Smart Process Applications:

The Future of Business Process Management

OPENTEXT

OPENTEXT

Introduction

Evolution is tightly tied to all human activity – change shapes the way society works. It's no wonder that organizations have been rocked by astonishing technological advances in the last decades, especially considering that those which survived were the ones that understood change must not only be accepted, but sought after.

Business Process Management (BPM) has been a frontrunner in leading such changes in organizational structures. BPM empowers employees, customers, and partners and fuels businesses in a way that legacy systems once claimed impossible. However, BPM's endless possibilities have resulted in a "blank slate" starting point, which means more definition, development and testing.

Smart Process Apps, on the other hand, provide the definition and lead the evolution of orchestration of complex processes. Smart Process Applications are a new breed of case management solutions designed to support the unstructured and collaborative processes that are central to any organization. Knowledge workers are able to improve customer service, increase efficiencies, and ensure compliance by using pre-configured case templates based on industry-specific best practices. Smart Process Apps reflect a new generation of flexible, adaptable horizontal and vertical process-based applications. They incorporate industry-leading process and case management, content management, capture, collaboration, analytics, customer communications, and information awareness.

At OpenText, we take process improvement seriously. It's no surprise that OpenText was cited as a Smart Process Apps Leader in The Forrester Wave™: *Smart Process Applications*, Q2 2013 Report. This eBook is composed of a collection of entries originally posted on the "Because Process Matters" blog, the OpenText BPM blog. The entries showcase the company's commitment to making Smart Process Apps a top priority, and to further strengthen our leader status in this field. Also included are customer case studies, which outline how OpenText customers are using BPM and Smart Process Apps to improve efficiencies and cut costs. Finally, the eBook closes with the whitepapers, "Thinking Beyond Traditional BPM" and "Smart Process Applications: Accelerating Time to Value" by industry thought leaders Sandy Kemsley and Delhi Group.

OPENTEXT

About the Authors

Michelle Dufty Director of Product Marketing for Dynamic Case Management solutions at OpenText. Michelle has more than 17 years of product marketing, product management, sales engineering, and consulting experience.

Follow Michelle on Twitter *@MDufty*.

Sandy Kemsley independent analyst, process architect and blogger specializing in business process management. She performs engagements for both end-user organizations and BPM vendors across North America, writes the popular "Column 2" blog at **www.column2.com** and is a featured conference speaker on BPM.

Thomas M. Koulopoulos is President and Co-founder of Delphi Group, one of the industry's six most influential consultants according to InformationWeek, and author of nine books. He is one of the industry's most prolific thought leaders.

Mark McGregor Director of Product Marketing. Mark brings over 20 years of experience in business and process improvement, modeling, and architecture. Known worldwide for his insight and thought leadership. He currently leads Business Architecture and OpenText ProVision initiatives.

Follow Mark on twitter *@markmcgregor*.

Nathaniel Palmer is a noted author, practitioner and one of the early originators of Adaptive Case Management. He is the Editor of **BPM.com**, as well as the Executive Director of the Workflow Management Coalition. He has co-authored a dozen books on emerging technologies and business transformation.

Brian Wick Director, OpenText BPM Product Marketing. Brian brings over 15 years of marketing experience to the team. Brian is responsible for overseeing product marketing initiatives for Business Process Management Products and OpenText Assure.

Follow Brian on Twitter *@brianwick*.

OPENTEXT

Contents

Smart Process Apps: In The Age of the Customer BPMS is not enough

Mark McGregor
Director of Product Marketing

We live in "In the Age of the Customer" - a time when the world's leading companies look outward to emphasize a deep understanding of their customers, and what it takes to make their customers successful. They have come to realize that only when their customers are successful, will they be successful. As Sam Walton once said, "The Customer is King – for they can fire everyone in the organisation from the CEO down – simply by spending their money somewhere else!"

Switching our mind-set from one of internal focus to one of external focus is not easy; we know intuitively that an outside-in approach leads us to better decisions on how to serve our customers. But for the most part, the monolithic IT systems upon which we mostly still rely are not best suited to supporting us during such a transition and can actually prevent us from serving our customers. The need to better serve customers is something for which BPM, and in particular BPMS, has long been touted as the ideal technology. Well suited to assist such business transformations; however, in reality the majority of use cases for BPMS tools have been directed at the automation of more transactional work. We have concentrated on removing paper or reducing task times, e.g. BPM has been used as a tool for efficiency and still very much internally focused.

Truly successful businesses and leaders understand that the growth they seek and the market differentiation that sets them apart only comes when they switch their focus from efficiency and instead direct their people and efforts in the direction of effectiveness.

The results are even better when that effectiveness is directed at better serving their customers. Consider the example of First United Bank and Trust, a company that found that the old ways of working actually limited their ability to grow as a business. By first addressing efficiency issues and then moving on to effectiveness they were able to harness their people and resources better, deliver better service to their customers and as a result accelerate their corporate growth once more. In **this short video**, Bryan Wandel, Director of IT, First United Bank and Trust, shares how they made the change.

"Greater effectiveness requires us to find better ways to create flexible applications that are more able to deliver what we need, not just today, but tomorrow and the day after – for agility and responsiveness are just two of the hallmarks of an effective business."

This need for effectiveness requires that we once again rethink our IT systems and our approaches to developing them. Any business today, however large or small is going to be more dependent on technology today than ever before. Greater effectiveness requires us to find better ways to create flexible applications that are more able to deliver what we need, not just today, but tomorrow and the day after – for agility and responsiveness are just two of the hallmarks of an effective business. Much of the effectiveness we seek will come as result of a better harnessing of the skills and abilities and enabling greater collaboration between our own people, between us and our customers and even between us and our competitors. In this respect the jury is still out on whether pure BPMS is really the right technology to help us.

It seems that perhaps there is a better way; Smart Process Apps, an approach that provides us with the benefits of traditional package solutions, but with the greater flexibility afforded by BPMS based systems. At the same time, Smart Process Apps reduce system implementation times, while supporting a more collaborative environment and providing ubiquitous access to systems. At first glance you might think that Smart Process Apps is just another marketing buzzword. If so, consider the recent report by Forrester Research which suggests that the market for Smart Process Apps will reach $27.6bn by 2015, while the BPM platform market will only grow to around $6.5bn. (To learn more about what Forrester have to say on Smart Process Apps **click here** for a free report).

Based on these numbers it would seem that transitioning to Smart Process Apps offers a win-win for both vendors and their clients.

One final note, be sure to download a free copy of Forrester Research, Inc.'s report, *"Smart Process Applications Fill a Big Business Gap"* at: **www.opentextbpm.com/SmartProcessAppsReport**.

OPENTEXT

Smart Process Apps: The Importance of Process On-Ramps and Off-Ramps

Brian Wick
Director, OpenText BPM
Product Marketing

Have you ever used your fingernail to turn a screw or the heel of your shoe to hammer a nail? I thought so. Didn't work out so well did it? You used a workaround because, at the time, you didn't have the right tool for the job. It's the same thing when certain dynamic processes within an organization are not effectively managed by transactional or functional applications. Those systems often can't keep up with the changing needs of dynamic, human-centric processes such as managing a request for services, opening an account, or managing exceptions, and knowledge workers will use spreadsheets, email, IMs, Access databases and other tools as workarounds to get the job done. Forrester refers to these kinds of processes as "untamed", and when content and actions within untamed processes are not managed, they add costs and time to the process, increase risk to the organization, and result in poor customer experiences.

