

- **Single or dual screen option**
  - **Dual screen enhances productivity by >=20%**
- **Consolidated view by client and/or subject**
  - **Consistent assessments**
  - **Same client same underwriter**
- **Personalised & effective U/w worksheet design**
- **Single holistic view for daily time management**
  - **Scorecard for performance monitoring**
  - **Access to Calendars**

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Management control

- **Consistent assessment for clients**
- **Tracking and managing of exceptions**
- **Dynamically re-balance workload for UW team**
- **Immediate manual re-prioritisation of cases**
- **Prioritise cases for faster payment flow**
- **Shorter training through effective knowledge management**
- **Workload/ Business analytics**

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Underwriting features

Systems

- Core Business systems
- Business Rules system
- Content management system
- MS Office & other utilities like Calculator/ Notepad
- Email management system

Underwriter

Activities

- Verify current proposal details
- Verify collateral records submitted
- Generate requirements
- Prepare issuance covering letter
- Verify client history details
- Generate Worksheet and perform calculations
- Interact with agents
- Send loan sanction package
- Review Auto-UW comments and rating
- Receive requirements

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Underwriting Manager

- Floor management
  - Filter by
    - Priority
    - Channels
    - Ageing
    - Agent Code
- Exception management
  - Fast track TAT nearing cases
  - Inspect cases nearing SLA
  - Search for cases
- Target management
  - Look at available team members
  - Check queue size for each team/ underwriter
  - Transfer cases to other underwriters
- Team building
  - Feedback and monitor underwriter performance

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KEY SCREEN WALKTHROUGH

Summary View

Underwriting Worksheet

Requirement Management

User Worklist

Dual Screen View

Notes and Comments Screen

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Underwriting summary view

- Snapshot for everything required at work
- Assists in planning the day
  - Provides scorecard for quick performance review
  - Tasks are grouped based on factors like –
    - Channel
    - Competition cases
    - Schemes
    - Agent Code
  - Reports are integrated for your viewing from reports system
  - Calendar is integrated from your calendaring system

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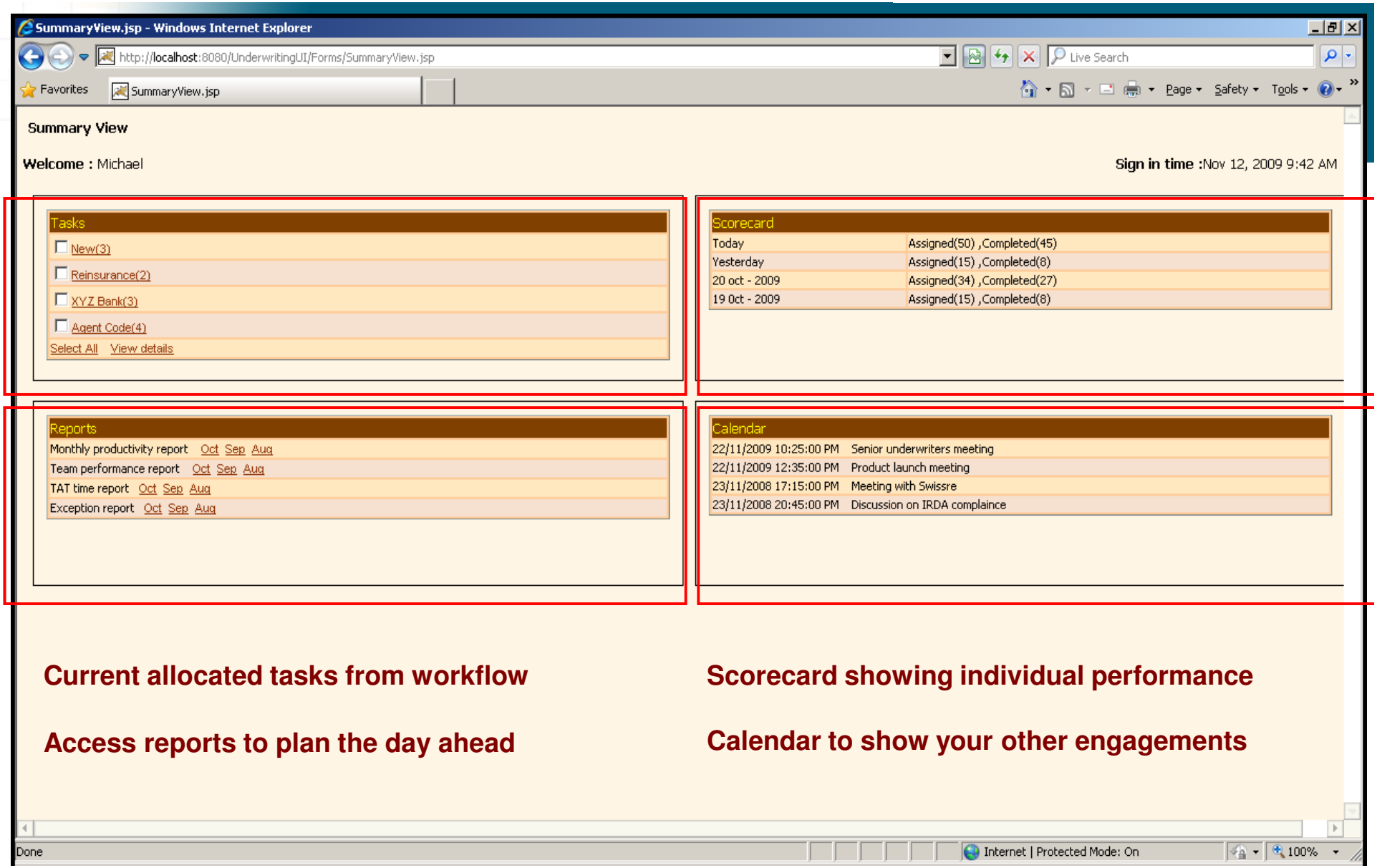

Current allocated tasks from workflow

Scorecard showing individual performance

Access reports to plan the day ahead

Calendar to show your other engagements

Key benefit – Allows better planning of the day and task management

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User Worklist

- **Displays all tasks allocated to the user**
- **Groups the tasks based on business parameters**
  - **Channel**
  - **Competition cases**
  - **Schemes**
  - **Same policy owner same underwriter**
  - **Zone or area**
- **Facility to view data from external systems as column**
  - **Total Loan amount**
  - **Repayment options**
- **Summarized scorecard**
  - **Completed cases**
  - **Pending cases**

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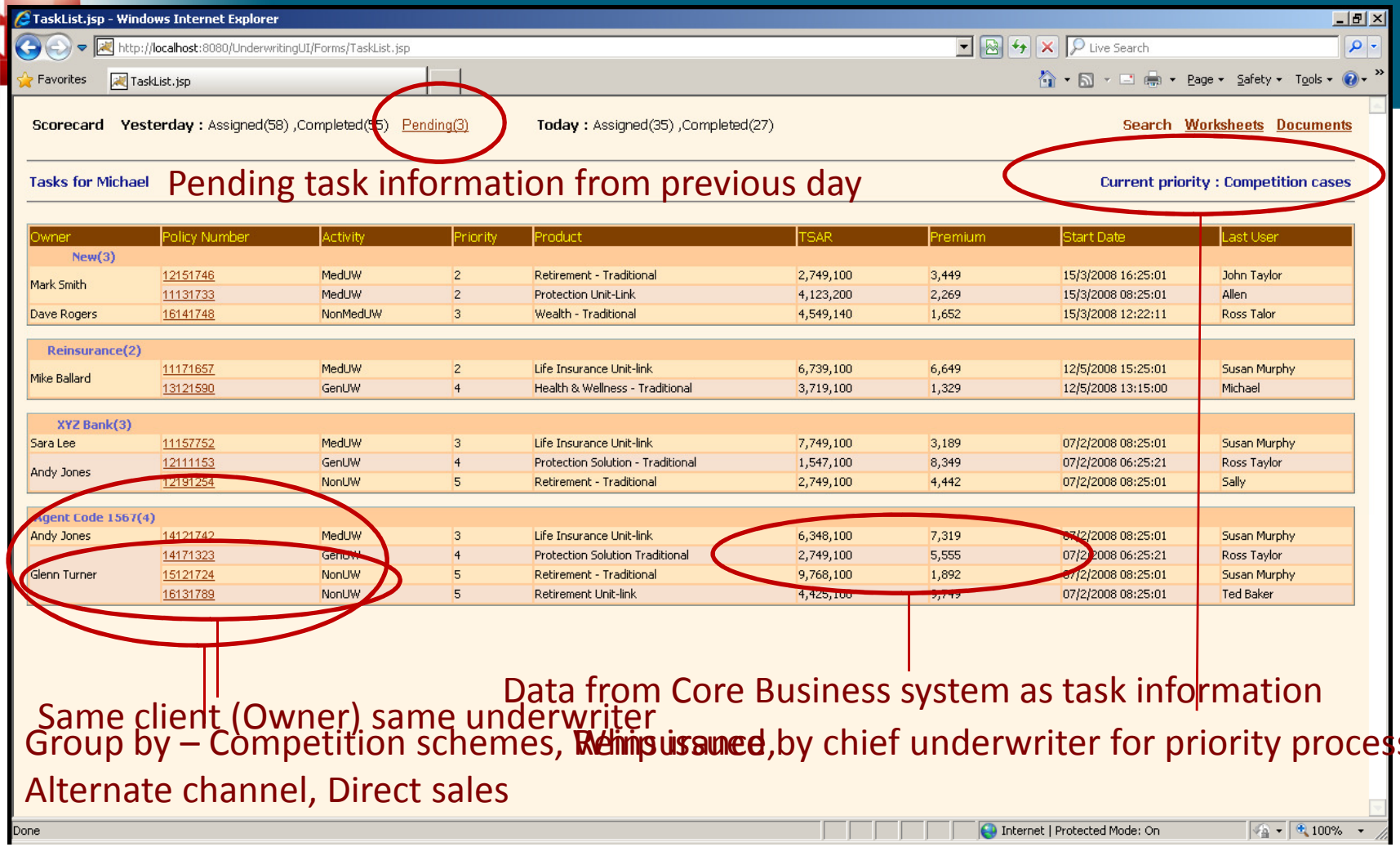

