



*Work Like Tomorrow.™*

## **10 WAYS** TO IMPROVE YOUR CUSTOMER EXPERIENCE

HOW ROBOTIC PROCESS AUTOMATION +  
COGNITIVE DOCUMENT AUTOMATION  
POWER YOUR PROCESSES

**KOFAX**

## THE AGE OF THE CUSTOMER

Pundits, experts and analysts have been talking about it for ages, but businesses are slow to catch on.



It's not that we  
don't *want* to  
create seamless  
experiences for  
our customers.



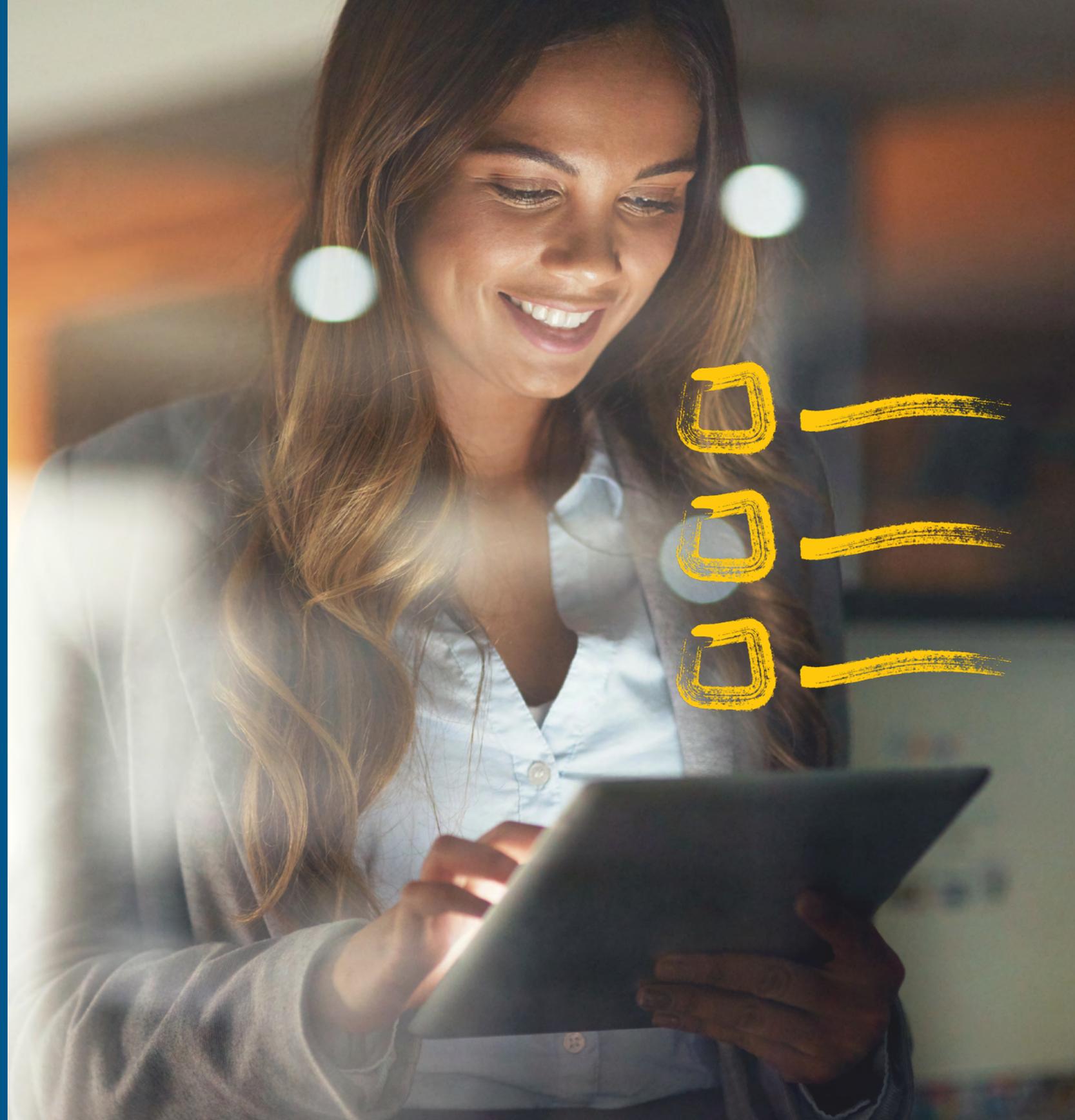


**THE CHALLENGE IS  
BEHIND THE SCENES:**

A combination of legacy processes and systems that don't talk to each other or share information, creating a frustrating ordeal for customers.