The concept of the Smart Process Apps has become the most compelling new type of solution for unstructured and collaborative processes. The analyst firm, Forrester, does a nice job of explaining these new types of applications in their report called "Smart Process Applications Fill a Big Business Gap" (downloadable from the OpenText website), and how they include the following components:

- Information Capture
- Data Awareness
- Information Capture
- Content Analysis
- Collaboration
- Multi-Channel Communications

And how all of these services are orchestrated and managed by a business process management infrastructure. Smart Process Apps created with these technologies effectively bridge the gap between transactional applications and dynamic human engagement, and can tame the untamed processes.

The importance of the on-ramps and off-ramps is described by Forrester in that enterprises will begin to distinguish and differentiate themselves by the way they handle customer requests, exceptions, and other ad hoc engagements with speed, efficiency, and quality. According to them, taming the workarounds must be done from the "outside in," by understanding the user's perspective first before mapping the internal components needed to support a process. For the onramps, this means high quality, multi-channel inputs.

This includes dynamic information captures sessions that take the user "by-the-hand" through sophisticated transactions/interactions, providing intuitive help, engagement history where needed, and by eliminating the need to input redundant or known information. How many of you have yelled at a form: "… But you already asked me that!" Hopefully, no one was around to hear you.

More importantly, effective on-ramping is providing access to users in the ways they want, which is multi-channel communications and now means mobile access along with web-based, paper-based, and phone-based mobile interactions. The Apple app store experience, starting with the iPhone and now tablets, has changed expectations with more and more (meaning older) users that they should be able to start any process, check a status, purchase goods, and process payment from any mobile device they want, wherever they are. Mobile is no longer an option for process engagement – it's a requirement.

On the off-ramp side of a process, how an organization responds will directly impact the user's experience, and can affect process participation or abandonment, overall satisfaction, and sales. Impersonal text-based communications get lost in the white noise of incoming content, and create a lack of connection with an audience. Multi-channel response communication that provides clear, relevant, personalized, and visually appealing interaction, across any device, is now the expectation.

So, the key to bridging the engagement gap between process systems and users is through a complete Smart Process Application, such as the ones provided by OpenText. They extend the BPM foundation with broad EIM components that create the on-ramps and off-ramps that truly engage users.

OpenText provides a very powerful set of on-ramps with:

- **OpenText Social Workplace** – for extending processes to Apple IOS-based devices.
- **OpenText Portal** – for creating windows into a process with rich content.
- **OpenText Mobile Wave** – for creating mobile experiences across devices.
- **OpenText Capture and Recognition** – to capture and digitize document and form information.
- **OpenText Tempo Social** – to engage users through with social and team worksites.

For off ramps, OpenText offers the industry leading tools including:

- **OpenText Customer Communications Management** – to automate the generation of compelling customer communications – both digitally and via paper.
- **OpenText Mobile Wave** – to communicate with users across mobile platforms.
- **OpenText WCM** – to create engaging web experiences.

Organizations that attempt to manage their untamed processes without a broad set of tools for user engagement may improve internal productivity, but will not extend the value outside their organization to the people that really matter most. OpenText has a very broad set of EIM pillars that work together to create high value. Smart Process Apps. They are the right tools for the job.

A great example of a customer that used OpenText to change how it engages with clients is Irish Life, where BPM and social tools were used to create a social media-based case management claims solution. Check out the **video**. According to Irish Life, the solution boosted morale, improved customer service with advance reporting and collaboration, and increased internal productivity by 35% in the process.

In his report called "**Stuck in Cement: When Packaged Apps Create Barriers To Innovation**," Craig Le Clair of Forrester writes about "recapturing human engagement – but doing it at scale." That has been a huge challenge, with most organizations failing miserably in developing the best or even adequate on-ramps and off-ramps. Now organizations can achieve this goal because with OpenText Smart Process Apps, there is finally the right set of tools.

"Multi-channel response communication that provides clear, relevant, personalized, and visually appealing interaction, across any device, is now the expectation."

OPENTEXT

Putting the "Super" in QSuper

We have all heard the story before: organizations trying to become more customer-centric but can't because they are held back by ageing applications and *siloed* operations that leave them unable to keep up with the demands of the modern customer. I have been working a lot recently with customers in the Financial Services industry where this issue is extremely prevalent. The good news is that there are alternatives to legacy systems that no longer fit the bill, and at OpenText we call them Smart Process Apps. Smart Process Apps combine the power of Business Process Management or Case Management, with ECM, capture, analytics, collaboration, and customer communications management to allow organizations to be more collaborative and support the dynamic and demanding customer environment that exists today. Smart Process Applications break down the barriers of application silos while still referencing the legacy applications as the system of record.

I am really pleased to announce a new case study we did with QSuper, one of Australia's largest superannuation (aka retirement) funds that service government employees, related entity workers, and their spouses. Like many financial services organizations, QSuper operates in a highly competitive and dynamic environment, where legacy applications with limited functionality and no central view of the customer could limit their ability to open new accounts, provide stellar customer service, and ensure consistence execution of operations.

QSuper used to rely on a workflow system that was embedded within one part of their organization. The system had limited functionality, no disaster recovery capabilities, and experienced frequent downtime – that led to disruptions in their business. In addition to these issues, eight different systems were used by operations staff with numerous repositories for customer information, which included a mixture of paper and electronic documents. Like many other financial services organizations, QSuper realized that they needed to modernize their application infrastructure to provide a single view of their customer in order to become more efficient and improve the customer experience.

This new system, workQ, is a Smart Process Application that now handles 78 percent of customer administration processes and is used across QSuper, from knowledge workers processing claims to business operations and IT staff to mid-and senior-level management. They have also been able to decommission 5 of the 8 former customer systems, which has significantly reduced business operations costs and improved employee responsiveness to customer inquiries. The advanced analytics and reporting in the new system has reduced the manual effort to create reports by 99% and provides a much clearer view of overall business performance.

QSuper is just one example of numerous customers who are providing better customer service with a modern, Smart Process Application infrastructure. To learn more about Smart Process Apps and other customer success stories, follow me here.

Michelle Dufty
Director of Product Marketing
for Dynamic Case Management
solutions at OpenText

"workQ is a Smart Process App that now handles 78 percent of customer administration processes and is used across QSuper, from knowledge workers processing claims to business operations and IT staff to mid-and senior-level management."

With Smart Process Apps, More is Always Better

The Forrester Wave is out and OpenText is a "leader" for Smart Process Apps. It is great to be recognized for having a very broad and powerful set of EIM technologies to create Smart Process Apps. Forrester comments in their paper "Smart Process Applications fills a Big Business Gap" released in August of 2012 that "the emergence of smart process apps makes collaborative processes the next frontier for software." They also speculate that BPM suites will be renamed Smart Process Apps in the future. As many critical processes truly are human- centric and collaborative, it is clear that Smart Process Apps will be one of the compelling and fastest growing areas of software for years to come.

What I find even more exciting is how prolific we can make Smart Process Apps. Our MBPM platform has always made it easy for customers to roll out Smart Process Apps, but when you add the OpenText Assure platform (built upon MBPM), it truly becomes a Smart Process App Factory. Assure provides a set of over 70 pre-built services and reports that can be assembled like building blocks to create and deploy high value Smart Process Applications much faster than the "blank slate" approaches found in traditional BPM suites. Once an organization deploys their first Smart Process App with Assure, they become adept at designing a process, using the building blocks to assemble their solution, and then deploying their apps. The value of Smart Process Apps is quickly spread across the organization, with new apps up and running in as little as 30 days. And as we continue to introduce more building block services with Assure, our clients will receive even higher value, and be able to deploy their Smart Process Apps even faster.