Key benefit – Provides every information required for managing allocated tasks to Underwriters

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Underwriting Worksheet

- **Quick overview of the case**
  - **Key information for current application**
  - **Key information for previous transactions**
  - **Authorized access to worksheets of previous Laons**
- **Single source of documentation by Underwriters**
  - **Organized entry of information**
    - **Family history, personal details**
    - **Collateral Valuation officer feedback and decision**
  - **Add free text remarks**
- **Multiple versions**
  - **History of application details from first receipt**
  - **Audit of application data as it changes with iterations**
- **Multiple worksheets**
  - **Joint applications**
    - **Each applicant case can be handled differently**
- **Underwriting decisions**
  - **Can be updated to current business application system**
  - **Reduces work to be done per case per underwriter**

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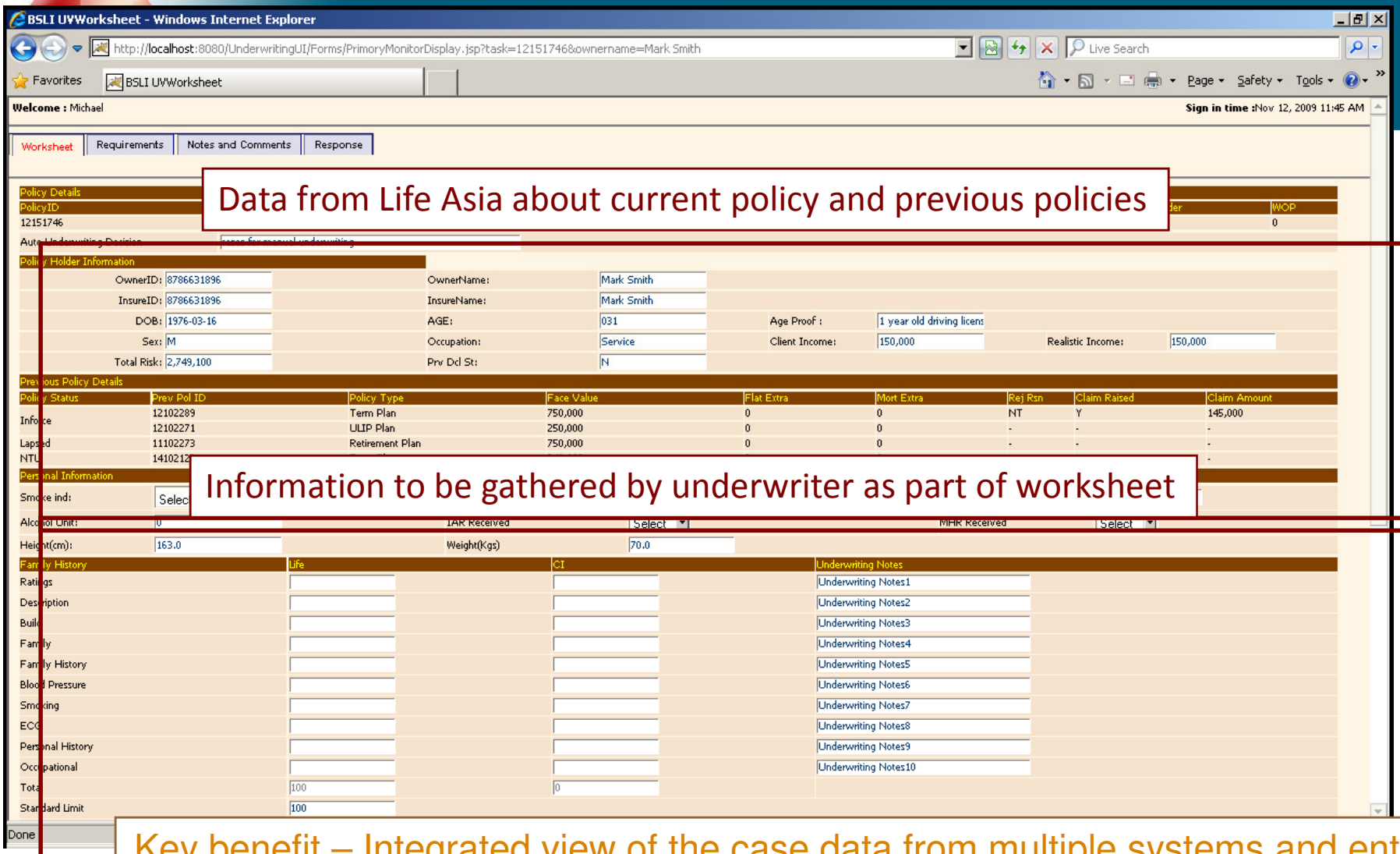

Data from Life Asia about current policy and previous policies

Information to be gathered by underwriter as part of worksheet

Key benefit – Integrated view of the case data from multiple systems and entry of observations by underwriters

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Dual screen view

- Recommended by Automated Workflow
  - Side by side view of worksheet and supporting apps
    - Improves concentration
    - No switching windows
    - Saves about 2-3 mins per case
  - Provides full view of documents
    - Better view of benefits section
    - Better view of medical questionnaire
    - Less scrolling of documents
- Not mandatory
  - Can be addressed in single screen

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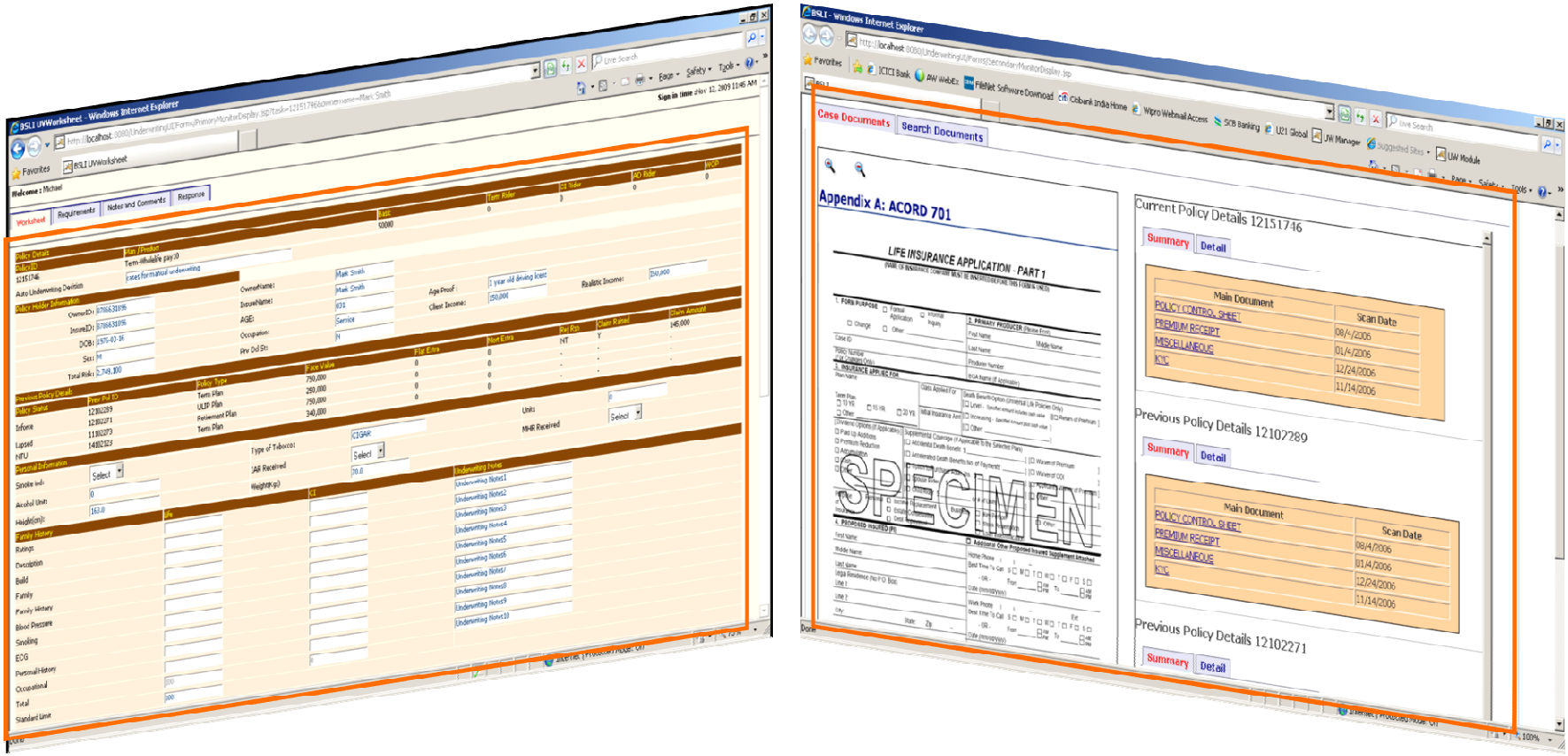
Sample - Dual screen view



Review case documents in full screen while working on Case sheet without losing focus, improving concentration which in turn improves productivity and accuracy

