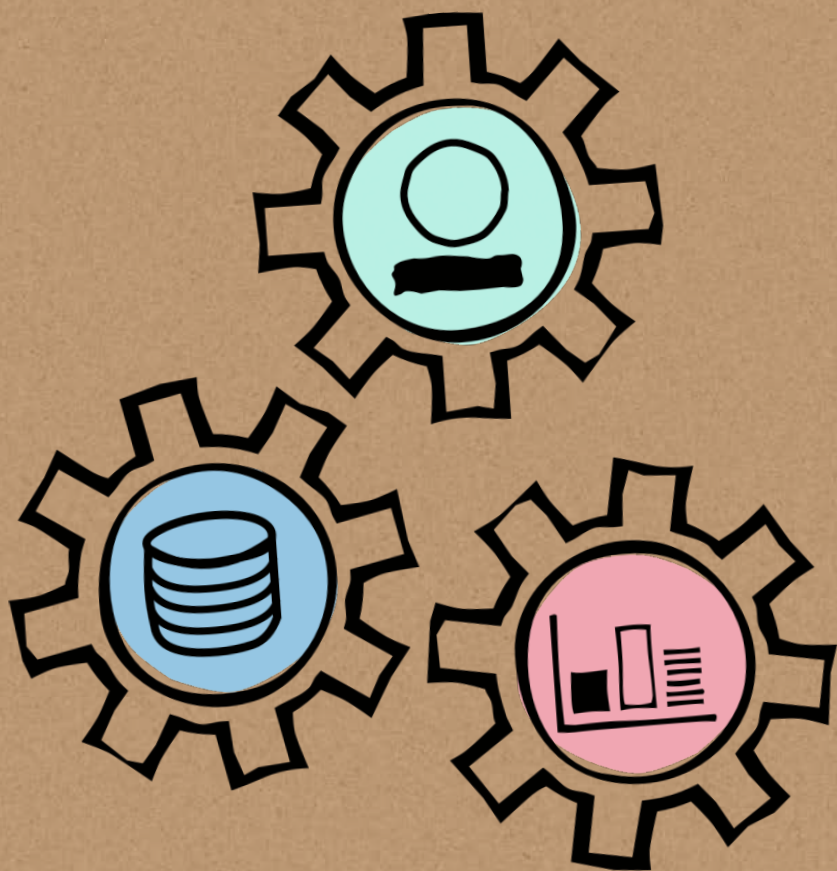




IBM Business Automation

# Field Guide

**IBM.**

**Download the current version of the IBM  
Business Automation Field Guide**



<http://ibm.biz/Ibm-business-automation-field-guide>

# Build resiliency & adaptability with automation and AI

You have heard about powerful approaches like Business Process Management (BPM), Decision Management (DM), Enterprise Content Management (ECM), and Robotic Process Automation (RPA). IBM offers a way to improve, reinvent, and transform your business operations with business automation, which combines these capabilities into a single platform.

## DIGITIZE AND AUTOMATE BUSINESS OPERATIONS

**Digital.** Find opportunities to digitize. Examine the interaction between process participants (workflows), manual operations (tasks), paper trails (capture), how documents are managed (content), how decisions are made (decisions) and workforce performance visibility (operational intelligence).

**Business.** Target business processes. In business automation initiatives, this includes the work your employees do to serve your clients or their colleagues.

**Automation.** Automate human tasks with digital workers. Free up time for your employees to focus on more important customer-centric and added-value activities.

## What's inside?

This field guide provides a high-level overview of IBM's Business Automation approach and platform.

### LEARN IT

A summary of the concepts.

### GET STARTED

Tips to start the journey to digitize and automate your business processes.

# Realize the benefit of Business Automation

Every enterprise has defined business processes that range from simple and repetitive to complex and unique. Business automation remixes work by blending automated and manual human processes to fuel growth, reduce cost, and ensure compliance. A good first step in business automation is to identify manual process candidates for automation.