As an example, I've recently spent time with our customer PSCU, the nation's largest credit union servicing organization. (Full case study here.) Using our Assure Smart Process App platform, they have deployed customer and agent portals, and apps for employee onboarding, e-commerce, account management and fraud management. And they will be rolling out a comprehensive dispute resolution system in the near future. The new Smart Process Apps they've deployed at PSCU have saved them over $300,000 in service delivery costs in the first year, and they are now rolling out new process-based services in 25% of the time with Assure. According to PSCU, being able to respond faster and more efficiently to customer requests keeps them far ahead of the competition, and being able to roll out more apps, and do it faster, means they are continually increasing the value they receive from the platform.

For another example, I recently spoke to a customer recently called MFDA, also known as the Mutual Fund Dealers Association of Canada. They provide their industry with information, guidance and regulations that benefit the investing public and strengthen their industry as a whole. They first purchased MBPM in 2007, and deployed their first four applications in the first year. Over the next five years, they kept rolling out Smart Process Apps for HR, voting, IT projects, filings, etc., and now have 23 applications creating significant value for their organization.

Again, the more solutions they developed, the more value they received from the platform. In fact, Sandy Kemsley, who writes a widely read BPM blog called "Column2" described their impressive track record for implementation in a post late last year.

So, the next time you hear someone saying "too much of a good thing can be bad," I might agree if it's eating cake or juggling chainsaws, but if they're referring to Smart Process Apps, then more is *always* better.

Brian Wick
Director, OpenText BPM
Product Marketing

Case Study
British Transport Police

In these times of financial austerity public servants must apply originality in how they deliver public services to meet the challenges they face. Yet, it is also wrong to assume the public sector has not been prudent with the public purse over the past decade either.

Releasing Resources to Front Line Services

Initiatives such as Gershon and CIPFA have subjected the public sector to greater account-ability, focusing them on providing sound financial management and good governance by releasing resources to front line services. In some instances this has already resulted in raising productivity, accountability and giving value for money to the public through efficiency savings.

That said the public sector now faces different and tough spending choices, as Mervyn King, the Governor of The Bank of England, warned 'The UK faces a sober decade ahead'. Previous spending and efficiency drives must now start to mature and come to fruition. Information Technology was a key deliverable in these efficiency choices and, arguably, will now assist those decisions makers in making the hard-hitting choices they once again face. But what is important is that choices made must be the right ones, in the right areas, in the right order and the public sector must continue to deliver high quality and cost effective public services.

Long Term Strategic Investment Decisions

As the national police force for the railways, British Transport Police is not immune from the looming spending cuts. One of the challenges Cliff Cunningham, Chief Technology Officer at The British Transport Police, has faced is how to ensure strategic investment decisions in IT infrastructure will deliver optimum efficiencies in this new austere climate.

Today the Force is reaping the rewards of shrewd technology investment having replaced its legacy IT Service Desk with the ITIL-ready the OpenText solution, provided by OpenText.

They made a clear and long term strategic technology commitment to introduce a Business Process Management (BPM) based service management tool which they identified as having applications beyond its use within a pure Service Management environment, such as considering inventive applications ranging from improving personnel productivity processes for timesheet management and expenses, through to any manual form where a workflow is associated with it.

Learn, Modify & Model

British Transport Police handle in excess of 2,000 Service Desk calls per month, supporting 7 geographical regions, 145 individual sites and 5,000 employees via its central IT base in North London.

One of the ways the OpenText solution has helped to improve efficiency, productivity and communication is through enhancing cooperation and collaboration across locations. British Transport Police were previously using an Access database as a method of managing their Service Desk and the new IT Service Management tool allows them to edit a process module and change the workflow of the system to suit the Force's unique requirements.

Cunningham goes on to explain, "We tackled our uniqueness head on and undertook an 'adopt and adapt' approach, only achievable due to the flexibility of the business process nature of the OpenText solution. This allowed us to learn, modify and model as we educated ourselves and the rest of the organization. We took the initial decision to implement a relatively straight forward business process project that would have high impact results on the business as our first project. Once we were successful at this, we added more complex activities that addressed our pain points and took 'head on' the complexity of Incident Service Management."

Other improvements the Force has witnessed include personnel 'Case Management' records within HR, CCTV officer request for footage retrieval, management and delivery, through to compliance with legislation relating to data stored on criminal records called 'Review, Retain or Delete.'

Streamlining Business Processes

These applications have produced cost and efficiency Cunningham goes on to assert, "While we've yet to achieve everything we set out to establish since we set ourselves on an ITIL service management course, we've still achieved a great deal. An organization like ours is an 'oil tanker' and does not turn very fast, therefore it's critically important to educate and bring people with us.

"So our approach of adopt and adapt suits us extremely well. We've made significant inroads in changing our service management culture and introduced a number of corporate initiatives such as an IT asset class service level agreement strategy, built a knowledge base repository and provided a Configuration Management Database to the organization.

"Ironically an interesting challenge I face as an IT manager is not that we're limited by the technology we use, but often constrained by the delays in establishing an agreed business process first."

See, Think, Do and Improve

Cunningham concludes, "Every organization has its own political challenges and these have to be understood by both IT and the business. People in my situation have to really understand this. By investing in an ITSM model based on a BPM architecture you really have to believe that what you're doing is right for your organization, and have the ability to see the bigger picture if you want to reap the rewards.

"It's an iterative process so the team, and by that I do mean IT and the business, must identify the joint issues together, understand how to overcome these, and plan what we jointly know to be right. It's simple, we need to see, think, do and improve – everything a service management solution is about."

Case Study PSCU

PSCU is one of the largest credit union services organizations in the U.S., representing close to 700 credit unions. PSCU provides traditional and online financial services to credit unions and their customers, including industry-leading credit, debit, ATM, and prepaid card servicing to more than 13 million cardholders; innovative bull payment solutions to over one million online bill payment subscribers; and e-commerce solutions, including mobile banking.

Operating in a highly competitive industry, PSCU must deliver consistent, superior service to credit unions. PSCU's Center of Process Excellence, a team consisting of process improvement and Business Process Management (BPM) technology expertise, identified several areas of service delivery where inefficient manual processes could be changed and automated to dramatically improve customer satisfaction and productivity. With OpenText Assure, PSCU has transformed its services into a leading differentiator for its business.

Banking on technology to improve customer satisfaction

In the past, PSCU's process for handling service requests and issues from credit unions included numerous manual and paper-intensive steps. The Manual nature of most of these steps made tracking of both the overall process as well as individual steps extremely difficult. This lack of visibility and inability to identify the responsible party at any one point within the process negatively impacted the overall service delivery. Credit unions submitted requests that routed to PWSCU account management specialists; hover, there was no single source of the truth for reporting on and identifying the status of these requests.

PSCU knew that improving overall customer satisfaction would require a different approach that moved away from a manual, paper-based environment. It was clear that PSCU and the credit unions needed real-time visibility into the status of requests, as well as reporting capabilities. Reports on historical trends would provide valuable insight to improve the performance of overall operations. Daniel Rosen, Director of the Center for Process Excellence, summarizes the requirements: "We needed a solution that would provided more visibility, easier reporting, and faster response time to customer demands." The decision was made to implement a customer service platform and portal for all credit union requests, assign ownership, manage accountability and service-level agreements, and ensure proper resolution of each item.