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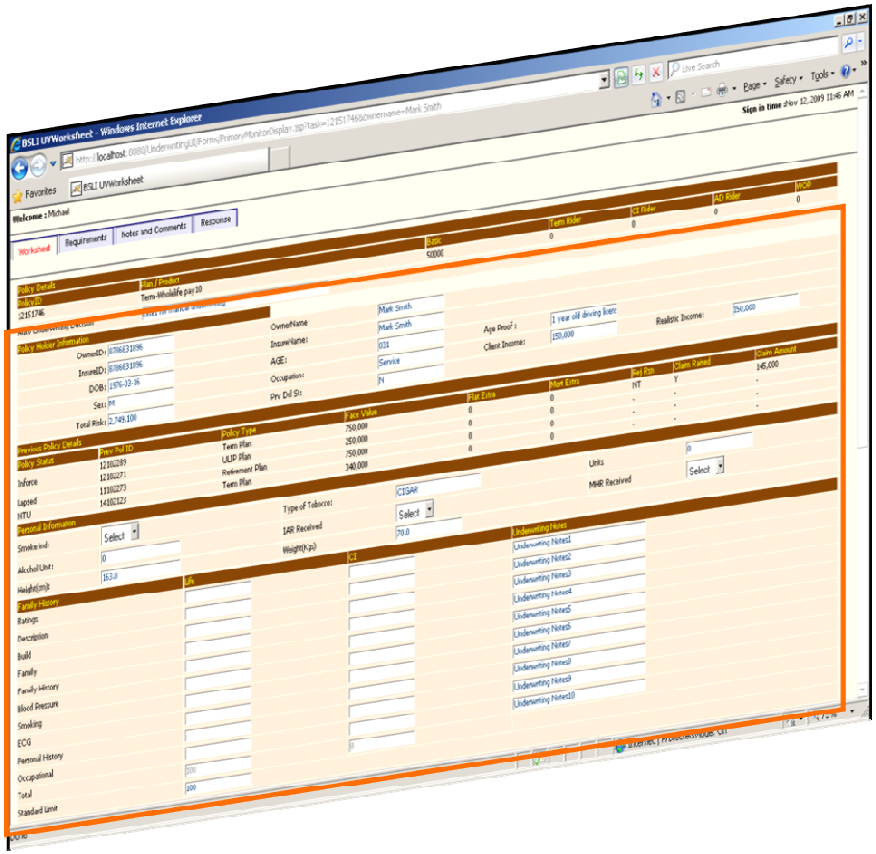
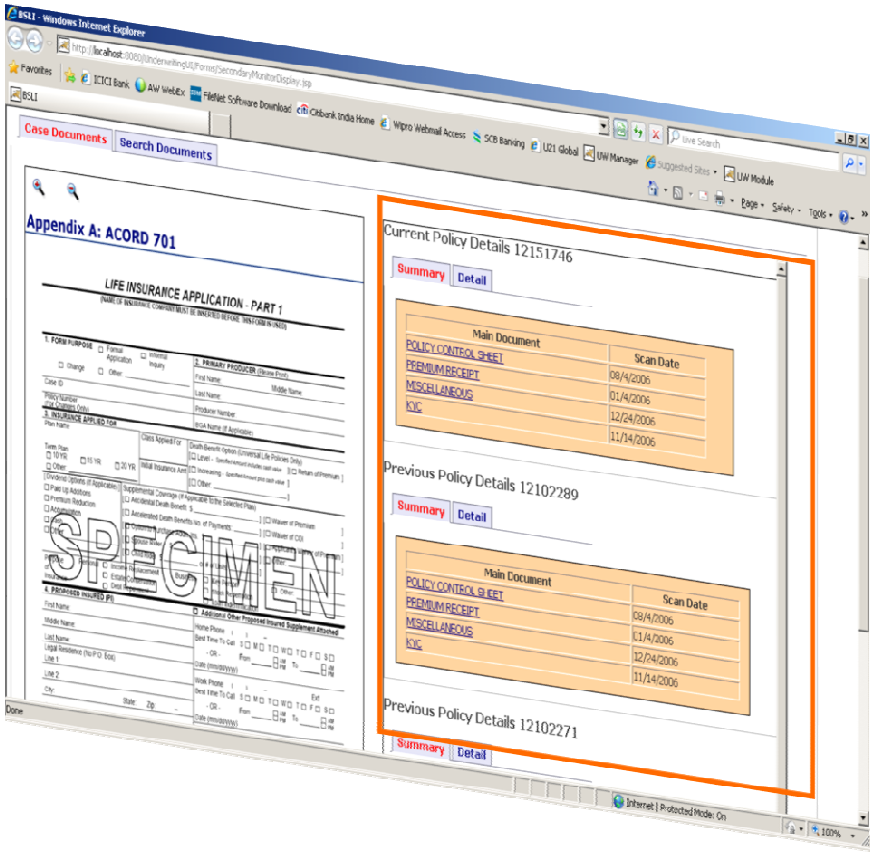
Sample - Dual Screen View





Review other documents while working on Case sheet. User can –

-Be completely free from searching documents while working on the case

-Include a previous medical document as part of this policy

-Include previous financial details as part of current policy

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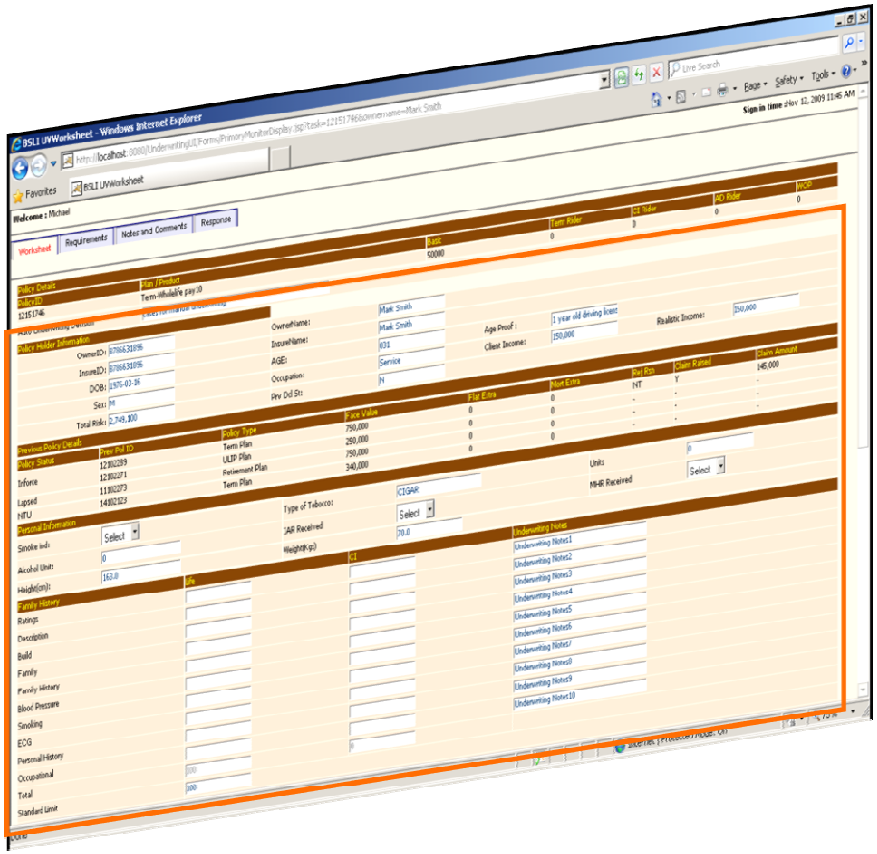
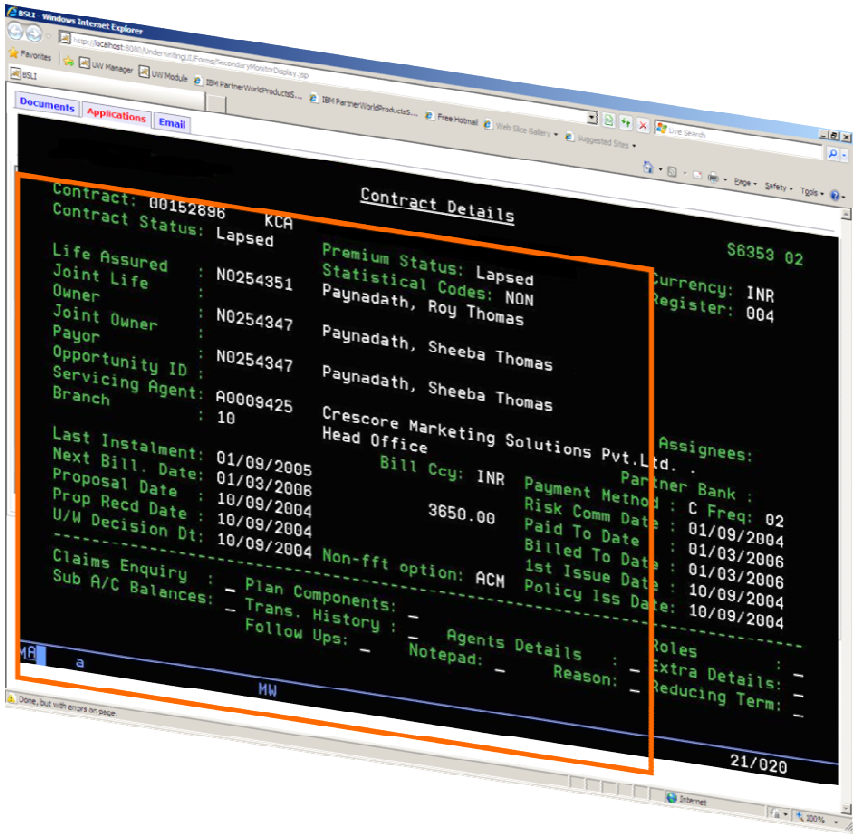
Sample - Dual Screen View