So how do we **redesign our processes** to mirror what customers are trying to accomplish...



...and give them the  
**AUTOMATED**  
**SELF-SERVICE**  
**MOBILE-FIRST**  
**PERSONALIZED**  
**SECURE**  
experience they deserve?

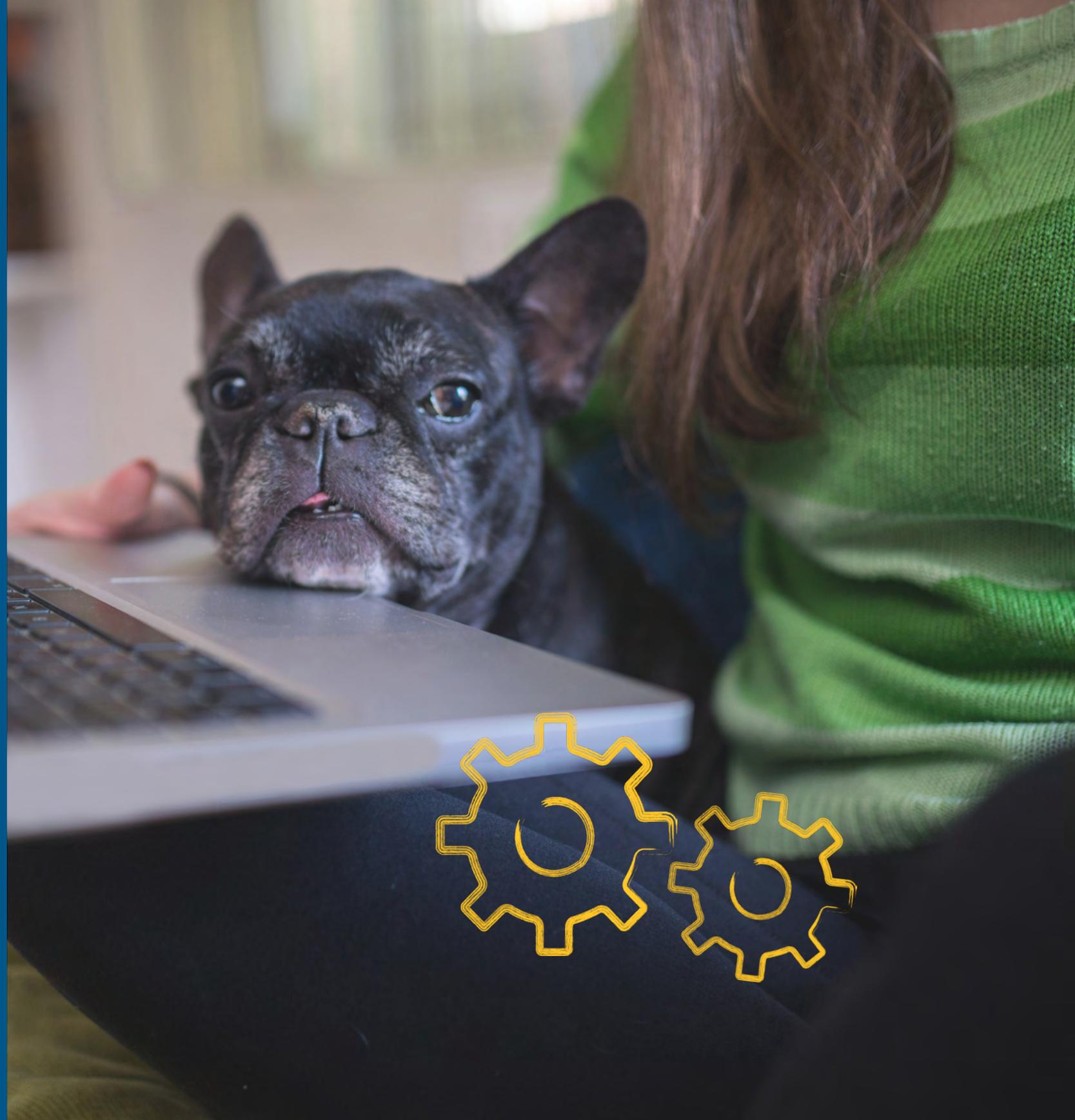


 **AUTOMATION IS KEY  
TO GREAT CUSTOMER  
EXPERIENCES**

The foundation of a good customer experience—from doctors' visits to bank account openings to insurance claims processing—is a **streamlined and automated process.**