Rolling out OpenText Assure

After assessing three major vendors based on expertise, product, and pricing, PSCU selected OpenText Assure. Based on the OpenText MBPM solution, Assure is a leading BPM product that provides a portfolio of out-of-the-box best practice processes, including request management, incident management, and case management. The Assure platform includes a work center to improve productivity, advanced reporting and analytics for business insight, and change tools for process improvement. Rosen explains, "We needed to be able to grow with a solution that was flexible, adaptable, and priced right. OpenText fit the bill perfectly."

OPENTEXT

Having conducted a complete assessment of existing systems and requirements, the PSCU team set an aggressive schedule to deploy the customer service solution, dubbed "TIMS" (Total Inquiry Management Systems). TIMS would serve both internal PSCU agents and external customers, and PSCU planned to launch to new system within 90 days. During the first phase of the project, the primary objective was to improve usability and request delivery though the automated inquiry and request routing capabilities of Assure.

With the final phase deployed, credit unions can now log into as personalized customer portal to submit a request to PSCU. The solution's smart routing procedures allow the request to be sent automatically to the proper team based on the request type. The internal team then works from their personalized agent portal to resolve the request. The automated tracking functionality ensures that each request is addressed and resolved on a timely basis. The credit unions are empowered through the self-service customer portal to view the status of their submitted requests, search for and export their current requests, and provide or request additional information on previously submitted tickets.

PSCU and its customers now have complete viability into credit union requests, from creation to resolution. Rosen explains, "The credit unions now have immediate access to see the progress of inquiries and requests within our system. We have empowered our customers with a portal that was so easy to use, no training was required. The feedback from our customers since implementing TIMS has been overwhelmingly positivity."

Increased capacity and insight

The deployment of Assure has dramatically increase PSCU's ability to respond to and track incoming requests. "Last year, we responded to hundreds of thousands of requests from credit unions. This year, we're on track to resolve more than double the request volumes without increasing head count. We are now able to tackle requests faster and more efficiently," says Rosen.

Feedback has been overwhelmingly positive, according to Danielle Hollis, PSCU BPM Developer. "All the PSCU service departments are impressed with how streamlined the OpenText Assure experience has been," she says. "Now we have visibility to every request and inquiry electronically. We have eliminated 90% of the paper within the process and our service agents could not be happier".

Further, using the solution's reporting tools, PSCU is now able to identify trends, predict potential issues, and proactively identify new service needs. "For example, the Assure solution enabled PSCU to see that 19% of customer requests were related to report generation. Since that finding we've been able to automate responses to those requests and reduce our work queue by 30%," Rosen adds.

Automating the management of fraud cases

For PSCU, the next phase of implementation addressed a critical issue for credit unions and their customers – fraud management. Similar to the process of handling requests, the process of managing a case of suspected fraud on a credit card was a manual, paper-based effort that required – per month – more than 300 reams of paper, 15,00 folders, 12 ink cartridges, and shredding of 150,000 sheet of paper. Some of the most challenging cases could take up 10 120 days to resolve.

Using OpenText Assure case management tools, PSCU now offers a fraud management solution to its credit unions, with a comprehensive electronic repository for case documents and information, an automated fraud reporting process, and full visibility into the status of the case. When a fraud case is created via the portal's fraud reporting function, a PSCU fraud agent sees it automatically on his or her to-do list, with all the relevant background information. In addition, credit unions now have real-time access to the case and the related documentation without having to call PSCU or wait for records to be provided.

The PSCU fraud team has happily embraced the new electronic system. After a few hours of training, the team was able to go live the next day without support. "It is so intuitive," says Rosen. "We eliminated their need for paper – and 30 days after launching the solution, the file folders were gone." With an expected 150, 00 – 170, 00 fraud cases in the next year, PSCU anticipates significant savings simply via the reduction of paper documents used to manage cases."

As a side benefit, Assure has reduced the risks associated with relying on paper files physically stored on the premises. PSCU can now meet its Business Continuity Planning (BCP) requirements, with redundant copies of all fraud cases. With its Eastern U.S. operation located in Florida, hurricanes and severe weather make BCP-readiness a necessity.

Best practices

A key factor in PSCU's success with the Assure solution has been the collaboration of its technical and b business teams within its Center for Process Excellence. Recently, PSCU's team of technical BPM developers joined the Process Innovation and Excellence group, a team of Six Sigma-certified productivity specialists. Combining the forces of these two teams has bridged the gap between IT and the business, building trust and collaboration. Rosen comments, "The benefit of combining BPM and Process Improvement teams delivers a huge advantage."

Looking ahead with OpenText

OpenText Assure has allowed PSCU to tackle some large goals in a short period of time and make significant plans for the future. PSCU intends to continue rolling out new process-based services into its customer service portal. "The agility of the solution lets us very quickly roll out changes or deeply a new process-based service to customers in 25% of the time," Rosen states.

In the next year, PSCU plans to develop an automated process for credit unions to manage consumer disputes. Rather than calling a toll-free number to initiate a manual process, consumers will be able to complete an online dispute form. This process could potentially allow 70% of requests to be processed without any manual involvement, meaning faster response times, increased customer satisfaction, and additional differentiators for PSCU's operations.

Rosen sums up his team's experience with the OpenText solution by saying, "OpenText assure has saved us over $300, 00 by helping us respond faster and more efficiently to requests." He concludes, "This is a competitive advantage that PSCU is able to offer free-of-charge to its credit union clients. This solution sets PSCU far ahead of the competition."

Selecting OpenText Smart Process Applications

"OpenText Assure has saved us over $300,000 by helping us respond faster and more efficiently to requests. This solution sets PSCU far ahead of the competition."

Thinking Beyond Traditional BPM

Managing the Customer Lifecycle In An Information-Rich Environment

As we move from processing transactions and managing the lifecycle of enterprise content towards a more holistic view of the entire customer lifecycle, we need to consider the myriad content and process activities that make up the complete customer relationship. These information-rich processes require more than a traditional enterprise process application can provide: they need an integrated set of capabilities centered on business processes, but also including capture, content, customer experience management and more.

This white paper discusses the shortcomings of traditional enterprise process management, and how an emerging breed of packaged, process-centric applications – dubbed "Smart Process Apps" – combine information, communication, collaboration and process to offer greater targeted functionality with a shorter deployment time.

Sandy Kemsley

The Problem with Traditional Enterprise Process Applications

The history of process management in the enterprise started with custom legacy systems and heavily-customized ERP implementations – many still in use today – where the focus is on structured, repeatable processes. Processes are hard-coded and not easily modified. Each system contains its own silo of information that makes up just one part of a customer view, and integration between systems and data sources can be difficult.

Next was the advent of business process management suites (BPMS), process-centric technology stacks used as application development environments to allow organizations to build their own applications, similar to other enterprise software implementations. Although they provide the benefit of model-driven development for process applications, BPMS are most often used within more traditional software development methodologies to create process-aware applications or embed process management capabilities within existing enterprise applications. BPMS alleviated some of the legacy/ERP issues by accessing the multiple systems' functions and data as services to be assembled into configurable, yet typically structured, processes within the BPMS. As well as this integration and orchestration function, a modern BPMS may also provide additional capabilities such as business rules, event handling, and analytics. However, the focus is, for the most part, on managing the lifecycle of a specific transaction: a process starts for a transaction such as an address change on a customer record, it executes the predefined steps, and it finishes. There's little linkage with other processes that might be going on for that same customer at the same time, and often little context for performing that transaction.