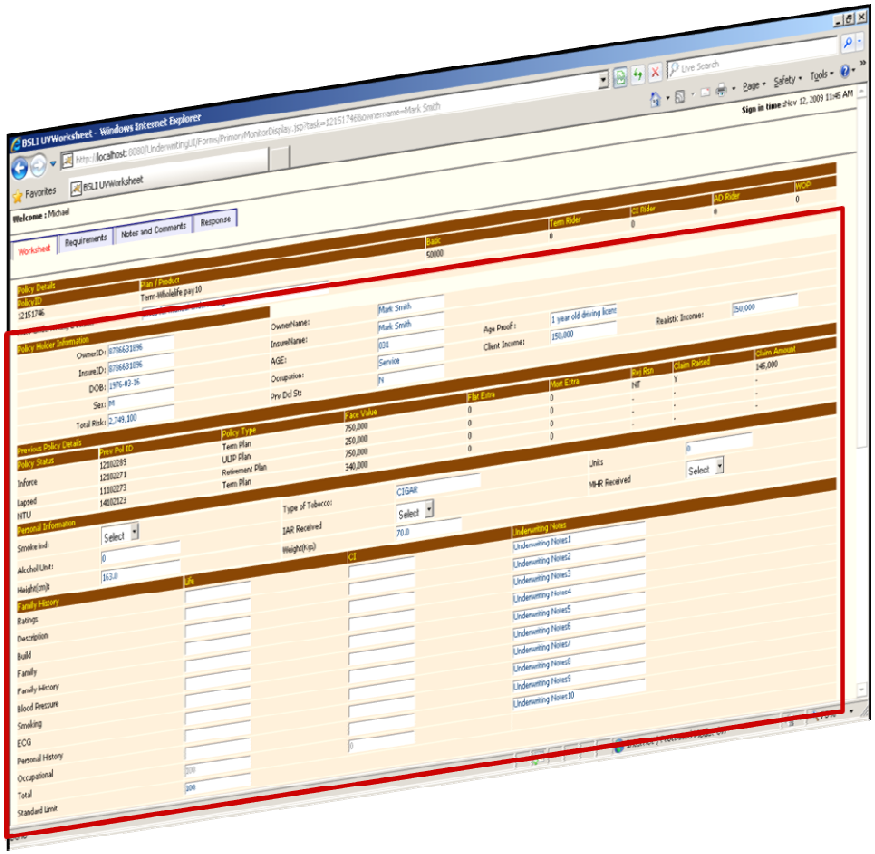
Review Core Business system while working on Case sheet. User can –

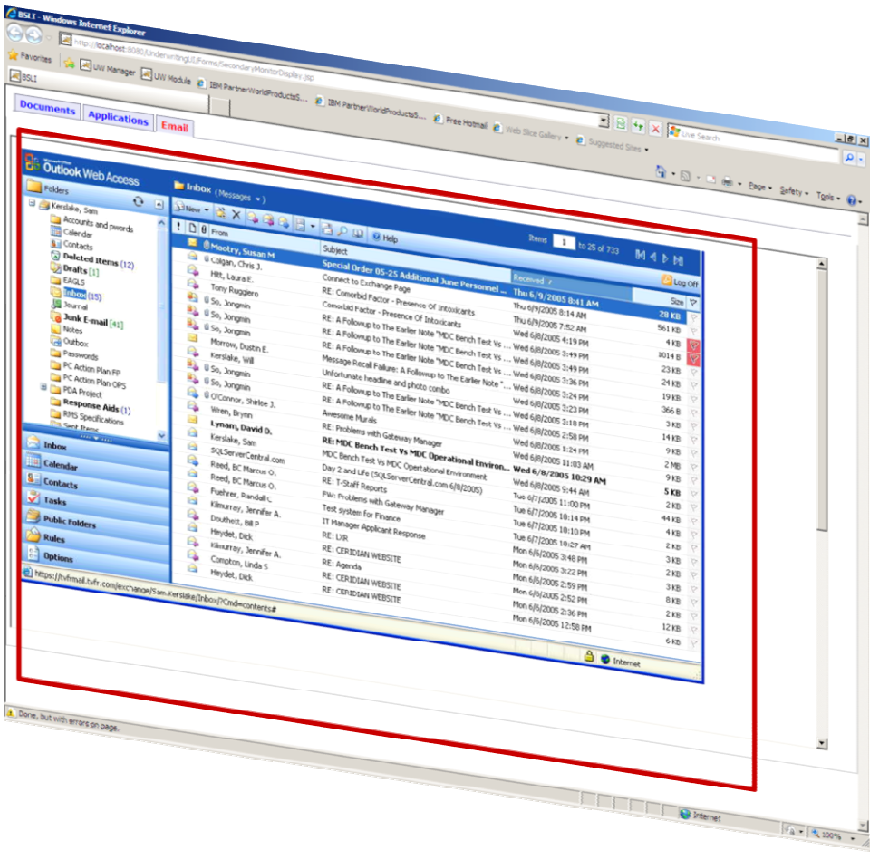
-Be completely free from locating the correct loan admin screen while working on the case

-Analyze multiple previous policy while filling up the UW Worksheet.

-Clicking on previous policy details in Worksheet will open up the policy information on right

Sample - Dual Screen View





Work with your email system directly for the case. User can –

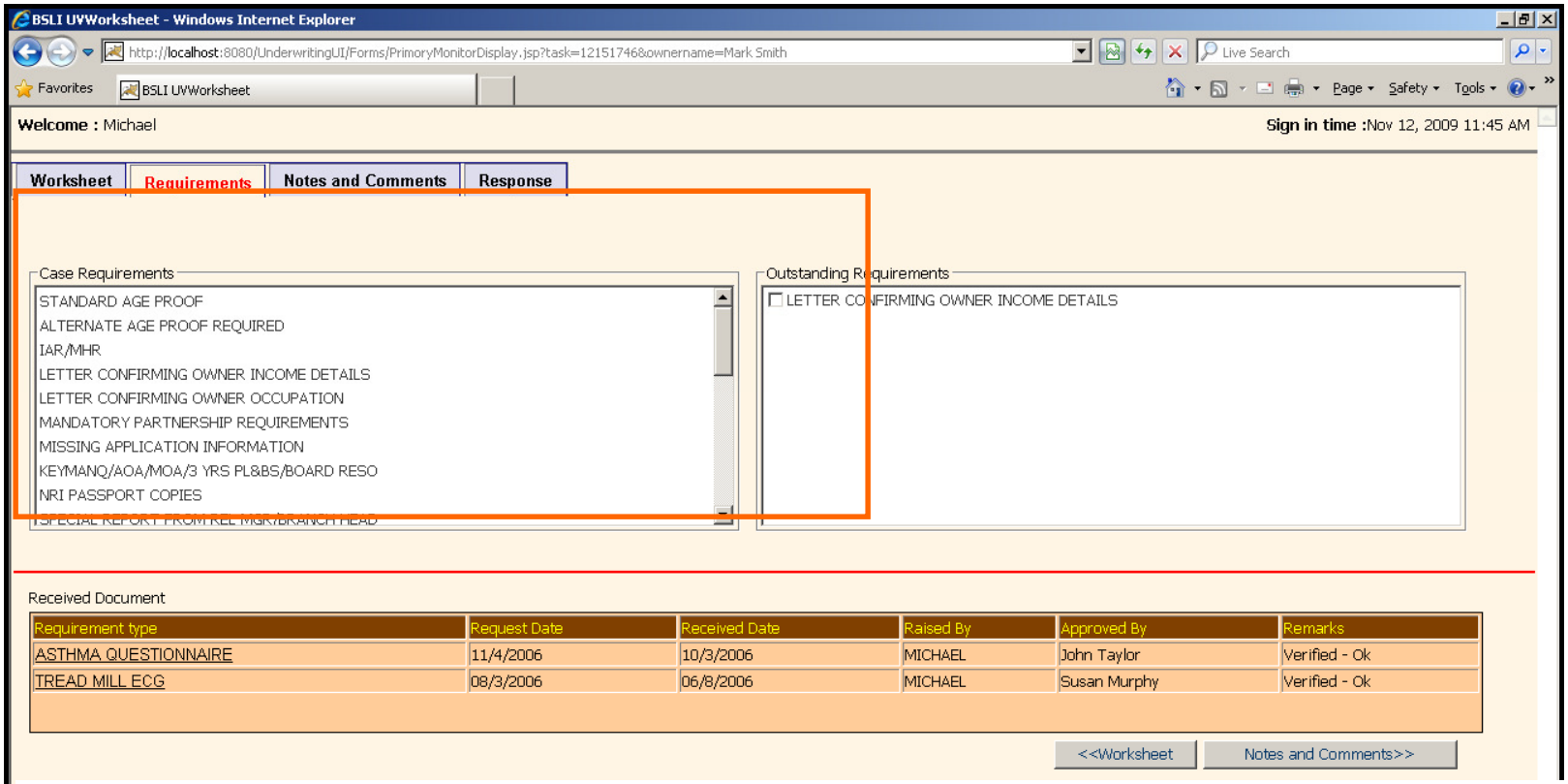
-Automatically filter the emails based on case information

- Policy number, agent name, agent email id

-Add email as case information and save it as part of the related documents

-Send emails to agents/ reinsurers and add documents from related documents

Requirement Management



Requirements management. User can –

-Raise standard document and non-standard requirement like “New Cheque”