## SAVE TIME AND \$\$ WITH AUTOMATION

**Improve your customer's experience and drive growth.** Better serve your customers by automating difficult and time-consuming processes. You can scale and offer more services and increase satisfaction through personalization.

**Reduce cost and errors, and improve consistency.** Be more resilient as you automate expensive, error-prone tasks that a computer can easily figure out.

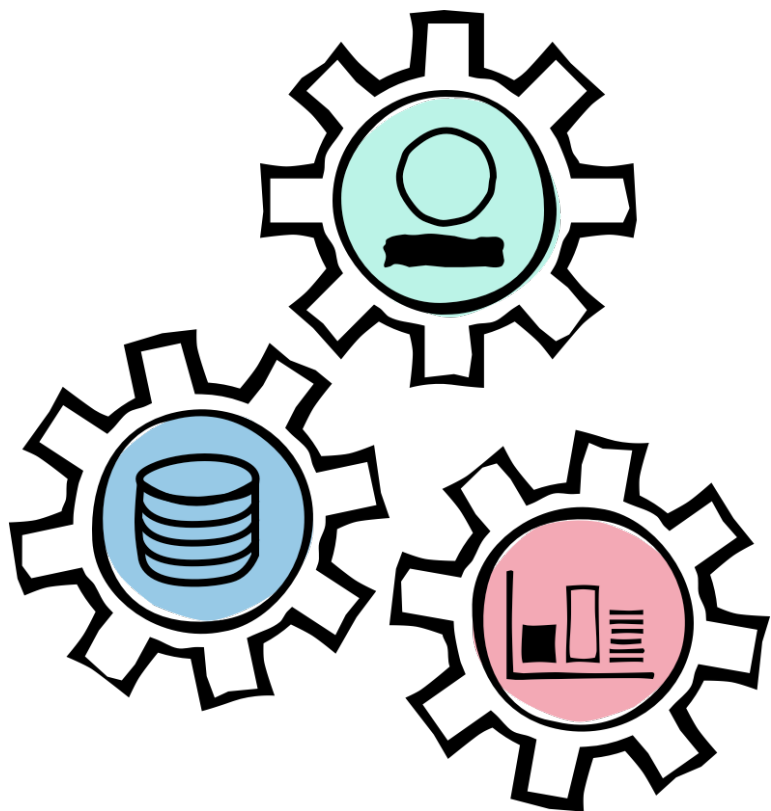
**Govern your business processes.** Adapt to the rapid pace of business policy change, organizational change, and product and partner changes while ensuring the traceability required to comply with regulations.



Learn more

Discover the power of the IBM® automation software platform.

<https://www.ibm.com/automation/software>



**A digital strategy is essential to streamlining processes  
and automating your business.**

# What work is best suited for automation?

Apply automation to the many types of work in your organization. Automation is especially effective in handling tasks that do not require human judgment.

## NOT ALL WORK IS EQUAL

**Repetitive work.** Automate routine, repeatable tasks that don't require human judgment to help improve the accuracy and speed of routine work. Supplement people with bots and digital workers.

**Administrative work.** Digitize and automate the management of core business operations to reduce the burden of paperwork and regulatory compliance.