There are three major indicators that one of these types of enterprise process management may not be a good fit for your environment:

- **Workers need to use multiple systems to get their work done**, often with a combination of enterprise process applications, other data sources, and end-user computing tools such as spreadsheets. They frequently have to work around the predefined process in some way, especially for collaboration and customer communication. The systems may be augmented or integrated in an ad hoc, unsupported manner in an attempt to improve the functionality and information context.

- **Enterprise process applications are overkill for the business area**, requiring technical infrastructure and implementation efforts beyond your budget. They may be dependent on a larger process improvement effort, even if the business doesn't require it.

- **Enterprise process applications are too generic for the business area**, providing a toolkit for building applications, but inadequate templates with few best practices included.

If you're looking for a packaged application that includes content, collaboration and customer communication in addition to business processes, then a traditional enterprise process system – whether legacy, ERP or BPMS – may not be a good fit.

The Rise of Smart Process Applications

Forrester Research defines Smart Process Applications[1] as process-centric and content-rich packaged applications that combine information, process, collaboration, analytics, rules and best practices. Compared to existing solution categories, they're a combination of content capture, enterprise content management (ECM), correspondence management, BPM, adaptive/dynamic case management (ACM/DCM), analytics, collaboration and social enterprise functions, plus portals for knowledge workers and customers (both internal and external). Forrester created this classification based on their analysis of existing packaged applications, but vendors are beginning to create new products to fit the classification, such as OpenText Assure for HR and Customer Service solutions.

Smart Process Applications are often created by vendors with a great deal of practical industry knowledge, either through their role as a business process outsourcer, or through a close affiliation with industry organizations. In either situation, a version of the application may be used in a closely-related organization that provides feedback to the vendor on required functionality.

Core to Smart Process Applications is the customer case, where a case is not a single transaction, but an ongoing customer-focused artifact that contains related content, and has processes and events act upon it throughout the customer lifecycle. In addition to the content-rich case paradigm, there are a number of key features of Smart Process Applications that set them apart from traditional enterprise process applications:

- Information context for working on a case, through tight integration with structured and unstructured customer information, analytics of related cases, and general knowledge bases

- Content capture, including paper, e-forms, email and social media

- Content creation and distribution, including external customer correspondence

- Collaborative and structured processes

- Encapsulation and enforcement of business rules and best practices, which may automatically trigger actions such as adding tasks to the case

- Knowledge worker portal, including skills-based routing, and user customization to allow the worker to organize their workspace

- Customer/employee self-service portal, allowing them to participate in case tasks without exposure to the underlying complexity, and tracking their actions and preferences

These are not loosely-coupled functions, but an integrated set of capabilities for managing the customer lifecycle. This allows the application to be implemented primarily through configuration rather than customization, allowing for rapid deployment.

Forrester defines over 20 examples of Smart Process Applications; most of these are for horizontal functions including HR management, contract management, or customer support, where structured processes combine with collaboration and content to manage the lifecycles of employees, suppliers or customers. Some vertical applications are also emerging, such as fund management middle-office functions, and disability insurance claims. Each of these is a (mostly) out-of-the-box packaged application with strong process and content requirements, providing the entire context for knowledge workers and customers to get their work done.

How does this fit with the modern BPMS?

Currently, general purpose BPMS are used by application developers to add process functionality to existing enterprise applications, to build custom process applications, or in a middleware role to orchestrate and integrate existing applications. Although often augmented by best practice templates (which range from little more than sales or training tools, to full vertical frameworks), BPMS tend to be used in more traditional IT application development lifecycles. BPM systems are migrating into complete application development environments; as that occurs, they will increasingly be used to create Smart Process Applications.

Benefits and Challenges

Smart Process Applications provide significant benefits when there is a good fit with the business requirements:

- **Domain knowledge and best practices.** Smart Process Applications embody a significant amount of intellectual property regarding the specific industry, such as pre-built business processes, rules and work styles. They tend to be more attractive to business people selecting a solution since the applications speak the industry language fluently, often including such features as pre-built management and monitoring with quality algorithms and productivity reports.

- **Configuration-only implementation.** The underlying domain expertise tends to result in faster deployment, since almost everything required for a specific application is available out-of-the-box and only requires configuration by business process analysts, not development. This works best for business-driven implementations where there is a preference for packaged applications, especially for commodity functionality that requires only a minor amount of configuration. If the requirements are quite different from the application, it may offer little benefit, or even act as a detriment. A BPMS vendor that also offers Smart Process Applications may be beneficial to organizations requiring both the packaged applications and a BPM toolkit for building custom process applications in-house.

- **Integrated environment for process, content, collaboration and customer communication.** Smart Process Apps are not just process: they provide an interface to all of the information and functions required to manage all aspects of the customer lifecycle. In addition to providing workers with a consolidated workplace environment, and providing customers with a single point of access, this level of integration allows for consolidated monitoring, reporting, service level agreements, escalations and audit trails. The result: less information fragmentation, and greater cross-channel consistency. Although the knowledge workers' environment may be more complex than any one of the applications that they used prior to the smart process application, it is significantly less complex and more consistent than the combination of non-integrated applications previously used.

- **Improved quality and efficiency of work.** Although not often cited as a metric in collaborative systems, Smart Process Apps can yield the type of quality and efficiency improvements usually targeted by traditional enterprise process applications. Improved information context allows knowledge workers to perform their work with less time spent switching between applications and searching for information. Best practices and business rules guide their actions for more consistent results. Collaboration allows them to quickly request assistance from more knowledgeable colleagues. Semi-automated, template-driven customer communication speeds responses to customer requests.

Smart Process Apps are not without challenges and controversy: the emerging market segment is defined on an after-the-fact categorization of existing packaged applications that include some amount of process and collaboration. As new applications emerge that attempt to conform to the characteristics in that definition, the definition may continue to shift. Furthermore, with no standards for architecture or integration, these packaged applications risk becoming islands of information and functionality if they are unable to adapt and expand: the new legacy applications, on a smaller scale.

Summary

In situations requiring a multi-function, packaged application, Smart Process Apps are emerging as a way to deploy collaborative, information-rich functionality with a minimum of customization. Unlike traditional enterprise process applications, including those built using a BPMS, Smart Process Applications are ready-made systems to solve specific business needs.

About The Sponsor

OpenText is transforming BPM with the introduction of Smart Process Apps, a new breed of process automation solutions that help optimize the dynamic and collaborative processes that all organizations must deal with. These processes include people, process, and information in an ad-hoc or dynamic environment, and have been extremely difficult to automate and enhance with traditional applications or BPM solutions.

Smart Process Apps combine structured and dynamic BPM functionality with content management, document capture, collaboration, customer communications, and data analytics to build solutions that "tame" these highly variable and loosely coupled processes. They eliminate the unmanaged workaround solutions that knowledge workers often use to get their work done.

The result of deploying Smart Process Apps is lower process costs, reduced operational risk (as previously unmanaged processes are now being managed), and improved service to process participants inside and outside the firewall.

To create and deploy high-value Smart Process Apps, OpenText offers Assure, which combines pre-built modules, services, forms, reports, and analytics based on industry best practices, and orchestrates them with a robust BPM system. Assure dramatically shortens the time and reduces the cost of building and deploying Smart Process Apps. OpenText also offers two packaged Smart Process Apps based on Assure, including Assure for HR, and Assure for Customer Service.

