Automation Sales Guidance *for the*
'Straight-through processing' Platinum Demo

Overview

Straight-through processing is when an automated process is performed with **no manual intervention.**

This demo uses a customer refund example, but the same pattern can be used with numerous business scenarios (see the sample list of scenarios on page 2).

The **benefits of straight-through processing** include:
- No delays or wait times - processes are virtually instantaneous
- Better customer experience due to fast, customized service
- Reduction of manual work

Hints and tips

Straight-through processing is not 'all or nothing'. It can be applied to a portion of a longer process (typically the portion where delays are the most painful). **Start with the part of the process that causes the most pain** and incrementally increase the amount of straight-through processing.

Even with straight-through processing, some exceptions will almost always be done manually (or at least partially manually).

Look for time-consuming, error-prone tasks that can lead to significant bottlenecks and delays when process volumes are high.

Different customer service reps often interpret corporate policies in different ways, leading to headaches for your clients and their customers. **Look for manual decisions that are being performed inconsistently.**

Sample business scenarios to look for

Banking: Client onboarding | Fraud detection | Account reconciliation
Insurance: Underwriting | Claims processing
Retail: Order approval | Order fulfillment | Refund processing | Substitutions
Healthcare: Patient onboarding |Claims processing
Government: Contract approval | Grant management | Procurement
Distribution: Pricing | GDPR compliance
Payment Processing: Payments | Invoice matching | Billing disputes

These are just examples. There are literally thousands of business scenarios that demand straight-through processing.

Think about how many times you (as a consumer) have been subjected to long processes, wait times and delays. Did you want to keep doing business with that company?

Key Business Automation capabilities needed

Decision Management: Automates decisions that would otherwise be manual
Workflow: Manages exceptions (so the process doesn't fail when it encounters an unexpected situation)
Robotic Process Automation (RPA): Automates repeatable tasks
Operational Intelligence: Monitors metrics and helps identify areas for improvement

A short list of IBM differentiators

- **Ability to start small and scale to any size enterprise process:** Can handle hundreds of thousands of process instances per day
- **Low-code/no-code graphical tools:** Enables line-of-business to be fully involved in defining the 'straight-through process'
- **All the capabilities you need in one place:** Cloud Pak for Business Automation includes decision management, workflow, RPA, and operational intelligence, among other capabilities
- **Over three times the market share of our next competitor** (IDC Intelligent Automation Market Share, 2021)