-Review who raised the requirement and who approved the received document

-Open received documents in the right screen without losing focus

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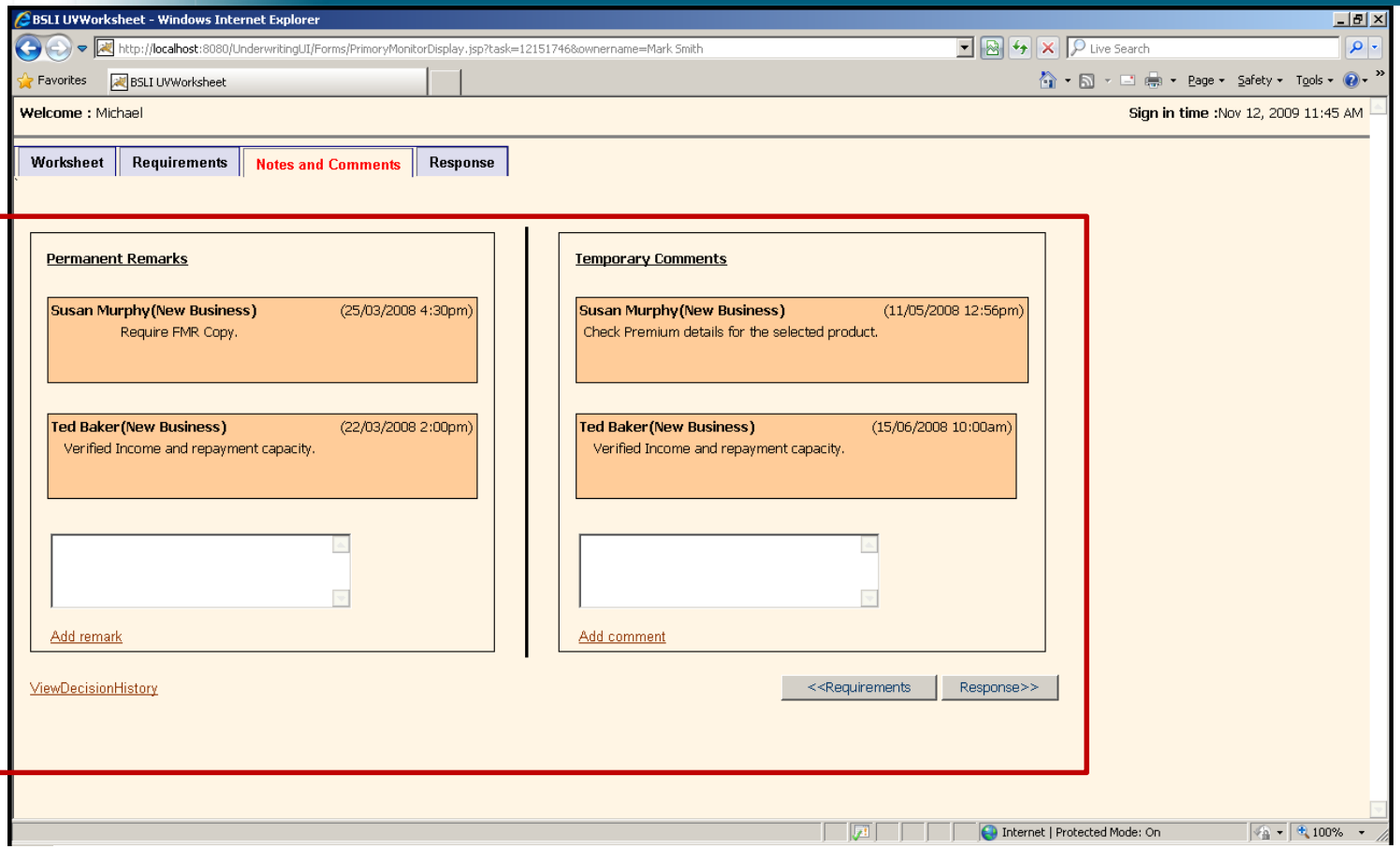
Notes and comments



Using Notes and comments user can –

-Review and work with both permanent and temporary comments for the case.

-Highlight new comments in Bold for important.

-Open received documents in the right screen without losing focus

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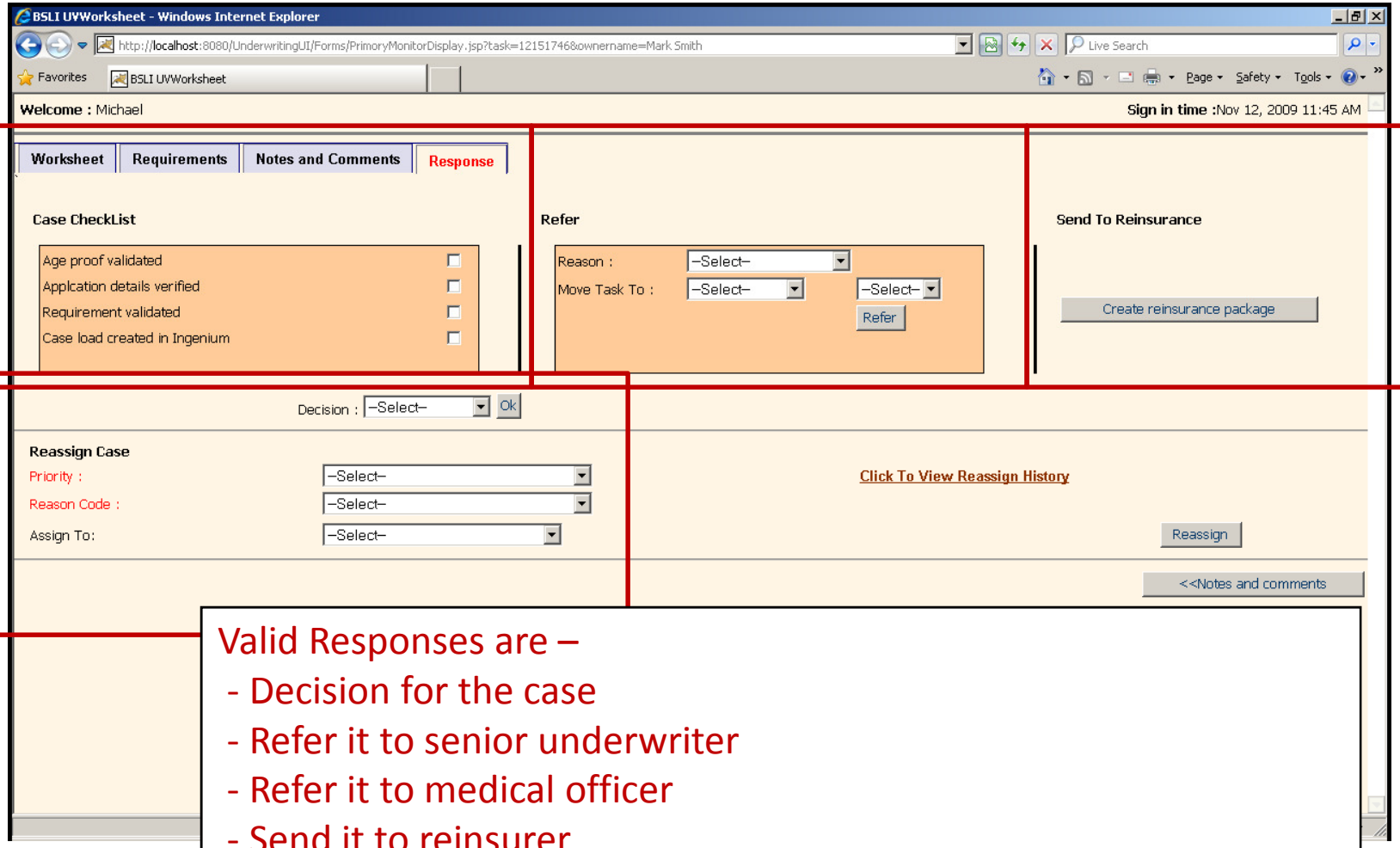
Response



Valid Responses are –

- Decision for the case
- Refer it to senior underwriter
- Refer it to medical officer
- Send it to reinsurer
- Reassign the case to another underwriter (Authorized users only)

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Underwriting Manager

- Floor management
  - Look at available cases under different filter list –
    - Priority
    - Channels
    - Ageing
    - Agent Code
- Exception management
  - Fast track TAT nearing cases
  - Inspect cases nearing SLA
  - Search for cases
- Target management
  - Look at available team members
  - Check queue size for each team/ underwriter
  - Transfer cases to other underwriters
- Team building
  - Feedback and monitor underwriter performance

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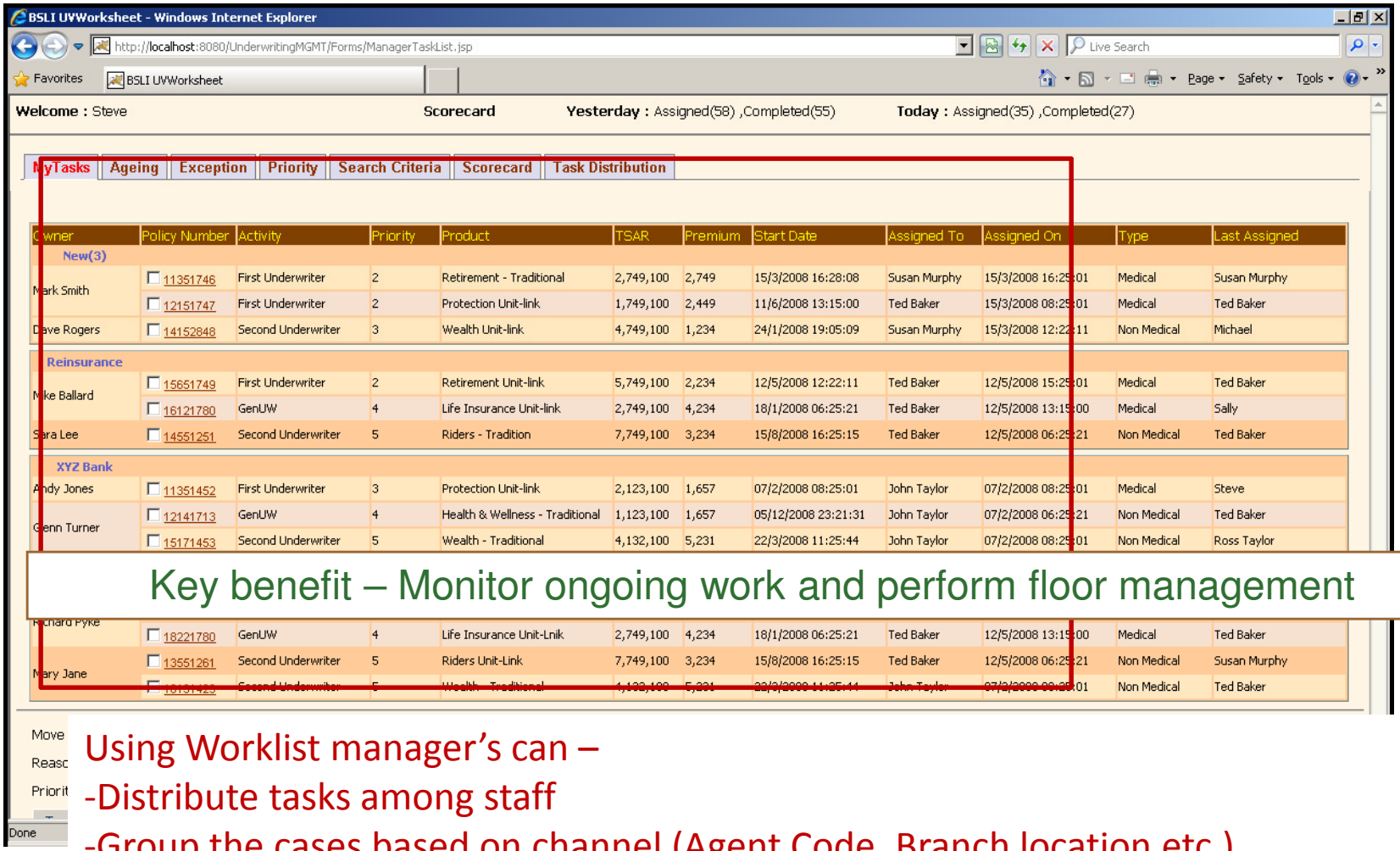
UW Manager Worklist



Key benefit – Monitor ongoing work and perform floor management

Using Worklist manager's can –

-Distribute tasks among staff

-Group the cases based on channel (Agent Code, Branch location etc.)