OpenText Assure for HR offers a flexible case management and employee self-service experience to help effectively manage and rapidly deliver HR process services supporting recruitment, on-boarding, training, benefits, appraisals, and more. OpenText Assure for HR helps your organization:

- Increase HR staff productivity and compliance, by automatically assigning requests based on workload and skillsets, formalizing best practice processes, and guaranteeing compliance through an audit trail.
- Provide better service to employees, by tracking progress of requests, access documentation, search, and receiving notifications with a personalized self-service portal.
- Optimize the flexible, collaborative case and knowledge management processes, supporting structured and unstructured processes, automating email correspondence, and integrating into your existing HR systems.
- Improve visibility with access dashboards with HR operational, service level, and compliance metrics.
- Eliminate paper-based employee files and processes, and improving the capture, management, and retention of important records.

OpenText Assure for Customer Service enhances your service capabilities by facilitating prescriptive response paths, intuitive self-service offerings, automated correspondence, performance reporting, multi-system data integration, change management, and case load reduction capabilities. With OpenText Assure for Customer Service you can:

- Improve customer experiences by responding to customers quickly while significantly reducing reliance upon IT.
- Accelerate decision-making by applying metric-driven justification for process improvements with dashboards and reporting.
- Reduce business risk with a flexible solution that provides consistent execution and helpful guardrails, while reducing training time for new and existing staff.
- Gain better insight by navigating across channels and legacy systems to get a 360 degree view of the customer experience.

By taking advantage of our Smart Process App factory approach and out-of-the-box process components, new HR and customer service capabilities can be deployed in approximately 25% of the time compared to rigid, packaged application approaches, and provide a best-practices based solution to your toughest organizational challenges. To learn more about Assure, visit us at: **www.opentext.com/SmartProcessApplications**

OPENTEXT

Smart Process Applications: Accelerating Time to Value

Following more than three decades of explosive growth and trillions of dollars spent in packaged software, business leaders today are increasingly looking beyond the rigid transactional systems which had previously defined corporate IT, towards adaptable solutions that allow knowledge workers to creatively leverage their experience and subject matter expertise within the dynamic, social and increasingly mobile environments. Mobile devices are rapidly replacing laptops and desktops combined as the preferred means of personal computing, with investments most driven not by centrally-managed IT but by "Bring Your Own Device" self-provisioning.

This trend of self-enabled mobility, combined with the increasing role played by social network and public cloud infrastructure within business computing, reflects the large movement of IT consumerization, which is radically redefining expectations for how the work place looks and feels. Knowledge workers expect both greater autonomy and access to the tools they need to do their job.

Addressing this demands a new generation of flexible, adaptable applications. One able to address the dynamic, unpredictable processes defining knowledge work, and which otherwise lie outside of traditional boundaries imposed by most packaged software. Overcoming those inherent limitations is largely what has been behind the growing demand for Business Process Management frameworks, Dynamic Case Management, enterprise social tools, content management, and other environment-enabling collaboration across people-centric activities. While traditional packaged software too often fails to address the unique requirements of knowledge work, which is complex in nature and subject to frequent changes in definition, the fundamental benefits which have driven investments into these areas still apply. Specifically, these benefits center around the notion of "packaged," which implies pre-configuration for specific business domains, whether around verticals such as insurance and banking, or horizontal functions, such as human resources and customer on-boarding.

Thus packaged software has been sold on the basis of faster time-to-deployment of mission critical capabilities, but has imposed a burden of inflexibility that introduces both immediate limitations, and over time considerable cost when making even the most basic yet necessary changes. Yet where once business leaders may have acquiesced to such a Faustian bargain, this is now far less often true in the face of reset expectations from the forces of consumerization and best-of-breed alternatives. Today, executives expect the benefits of packaged applications combined with collaborative capabilities of Business Process Management and Dynamic Case Management.

Packaged software allows enterprise to leverage R&D investments made by software vendors in areas such as optimized data models, document and process templates, predefined reports and other domain-specific capabilities that would require customization and custom-integration if otherwise delivered through independent best-of-breed components.

Nathaniel Palmer

Thomas M. Koulopoulos

"Following more than three decades of explosive growth and trillions of dollars spent in packaged software, business leaders today are increasingly looking beyond the rigid transactional systems which had previously defined corporate IT, towards adaptable solutions that allow knowledge workers to creatively leverage their experience and subject matter expertise within the dynamics, social and increasingly mobile environments."

This new generation is what is increasingly referred to as "Smart Process Applications". A term first coined by Forrester analysts Connie Moore and Andrew Bartels, Smart Process Applications are positioned between systems of record such as ERP, HRMS and records management systems, and *systems of engagement* where knowledge workers are directly engaged or interacting, such as email (most commonly) and enterprise social tools. Smart Process Applications enable non-technical business users (e.g., knowledge workers) to create and consolidate processes from business entities, content, social interactions, and business rules. Moore and Bartels' Smart Process Applications fill this role by facilitating collaborative, people-centric processes through the combined support of both structured work, such as automated workflows, and unstructured work such as typically found with dynamic case management.

In their seminal report titled ***"Smart Process Applications Fill A Big Business Gap"*** Moore and Bartels identified a set of core features or capabilities that define Smart Process Applications. We have both distilled and expanded those capabilities into six defining characteristics identified below. To be clear, however, these are **not meant to imply a sequential set of steps**. Rather, they are an interrelated grouping of **core capabilities that work in concert** to enable an end-to-end process across an **entire lifecycle**, with multiple cycles of interaction and collaboration with customers and/or stakeholders. The six defining characteristics are described below.

1. **Event Listening and Context-awareness.** A critical distinction between Smart Process Application and traditional systems is the ability to correlate relevant information with a business activity. This might be new information supporting an in-flight process, such as supporting documentation for a mortgage application or insurance claim. Or it may come in the form of information which initiates other activities, such as an in-bound resume launching an applicant tracking process or an eFOIA request.

   In each case, there is an inherent relationship between the event, information, and business context. Thus it is not sufficient to simply be able to receive *information*, but Smart Process Applications must be able to *retrieve information* – by supporting the ability to integrate with both structured and unstructured information across multiple systems of records.

2. **Intelligent Capture Across Multiple Channels.** As Smart Process Applications are inherently communication and collaboration oriented, the ability to intelligently capture information is critical. In this case, intelligence refers to the ability to distinguish between an electronic document (such as PDF or native Word formats) from a scanned document image, and in that distinct from an actual picture (e.g., a photograph.) Each of these need to be handled differently, and this awareness needs to be within the app, rather than something that is initiated manually by the user. For this reason, a defining capability of Smart Process Application is integrated capture, indexing and intelligent document recognition.

3. **Embedded Analytics and Business Activity Monitoring.** There are key, immutable capabilities that put the "smart" in "Smart Process Applications." Among these are content and event related intelligence as described in the first two defining characteristics. A third area is operation intelligence – visibility into the state of processes, activities and workloads occurring both within Smart Process Applications and in related areas. It is critical that the analytic capabilities provided be role-based and aligned with business context, rather than simply horizontal reporting.

For example, marketing related processes are most often driven by past campaign results, as well as current demographics. New customer on-boarding processes should offer an awareness of both part and current circumstances facing their account. Procurement and sourcing processes require the context of spend analytics to prioritize purchases. In each case, the context and composition of the analytics provided, (i.e., presentation format and data points provided) differs between the roles and business context involved. Yet all should be delivered through underlying core analytics capability provided by the Smart Process App platform, with the intelligence to provide the right information to the appropriate role and context. This intelligence should extend to mobile analytics – putting operational intelligence literally into the hands of field-bound knowledge workers.