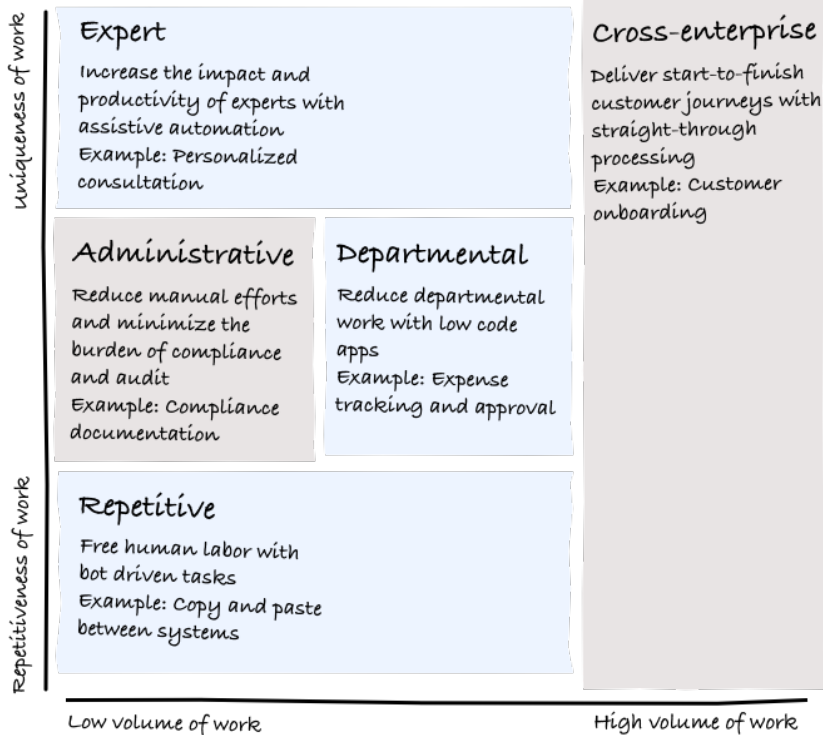
**Departmental work.** Run your departments with low-code apps that handle processes that otherwise would involve hard-to-manage documents and spreadsheets sent via email.

**Expert work.** Make data available to expert workers to help them formulate deeper insights and expert recommendations, and assist in their decision-making process by exploiting AI capabilities, such as cognitive or machine learning services.

**Cross-enterprise work.** Deliver start-to-finish customer experiences with automated straight-through processing that shields customers from departmental boundaries.



See Chapter 2 in The quick and practical guide to digital business automation.  
<https://www.ibm.com/downloads/cas/QXKAEKWR>



Different types of work and automation areas across your organization.

# Typical application areas

All industries can benefit from some business automation. Either for vertical processes specific to an industry (supply chain management in manufacturing and retail, loan origination in banking, power grid management for utilities, ...) or generic processes (client or employee onboarding, eligibility, claim processing, loyalty programs, pricing, rating, fraud detection, intelligent extraction, ...) that apply across industries.

## START FROM WHERE YOU ARE

**Improve workflow.** Examples of workflows that can be improved using automation include claims handling, end-to-end loan origination, grant approval, customer service or call center, engineering change management.

**Straight-through processing (STP).** Use automation to improve the processing of eligibility determinations, pricing, promotional offers, claims assessment and benefits determination.

**Compliance and decision support.** Regulatory requirements, business policies, fraud assessment, self-service and problem resolution all benefit from automation.



Check out IBM business automation client stories.

<https://www.ibm.com/automation/software>

## Banking



## Insurance



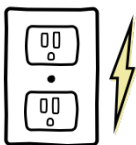
## Healthcare



## Government



## Energy & utilities



## Travel & Transportation



## Telco



## Retail



Automation benefits all industries.

# Help your employees

The best way to find opportunities for business automation is to observe people. Look at what they do and how they spend their time: do they retype data from one application or system to another, decipher documents to extract information, set reminders, consult policies to make decisions, or any other task that might be automated.