If your processes to onboard and serve customers are slow, manual and clunky, all claims of **“customers are our #1 priority”** are just window dressing on a house of cards.



**WANTED:**

 **LESS PAINFUL PROCESSES**

Document processes that tend to be manual, error-prone and expensive are ideal candidates for automation.



## THE GOAL

Connect documents, people and systems to automate processes and deliver an experience that's so streamlined, customers hardly know they're having it.



## TWO CRITICAL TOOLS IN YOUR AUTOMATION TOOLKIT

*(It's a simple math problem)*

Robotic Process Automation (RPA) +  
Cognitive Document Automation (CDA) =

A smooth customer experience



## Robotic Process Automation

*[roh-bot-ik pros-es ah-tuh-mey-shun]*

noun

---

Automates the processing of electronic data from internal and external systems and websites—known as the repetitive “hand work” of acquiring and entering electronic data.

## Cognitive Document Automation

*[kog-ni-tiv doc-u-ment ah-tuh-mey-shun]*

noun

---

Automates the processing of unstructured data contained in documents and emails—known as the intelligent “head work” of understanding what the document or email is about, what information it contains, and what to do with it.

## LIKE PEANUT BUTTER AND JELLY

RPA and cognitive document automation are great alone, but exponentially better together.

Here are 10 high-value opportunities to automate document-centric processes with RPA and cognitive tools.





## INSURANCE: New Customer Applications

When a new customer applies for insurance, a paper-driven process can take weeks, while a digital process can be anywhere from a few days to a few minutes.

In this use case, an insurance company moves to a completely digital workflow, using document capture and transformation to extract and classify application information and supporting documentation, and RPA to feed the content into business applications and additional workflows.



## AUTOMATION IN ACTION

# Delta Dental of Colorado Lifts Customer Service to New Heights



**THE PROBLEM:** Large volumes of paper files made tracking document workflows difficult—not to mention accessing documentation efficiently in the course of daily communications with dental providers and customers.

**THE SOLUTION:** Delta Dental of Colorado embarked on an ambitious effort to replace paper-driven processes with electronic content and workflows, automating the end-to-end document lifecycle with capture and integration solutions from Kofax. Delta Dental has also streamlined the data-gathering and verification process for new providers and provider revalidations with robotic process automation.

### THE OUTCOME:

- Teams can access electronic documents in seconds and deliver responsive service to customers and providers
- Response times went from weeks to days
- Automation of verification data collection reduced workload and made a third temp worker unnecessary



## INSURANCE: Claims Automation

If you've ever filed an auto, home or health claim, you know it's a long, paper-filled process.

Cognitive document automation automates the claims process itself, including document capture and transformation, turning what was a slow and high-touch activity into an automated workflow in which humans touch only exceptions. RPA then validates the data provided on the claim, as well as the amount, populating it to a contract management system and speeding the customer's favorite part: the payment.



## AUTOMATION IN ACTION

### Safe-Guard Products Adjudicates Claims 75% Faster



**THE PROBLEM:** Every year, Safe-Guard Products processes more than 2 million contracts and thousands of claims. A prompt response to customers is the difference between customer satisfaction and customer attrition to more agile competitors. .

**THE SOLUTION:** Safe-Guard knew if they could provide greater transparency and efficiency in customer engagements, they could deliver consistent high-quality experiences. Automating the contract and claims submissions process was one piece of the puzzle, and speeding the claims payments process was another. A combination of self-service customer mobile capture and back-office document capture and management and robotic process automation is ideal for automating these document-heavy processes.

#### **THE OUTCOME:**

- Adjudication times reduced by 75%
- Productivity boosted by 30%
- Reduction in status check calls from customers of 25%
- Customer satisfaction increased 15%

3

## INSURANCE:

### Provider Credentialing

When new providers apply to join a network or are up for renewal, their credentials need to be validated.