4. **Enterprise Social and Collaboration Tools.** The types of work and work patterns surrounding Smart Process Applications is inherently collaborative in nature – i.e., it is information-intensive, people-centric, knowledge-driven, not simply transactional. Smart Process Applications should offer a platform for locating and sharing unique subject matter expertise, as well as for socializing ideas and issues.

For these reasons, the ability to support secure collaboration is key to Smart Process Applications. Specifically, this means trying collaborative and social capabilities to backend systems and enterprise security models. It is inevitable that sensitive information (e.g., customer data, trade secrets, personnel data) will be exposed and even shared in the course of collaboration. It is unacceptable to put this information into unsecure, public social networks and collaboration forums. Yet, knowledge workers expect the same type of fluid collaboration capabilities that they enjoy with forums such as Facebook and LinkedIn.

By incorporating similar social capabilities Smart Process Applications enable corporate IT to apply the necessary governance for ensuring information security, while allowing for collaboration on secure, integrated information – to be able to respond within the Smart Process App, in real-time or "in the moment" rather than requiring users to enter a separate environment or system of record.

5. **Process Management and Task Automation**. Traditionally, Business Process Management (BPM) environments, focus on predefined paths (e.g. predefined process models) along which the item of work travels. The advantage and thus typically the motivation behind the implementation of BPM systems is to ensure consistency of how work is performed and the repeatability of a process (i.e., to ensure a given process performed the same way multiple times.) In contrast, Smart Process Applications place the emphasis on the end-to-end life cycle of information-intensive processes, involving the combination of both repeatable tasks and collaborative activities that cannot not be entirely pre-programmed.

Following this model, Smart Process Applications do not require that all steps be defined in advance, yet some activities can and should be automated. For example, the creation of a form letter is an activity that if automated offer both a labor-saving advantage as well as assurance of consistency with organizational rules and policies.

In this way, the process management and task automation capabilities of a Smart Process Applications follows the orientation of Dynamic Case Management. Automated tasks, even several tasks linked into an entire subprocess, can be launched at any time across the end-to-end process lifecycle, as is consistent with Dynamic Case Management. The case serves as the container for multiple processes that may be launched over the lifecycle of the case.

As is described within the first defining characteristic ("Event Listening and Context-awareness") a process may be launched with the occurrence of a given business event, such as the receipt of a given document. Here the intelligence (context-awareness) is key. For example, an eFOIA request (request for information under the U.S. Freedom of Information Act) will be identified as such not because a human being read the document and manually launches the appropriate process(es), but rather because the eFOIA Smart Process App was able to recognize the document type and content using intelligent capture (e.g., using OCR/ICR, forms extraction, intelligent look-ups) and based on this information launch the appropriate subprocesses, and advance the request as a case to the appropriate user.

What happens next is a series of activities that exercise all six defining characteristics of the Smart Process Applications. This begins a process lifecycle, consisting of a mix of activities and subprocesses. As illustrated in the depiction to the left, the lifecycle is itself marked by a starting point, an end point, and series of milestones in between. There will be a combination of guided activities (e.g., the user is prompted for pieces of information to assemble), automated activities (the recording of the request, the formatting of documents), as well as knowledge worker tasks, such as collaborating with subject matter experts and determining what information should be delivered.

While the milestones imply a very high level sequence, the details of the lifecycle (e.g., how work is performed) is non-liner – there is no guarantee sequence of events. The same is true for many (if not most) business processes, and the inherently dynamic scenarios for which Smart Process Applications will be applied. With an eFOIA request, new customer or employee on-boarding, legal e-discovery, or any number of information-intensive processes – there is likely to be an inherent checklist (although this too is likely to be dynamically generated) as well as rules and policies to follow. But it is virtually guaranteed that the pathway to completion will involve leaps ahead, skipping steps, repeating steps, going back to the customer, various activities that cannot be pre-sequenced, fully automated, or otherwise pre-programmed.

In this way, Smart Process Applications add efficiency to information-intensive work by auto-mating repetitive and predictable tasks while at the same time allowing knowledge workers windows to make smart choices and apply judgment and best practice. Consequently, business rules are a critical factor for successful Smart Process Applications. Simple, rigid step-by-step processes are increasingly impossible in today's complex and unpredictable working environment.

6. **Customer Communication and Output Management**. A final critical defining capability for Smart Process Applications is the ability to deliver integrated information to customers or other constituencies, within a personalized context. For example, at any given time it may be necessary to send a customer communication combining information from various sources, such as their account history, citing applicable rules or policies, or context-specific content. Yet there are few forms of communication less effective than the obvious form letter, particularly those that convey a lack of awareness about that customer and/or circumstances in question. Rather, Smart Process Applications allow for personalized, high-context communications – in the language of choice and channel-of-choice (web, mobile, fax, email, mail) specific to the customer or constituent's need.
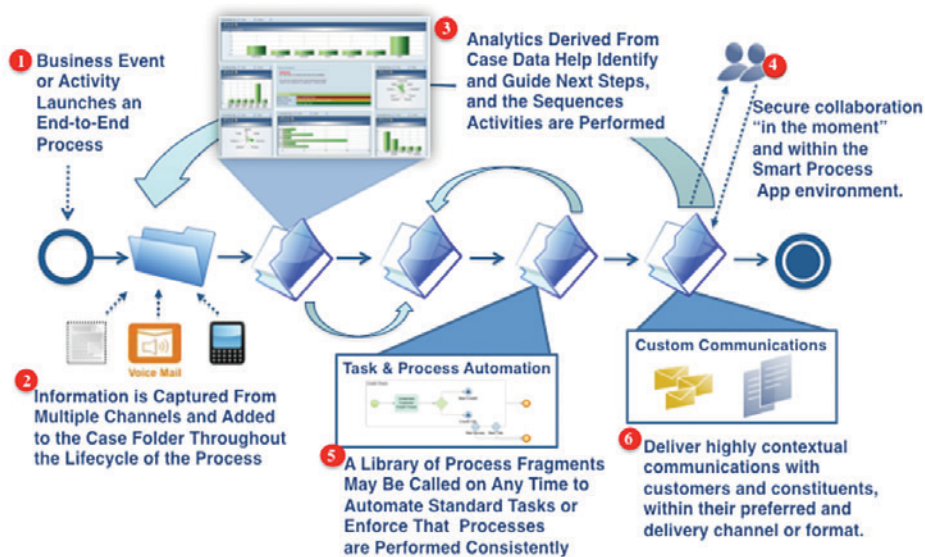
Smart Process Applications are goal-driven and outcome-oriented

Smart Process Applications are differentiated from more rigid transactional systems by enabling knowledge workers the flexibility they need to work in the way suited to the task. Knowledge work is both information-intensive and goal-driven, and it completion requires the combination of the knowledge worker's expertise and experience, with organizational goals and policies. Thus it is not entirely pre-programmed – it requires judgment. Nor is it entirely ad hoc – it must follow prescribed guidelines.

Until work begins, the appropriate rules and policies may not present themselves. For example, a customer contacts a manufacturer about a particular product issue. The clear goal is the resolution of that specific problem. The starting point is defined by that desired outcome, but an exact sequence of steps making up the event life cycle cannot be predetermined.