## LOOK AROUND. OPPORTUNITIES ARE EVERYWHERE.

**Hands.** Observe the amount of time and frequency that your employees interact with a computer.

**Eyes.** Find out what documents your employees need to look at to accomplish their job.

**Brain.** Determine if decisions that progress a business process are prescriptive or intuitive.

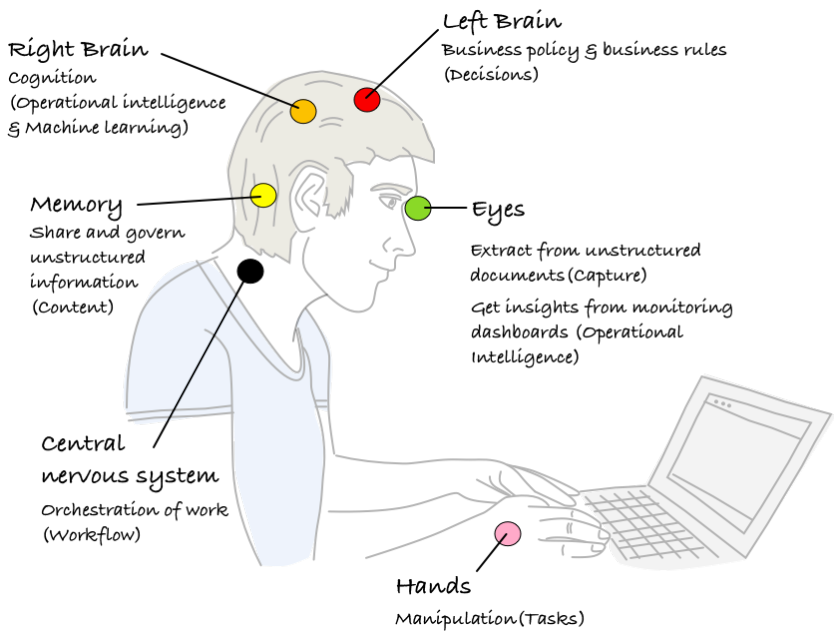
**Memory.** Figure out how to organize the information required throughout a business process, both for the short and long term.

**Central nervous system.** Identify the actions required to coordinate the steps of a business process, to pass or delegate tasks from one stakeholder to another, and to turn from one system to another.



Learn about IBM's Business Automation Architecture.

<https://www.ibm.com/cloud/architecture/architectures/dba-architecture/overview>



**Spot automation opportunities by examining  
how people work.**

# Platform capabilities

There is a very natural and pragmatic mapping of these physiological elements or traits to the competencies offered by digital business automation as a platform and set of software capabilities.

## POWER TO THE PEOPLE!

**Tasks.** Enable employees to focus on higher level activities by automating individual manual, mechanical, and repetitive tasks.

**Capture.** Automatically extract pertinent data from documents.

**Decisions.** Automate decisions based on policies and business rules.

**Workflow.** Orchestrate participants in your business processes, from humans to systems.

**Content.** Organize documents and information content and make it accessible at scale.

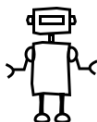
**Operational intelligence.** Make business operations transparent and visible through dashboards and derive insights with machine learning.



Learn about IBM's Business Automation Architecture.

<https://www.ibm.com/cloud/architecture/architectures/dba-architecture/overview>

## Tasks



### Hands ●

Manipulation (Tasks) and  
smart work automation  
(RPA & digital labor)

## Workflow



### Central ●

nervous system  
Orchestration of work  
(Workflow)

## Content



### Memory ●

Share and govern  
unstructured information  
(Content services)

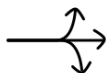
## Capture



### Eyes ●

Extract from  
unstructured  
documents (document  
processing)

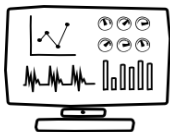
## Decisions



### Left Brain ●

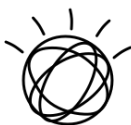
Business policy &  
business rules  
(Operational intelligence  
& Decision management)

## Operational Intelligence



### Eyes ●

Get insights from monitoring  
dashboards (operational  
intelligence & descriptive  
analytics)



### Right Brain ●

Cognition  
(Operational intelligence  
& Machine learning)

Platform capabilities to digitize and automate your business.

# Plan and execute your automation effort

Your business operations work often involves interaction between people and IT systems or applications. Architect solutions that automate part or whole of these operations by using a combination of core automation capabilities: workflow, decisions and content.

## THINK BIG, START SMALL, SCALE FAST

**Build an automation roadmap.** Focus on the work you do on a regular basis that noticeably improves your customer or employee experience as candidates for automation.