-Know details of who worked on the case earlier, when was it last assigned, how times did the case iterate

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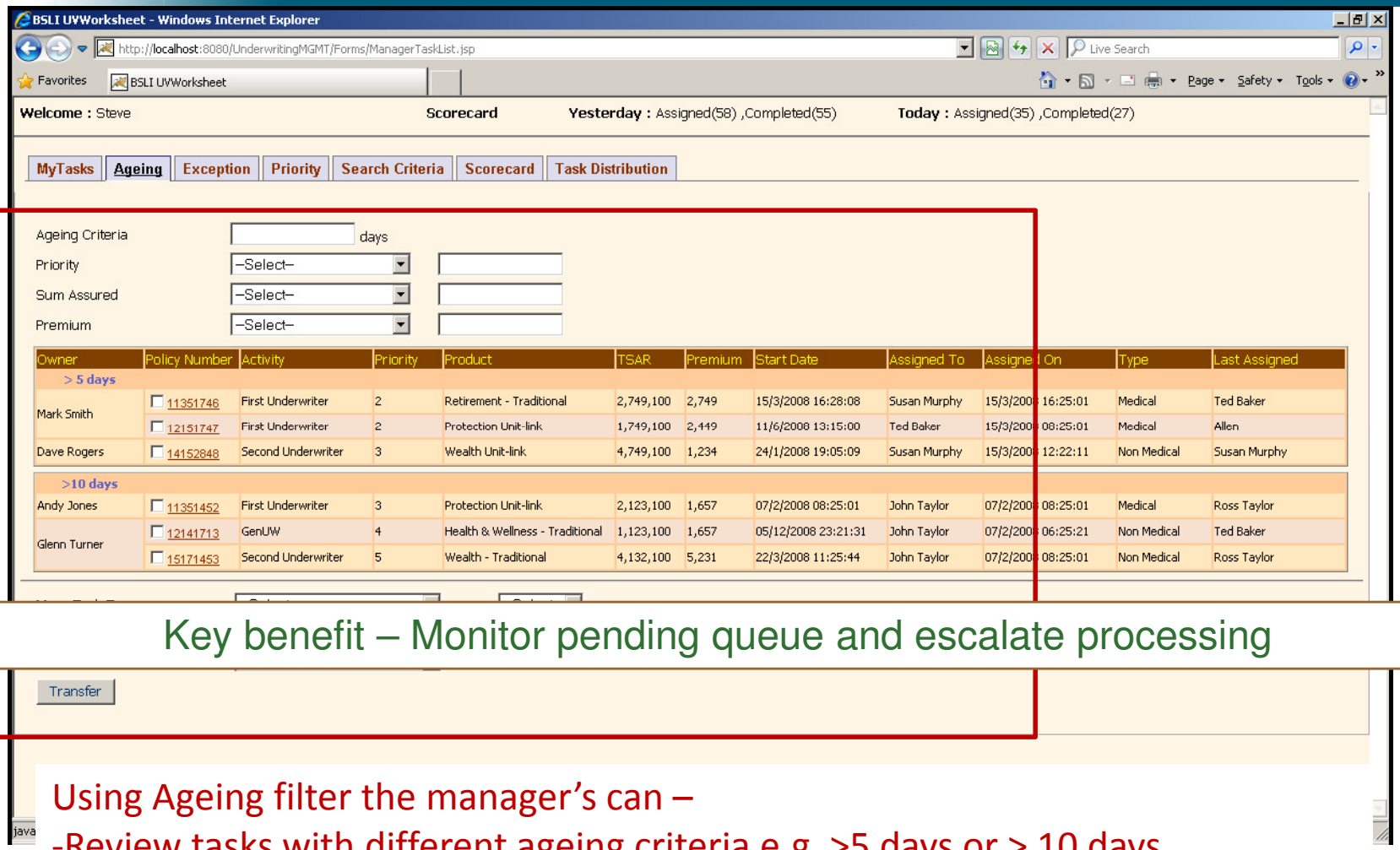
UW Manager Worklist – Ageing cases



Key benefit – Monitor pending queue and escalate processing

Using Ageing filter the manager's can –

-Review tasks with different ageing criteria e.g. >5 days or > 10 days

-Distribute those cases to experienced users for meeting business target and TAT

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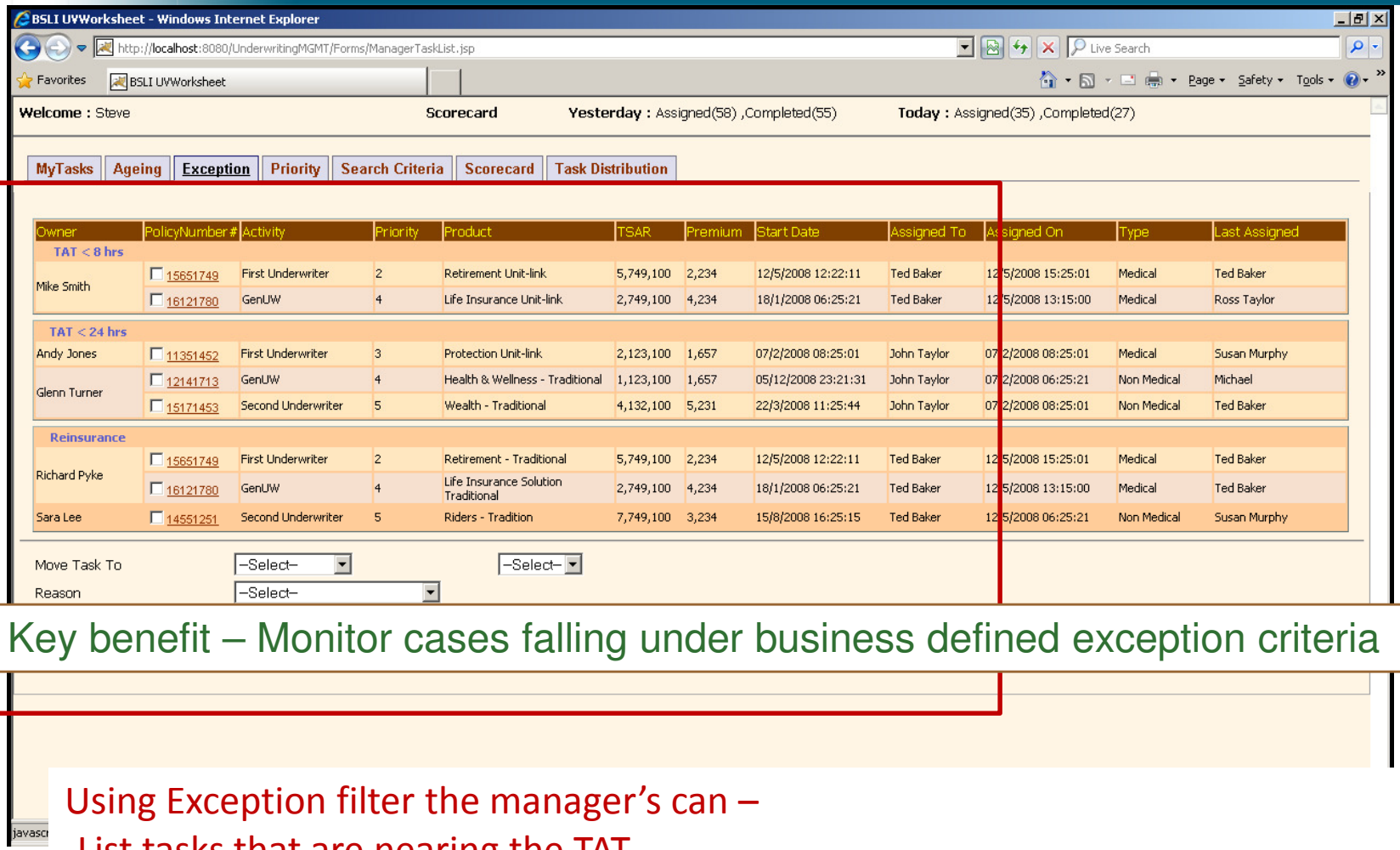
UW Manager – Exception handling



Key benefit – Monitor cases falling under business defined exception criteria

Using Exception filter the manager's can –

-List tasks that are nearing the TAT

-Create filters based on other exception conditions such as high risk or declined