Document capture and transformation extracts and classifies the credentialing information, and RPA validates it against information found on the web, pulling both information provided by the applicant and online verification into a single document for a customer service representative to review.

Not only does the automation save money, but it substantially decreases the time from application or renewal to acceptance, which makes providers happy.





## BANKING/ FINANCIAL SERVICES:

### New Customer Onboarding

When a new customer applies for a line of credit with a bank, the bank needs to verify that person's identity and credit-worthiness.

The customer snaps a picture of their ID with a mobile phone, and mobile ID and verification software confirms the applicant's identity. Meanwhile, document capture and transformation extract and classify the application, while RPA pulls together credit verifications from the web. The entire process can be shortened from days to just hours or minutes.



# 5

## BANKING/ FINANCIAL SERVICES:

### Mortgage Loan Processing

Anyone who's ever bought a home knows how much paperwork a mortgage generates.

Here, document capture and transformation technology captures, classifies, and extracts information from mortgage application forms and supporting documents, while RPA adds additional data from internal and external systems (such as identify verification in a Know Your Customer Check) and delivers all data to the system of record.

After the mortgage loan is closed, these technologies compare documents and validate them for compliance, integrate closing documents with the system of record, and execute on pre-established business rules to move the mortgage loan documents through a post-close workflow.



# 6

## BANKING/ FINANCIAL SERVICES:

### Credit Card Price Protection

Many credit card companies (and even mobile apps from megastores like Walmart) offer “**best price**” guarantees to customers.

In this use case, document capture and transformation extract purchase information from customer receipts, and RPA checks retail websites to find lower prices on behalf of the customer. If a lower price is found, the customer gets a refund.





## BANKING/ FINANCIAL SERVICES:

### Customer Verifications & Approvals

Know Your Customer (KYC), Customer Due Diligence (CDD), Anti-Money Laundering (AML), and all the other compliance acronyms aren't just an operational issue—the delay in verifications causes a long application process for the customer, too.

In this use case, document capture and transformation extracts, indexes and classifies loan application documents, then sends identity verification information to RPA to perform Know Your Customer (KYC) checks, resulting in customer approval within minutes instead of days.





## FINANCIAL PROCESS AUTOMATION:

### Tax Exempt Verification

Rather than wait days for a human to work through a manual verification backlog, a customer emails a tax-exempt certificate when making a purchase.

Document capture and transformation technology imports the email and extracts the body and attachment, and RPA verifies the information against third-party databases and updates the ERP with the new tax-exempt status. The customer's tax exemption is automatically approved and the customer is notified immediately.





## FINANCIAL PROCESS AUTOMATION:

### Automated Remittance Workflow

Remittance documents are sent by customers via email in various formats such as CSV, PDF, XLS, TXT, DOCX, XLSX, HTML and ZIP.

RPA extracts PDF documents and routes other file formats to document capture and transformation to extract and transform. Information is automatically sent to the ERP and the customer is notified.



# 10

## BANKING/ FINANCIAL SERVICES:

### Invoice Management

An example of good vendor relationship management, in this use case RPA downloads invoices and other documents from partner portals.

For non-PDF documents, cognitive document automation uses document capture and transformation to read the documents, categorize, add to workflows and send to employees for approval. This automated process speeds time to payment and improves relationships with vendors. RPA then integrates the documents and data with an ERP.





**WHAT CAN RPA +  
COGNITIVE CAPTURE  
AUTOMATE FOR YOU?**

Power Your Processes with  
RPA + Cognitive Document Automation

Empower Your Customer Journeys

[Download the NEW eBook now](#)



Request a [Kofax RPA demo](#).  
If you are ready to try out Kofax RPA,  
click [here for your free trial](#).

*WORK LIKE TOMORROW.™*

For more information, contact us at [info@kofax.com](mailto:info@kofax.com) or  
give us a call at [+1-949-727-1733](tel:+1-949-727-1733) or visit [KOFAX.COM](http://KOFAX.COM).

[kofax.com](http://kofax.com)

© 2019 Kofax. Kofax and the Kofax logo are trademarks of Kofax, registered in the United States and/or other countries. All other trademarks are the property of their respective owners.

**KOFAX**