**Start the journey.** Pick a significant, but not mission-critical automation project. Be sure it is worth the effort and demonstrates value.

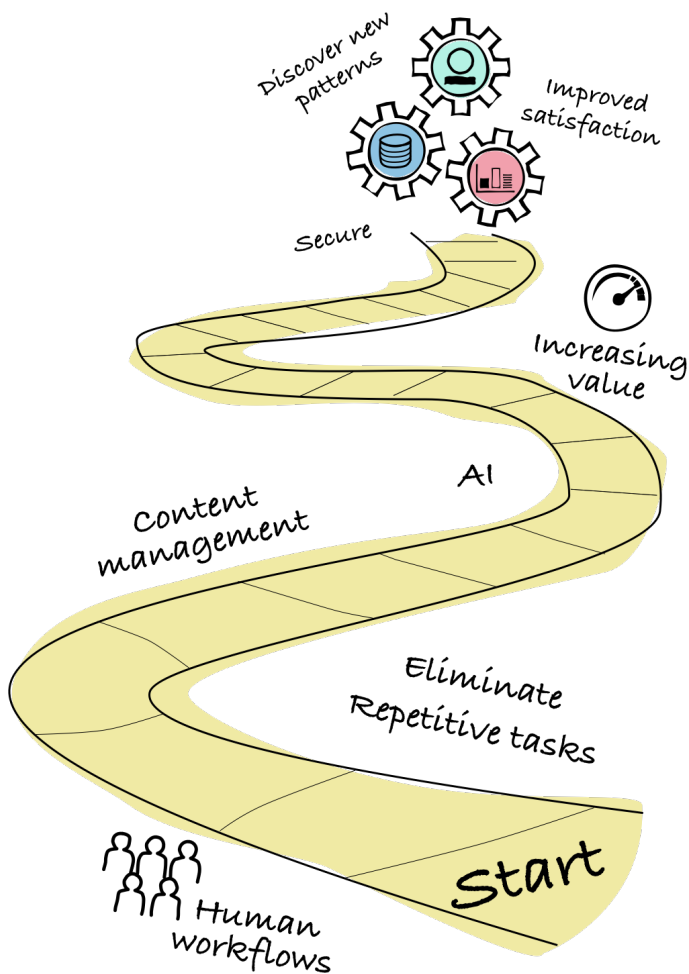
**Apply AI.** Build AI into your automation to improve the quality of decision making, perform intelligent data capture, and detect and act upon hidden patterns in data collected by operational systems.

**Realize the benefit.** Ensure each project serves your overall automation goal with a resulting benefit and value that is exponential.



Learn more

See Chapter 4 in The quick and practical guide to business automation.  
<https://www.ibm.com/downloads/cas/QXKA EKWR>



An incremental path to automation.

# Design your automation solution

Achieving hyperautomation is no small feat. It requires a disciplined incremental approach focused on continuously building deliverables valuable to business users.

## BALANCE COST AND VALUE

**Determine how much is enough.** Don't apply technology or software capabilities to solve every business automation opportunity. Iterate. Think through your business functions and capabilities to determine how much of each is worth including in an iteration.

**Follow the “good enough” principle.** Estimate how much modeling, simulation, process orchestration, decision support, or task automation will bring immediate benefit to your employees or users and improve their work and performance.