The process lifecycle will be formed by the applicable business rules, guidance and policies, the contextual data and finally, the application of the knowledge worker's judgment. All these factors define both the process and therefore the case itself. At each stage, what happens next depends on what happened previously. A snapshot of the information at any given point would identify new information required or additional steps to take based on the rules being applied.

Ultimately the ability to define and manage business rules is an essential element of Smart Process Applications, which paired with the critical role of reporting and analytical capability. The combination of guiding business rules and actionable intelligence facilitates users' ability to identify the next action to take in real-time while simultaneously providing "guard rails" that steer knowledge workers away from obviously erroneous decisions.

Leveraging Smart Process Applications for faster time to value

As the rate of change accelerates, the one constant is the range of opportunities for engaging customers and empowering knowledge workers through the exploitation of the emerging megatrends of social, mobile, cloud and Big Data that are in the process of redefining the IT landscape. Yet, surprisingly few enterprise systems in place today are positioned to support this.

As a point of leverage, Smart Process Applications represent a compelling opportunity for making mobile and cloud work for you today and future-proofing your IT investments for tomorrow. By combining context and outcomes with actionable information, Smart Process Applications enhance record and data management and present an attractive route leading away from rigid transactional systems.

Yet this adaptability and flexibility is tempered by the way in which Smart Process Applications allow space for knowledge workers to creatively leverage their experience and subject matter expertise within dynamic, social and increasingly mobile environments.

Thus it is the balanced combination of ad hoc information capture and utilization with an actionable framework that supports effective decision-making and high quality outcomes.

The opportunity inherent in Smart Process Applications is the potential to bring knowledge workers and information together more rapidly by overlaying the transactional and automation benefits of traditional BPM with a flexible but goal-driven framework. The combination of business rules and analytics in Smart Process Applications offers "just-in-time" guidance delivered in context of the case at any point in time.

Of course, the realization of these benefits will depend on effectively leveraging Smart Process Applications and that in turn demands that appropriate information channels and tools be in place to support knowledge workers. Such channels and tools increasingly must include access to social media and other external information sources.

The overriding advantage of Smart Process Applications is that they pull all the end points, drawing on varied information and providing a long-term record of how work is done, as well as the guidance, rules, and new levels of visibility into actionable information. Alongside the drive for mobile and cloud work, Smart Process Applications are allowing the work to follow the worker. However, unlike these more generic trends, they are offering a focused single point of access. Instead of creating yet another island of automation, Smart Process Applications are allowing us to work in ways that facilitate innovation and effective decision-making, rather than introducing further restrictions.

Smart Process App Snapshot: Client Management for Insurance from OpenText

One of the more notable commercial examples of a Smart Process App we found to date is the **Client Management for Insurance** from OpenText. It offers a compelling illustration of how Smart Process Applications differs from earlier generations of transactional systems.

Today all insurers have core business systems, yet these often require extensive customization to apply even basic changes. This is in large part why the insurance sector has traditionally been an early and aggressive adopter of process management and integration technology.

Yet most of these investments have targeted specific processes – such underwriting and origination – often at the exclusion of the many small processes in-between. It is the white space in-between the "master processes" which ultimately define operational excellence and enable competitive differentiation. Delivering on the needs of optimizing the customer experience, improving customer loyalty, and reduce operational costs of managing customer and adviser interactions requires support for sophisticated customer interactions beyond the reach of rigid, transaction-centric systems of record.

Built on the foundation of OpenText Case360 Dynamic Case Management platform, the solution provides a "master folder" concept to manage multiple products and customer relationships, overlaying existing insurance backoffice systems with customer-centric for managing end-to-end process lifecycles. For example, a large pan-Asian insurance provider uses the client management solution to streamline their life insurance new business, under-writing, policy administration and claims for retail and corporate customers.

The smart case folder provides improved flexibility and decision making, while ensuring adherence to policies and procedures. Key capabilities include universal access and manage-ment of information and documents, integrated task management including milestones and checklists, threaded discussion management, as well as single point of access for content and data while enabling Comprehensive process and compliance support.

We view Smart Process Applications as "80% solutions" or those built on a capable foundation (e.g., horizontal capabilities as defined by the six defining characteristics cited previously and below) as well as pre-built templates, screens, data models and other domain-specific business logic – offering the faster time-to-deployment of mission critical capabilities enabled with pack-aged software, without the accompanying imposed a burden of inflexibility. Below are examples of how *Client Management for Insurance* Smart Process App addresses these characteristics:

1. **Event Listening and Context-awareness** – a core component of this Smart Process App is the integration of highly scalable content and document services, powered by OpenText, to ensure that the massive amounts of information and documents gener-ated in the course of insurance operations are securely and efficiently stored. It can be integrated with core insurance systems, databases and workflow systems via web services or messaging systems.

2. **Intelligent Capture Across Multiple Channels** – intelligent document capture including barcode recognition with document classification which can be optionally extended to include OCR/ICR, as well as capture and management of insured and advisor documents via mobile channels such as Tempo Box and Wave Mobile Applications for field-based claims submittal and tracing.

3. **Embedded Analytics and Business Activity Monitoring** – dashboards and customer-centric reporting to provide a 360-degree view of customer's case work, processes and content and correspondence, as well as visibility into work allocation, volumes, status and trends.

4. **Enterprise Social and Collaboration Tools** – integrated discussion threads coupled with notification capabilities and the task management facility combine to provide a rich collaboration environment supporting improved decision making, thereby reducing business risk. All user and system activities are automatically logged and auditable, reducing compliance costs and ultimately business risks.

5. **Process Management and Task Automation** – at its core is the powerful Case360 BPM engine with work management, process simulation and optimization capability. The task management facility provides rapid adaptation of business processes by allowing end users the flexibility to add or adapt assignments on the fly.

6. **Customer Communication and Output Management** – integration with OpenText Capture Center, Fax Server and StreamServe Customer Communication Management enable highly contextual batch and ad-doc communications with customers, as well as the ability link to policies and documents. Correspondences can be selected from pre-written letters or composed and sent directly to customers.

OPENTEXT

Learn more about Smart Process Apps

The Forrester Wave: Smart Process Applications, Q2 2013 Report

- Why CIO's need to consider Smart Process Apps

- How to find the right vendor partners for horizontal and vertical Smart Process Apps

- Why OpenText has made Smart Process Apps a major strategic focus

Must See Webinars

A New Era Begins: Introducing Smart Process Applications with Forrester's Craig Le Clair

Smart Process Applications: A Game Changers for HR Shared Services with Sandy Kemsley

You Can Do It! Improve Customer Service and Increase Call Center Efficiency at the Same Time with Layne Holley

Smart Process Applications: What are they and how are they revolutionizing financial services processes? with Nathaniel Palmer

Follow the conversation on the Because Process Matters' blog and Twitter stream.

OpenText Product Pages

OpenText MBPM

OpenText Case360

OpenText ProVision

OpenText managerView

OpenText Smart Process Apps

OᴘᴇɴTᴇxᴛ

OpenText

OpenText provides Enterprise Information Management software that helps companies of all sizes and industries to manage, secure and leverage their unstructured business information, either in their data center or in the cloud. Over 50,000 companies already use OpenText solutions to unleash the power of their information. To learn more about OpenText (NASDAQ: OTEX; TSX: OTC), please visit: **www.opentext.com**.

NORTH AMERICA +800 499 6544 ▪ UNITED STATES +1 847 267 9330 ▪ GERMANY +49 89 4629-0
UNITED KINGDOM +44 0 1189 848 000 ▪ AUSTRALIA +61 2 9026 3400