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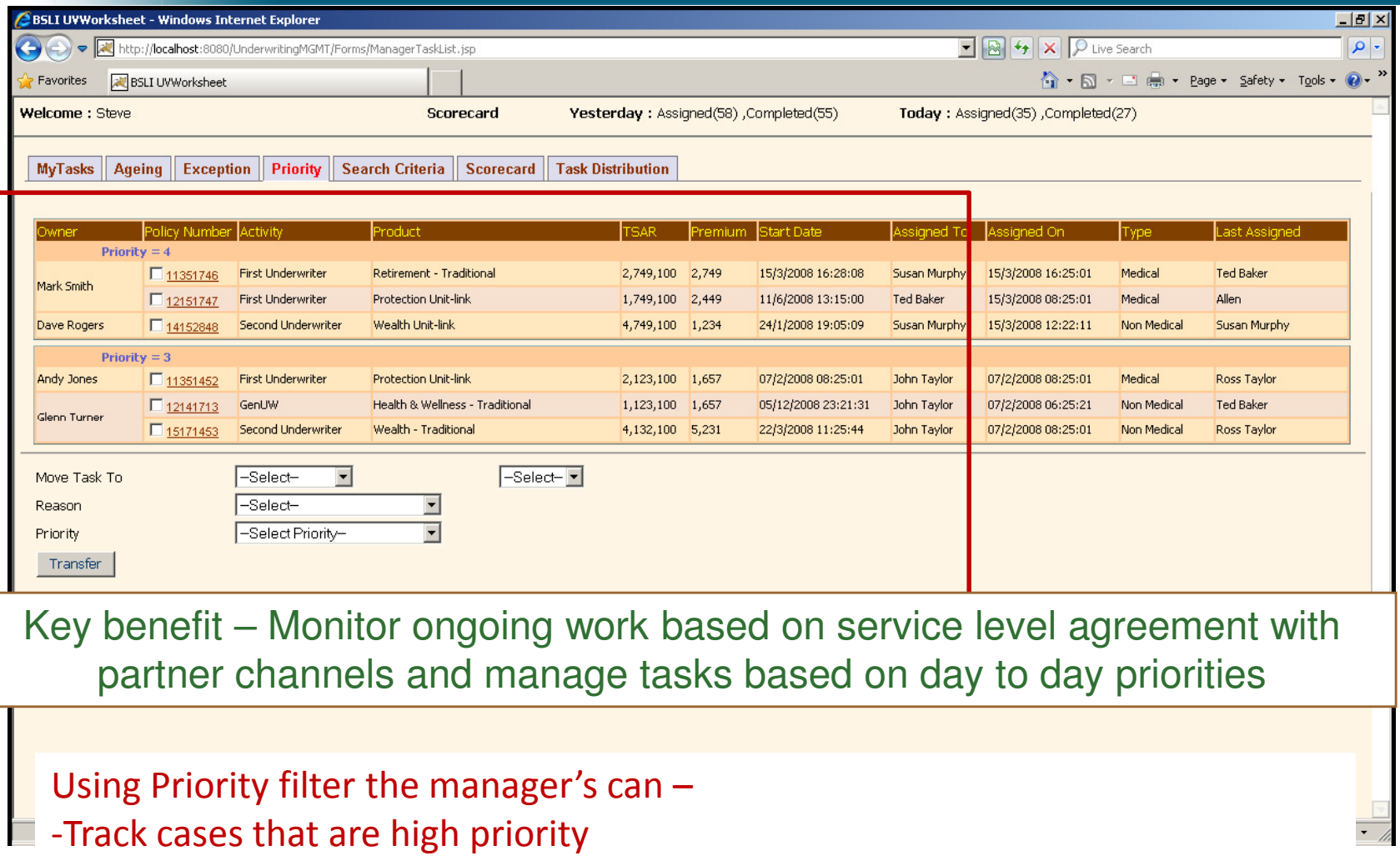
UW Manager – Priority management



Key benefit – Monitor ongoing work based on service level agreement with partner channels and manage tasks based on day to day priorities

Using Priority filter the manager's can –

-Track cases that are high priority

-Manage cases by transferring them to available staff

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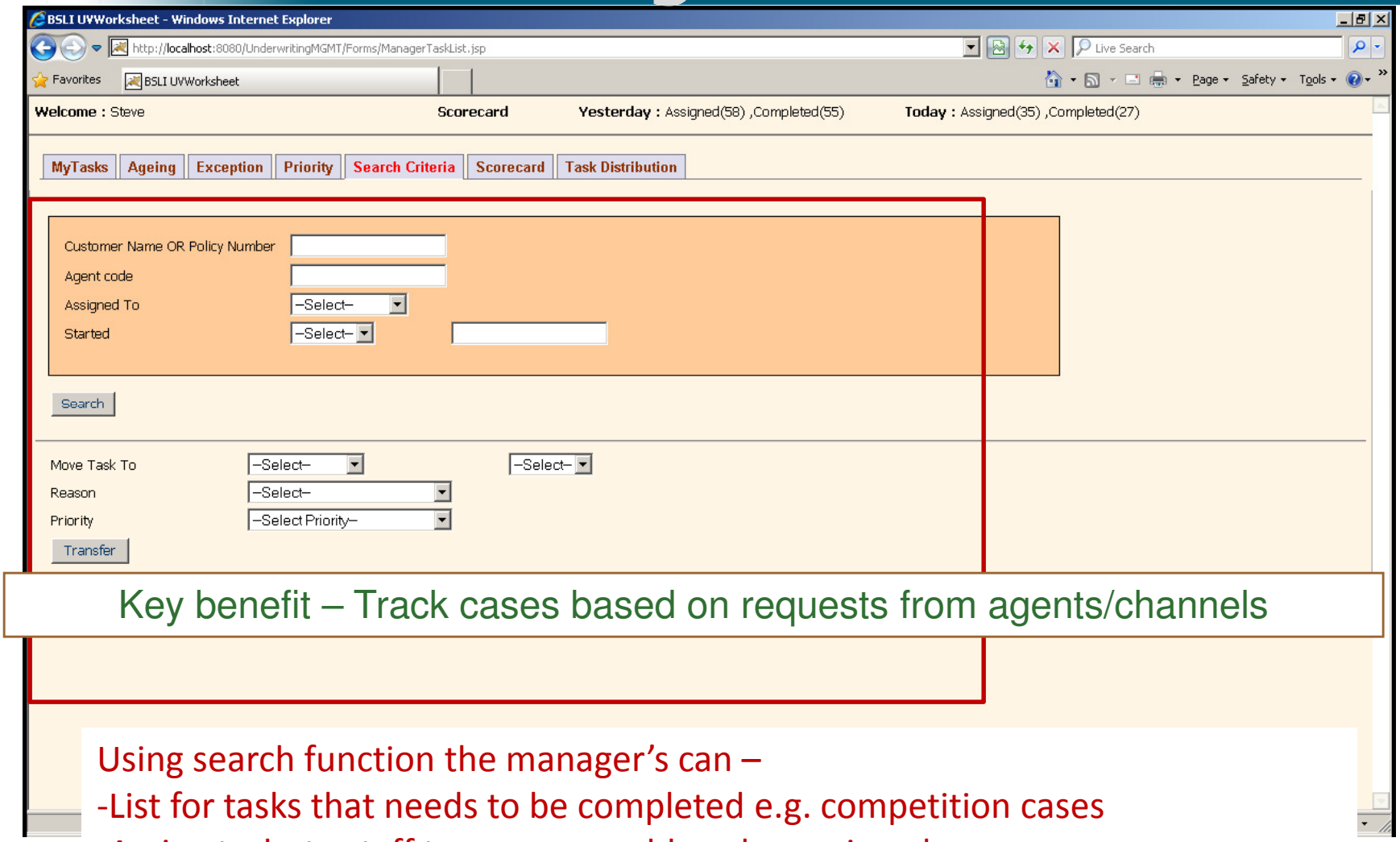
UW Manager – Case search



Key benefit – Track cases based on requests from agents/channels

Using search function the manager's can –
-List for tasks that needs to be completed e.g. competition cases
-Assign tasks to staff to manage sudden change in volume

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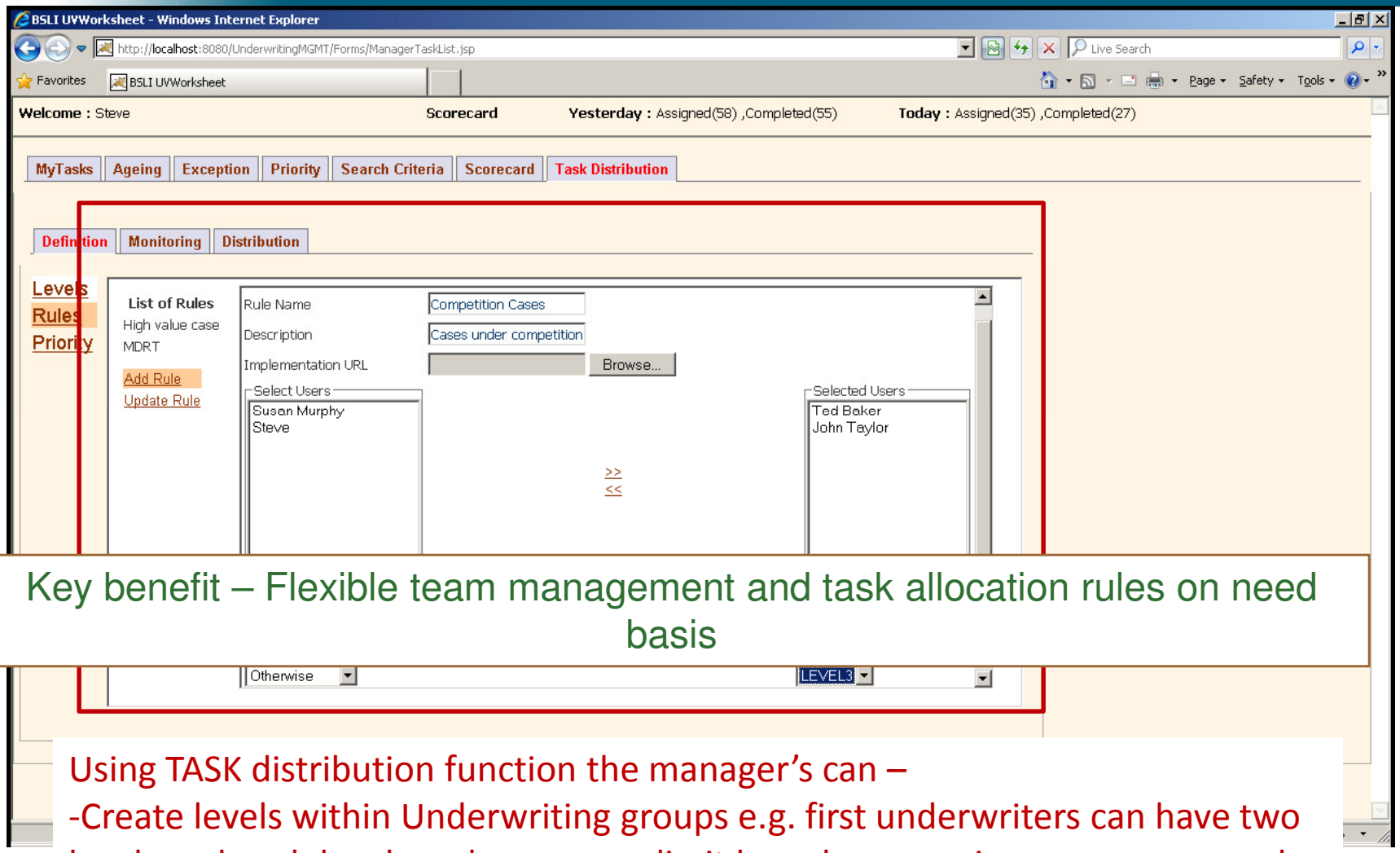
UW Manager – Task distribution



Key benefit – Flexible team management and task allocation rules on need basis

Using TASK distribution function the manager's can –
-Create levels within Underwriting groups e.g. first underwriters can have two levels and each level can have upper limit based on premium or sum assured
-Put distribution criteria for users based on user defined conditions like Total sum at risk or premium or agent code

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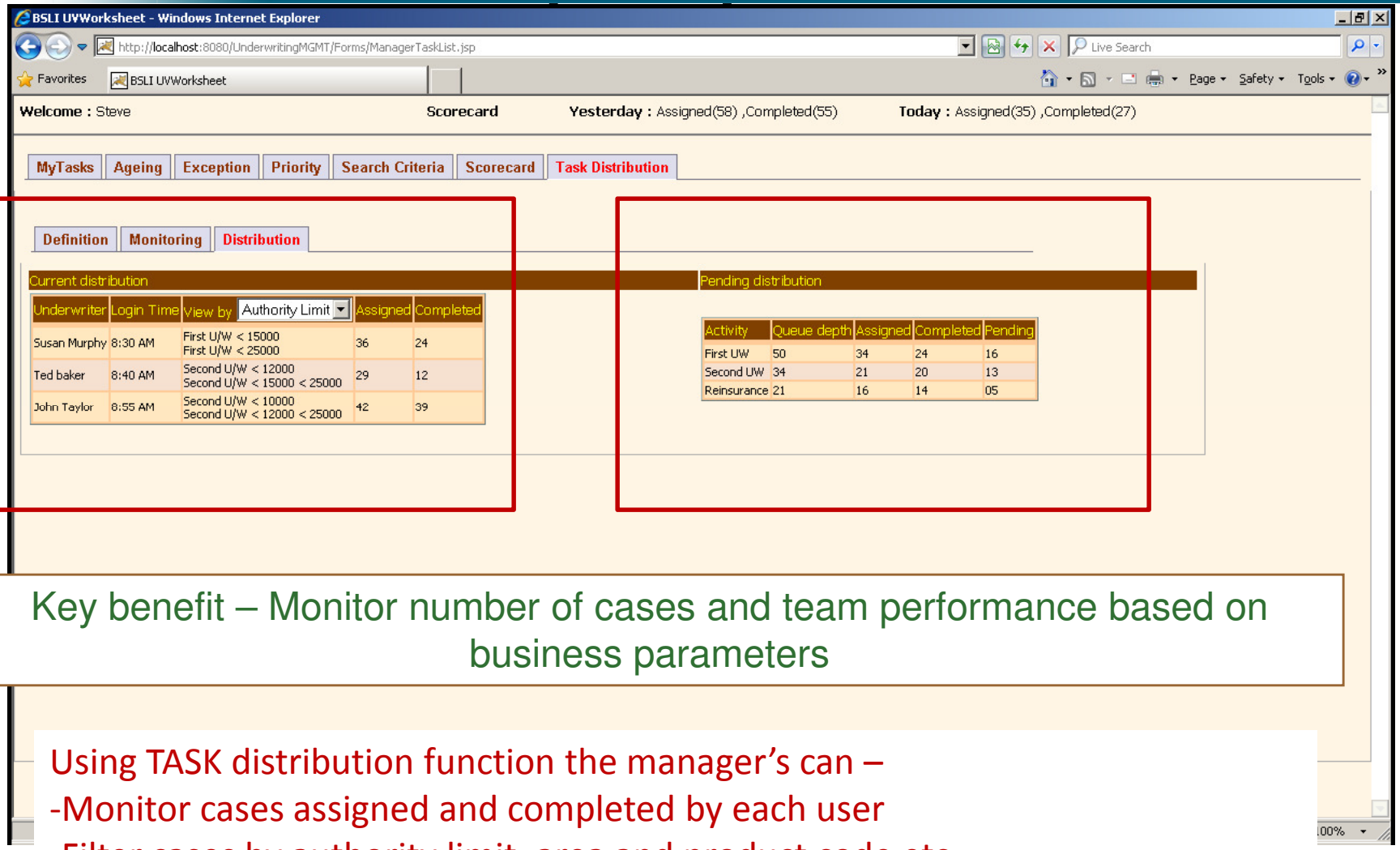
UW Manager – Task



Key benefit – Monitor number of cases and team performance based on business parameters

Using TASK distribution function the manager's can –
-Monitor cases assigned and completed by each user
-Filter cases by authority limit, area and product code etc.
-Track the queues for each underwriting activity

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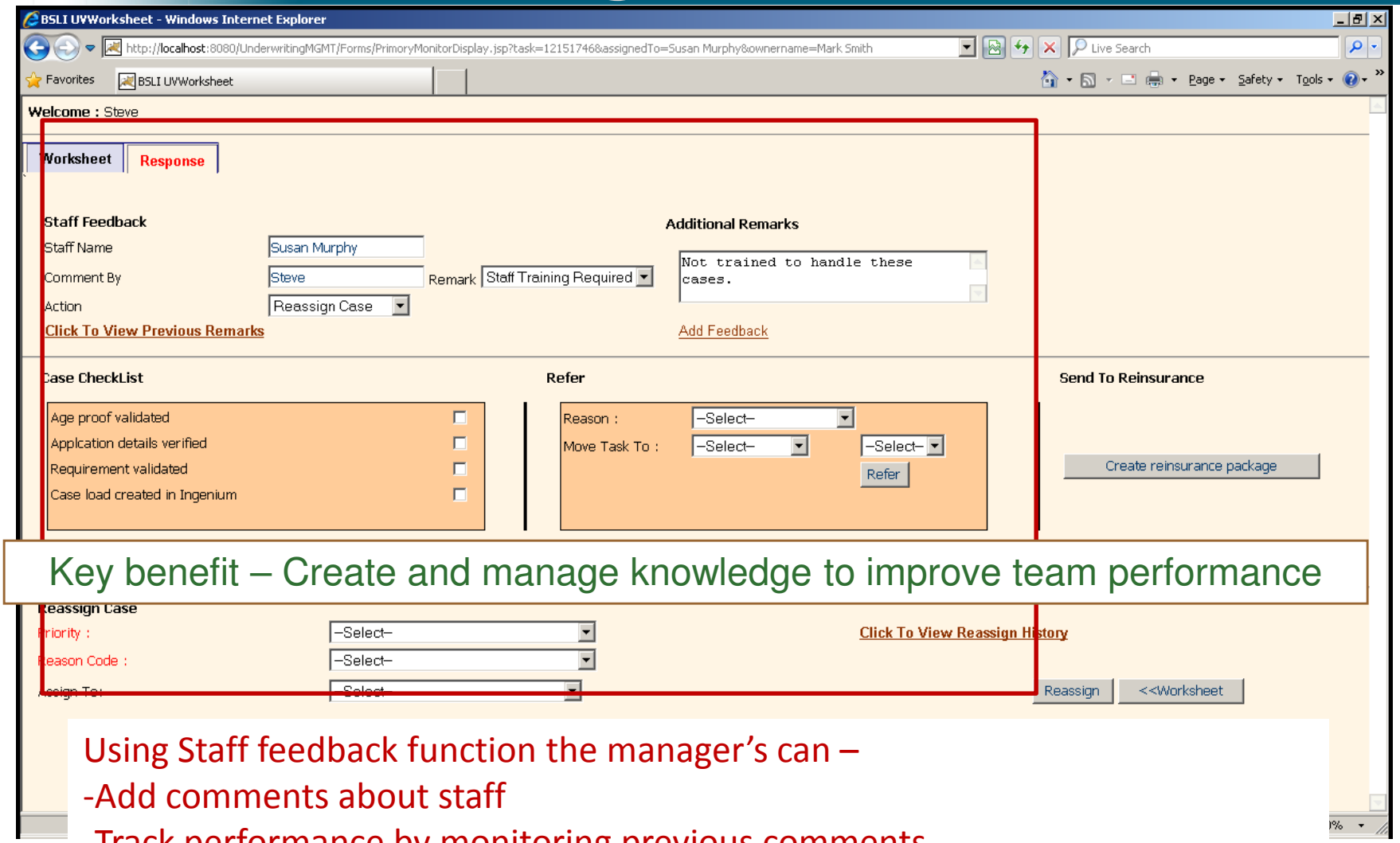
UW Manager – Staff feedback



Key benefit – Create and manage knowledge to improve team performance

Using Staff feedback function the manager's can –

-Add comments about staff

-Track performance by monitoring previous comments

-Integrate this with HR system

-Provide appropriate guidance and feedback to staff

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Implementation profile

- Full Implementation timeframe
  - ~ 2-4 months
  - Integration points exposed by your policy admin, CRM, Auto-underwriting and email system

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Thank you

If you have any question, please contact Vietnamese team:

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