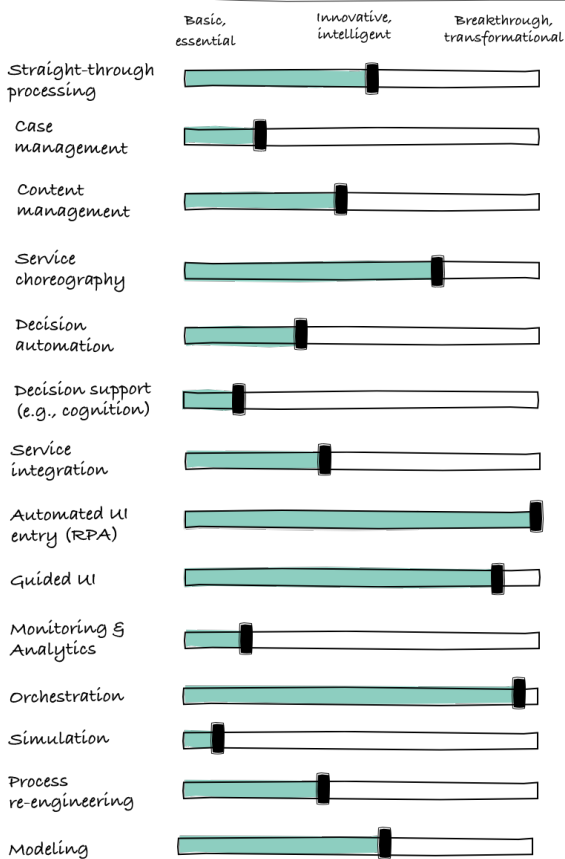
**Collaborate with others.** Conduct a collaborative solutioning scoping exercise that involves all functions, from business representatives to developers and designers. Follow a well-structured approach, such as IBM's Enterprise Design Thinking.



Learn about IBM's Business Automation Architecture.

<https://www.ibm.com/cloud/architecture/architectures/dba-architecture>

Determine how far to go with each capability  
based on your business problems and priorities



Choose the right combination to build your solution.

# Innovative & smarter claim management

Here is a practical illustration of business automation in the context of auto claim processing: digital workers free humans from mundane and repetitive tasks while keeping case and content management up to date for traceability and auditability purposes.

## SIMPLIFY AND ENHANCE THE CUSTOMER EXPERIENCE

This scenario uses the capability of workflow management, rule-based decision making to assign roles and select best offer, task automation with digital workers, content management to organize the collected documents, operational intelligence to give claim managers real-time insights on their business, and intelligent capture at the point of the accident.

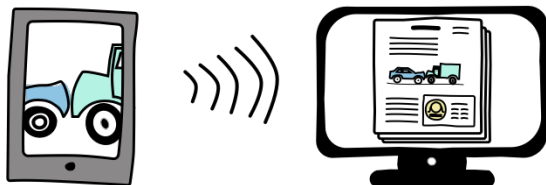
*Accidents happen ...*



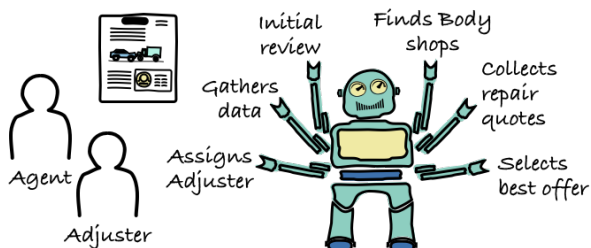
Learn more

Check out the Automobile insurance claim processing architecture.  
<https://www.ibm.com/cloud/architecture/architectures/dba-auto-insurance-claim-processing>

Nathalie's automated insurance app walks her through the claim process ...



A digital worker examines the claim details and works with stakeholders and the platform to ...



Claims managers compare claim statistics to improve service ...



Meanwhile, Nathalie accepts the proposed settlement and gets her car repaired quickly ... ♥



# Workflow management

Workflows bring together the tasks and content used to complete business processes that have the potential for automation. Workflows orchestrate tasks between humans and systems, keep track of what is being processed, provide visibility to team workloads and workflow status and progress, and log execution data used to derive business improvement insights and for auditability.

## BUILD A WORKFLOW TO AUTOMATE YOUR PROCESSES

**Create consistent customer experiences.** Provide a consistent and transparent user experience with reusable, standardized workflows that can be used across your enterprise. Seamlessly blend structured and unstructured processes into a smooth, repeatable workflow.

**Automate your end-to-end workflow.** Manual workflows can easily disrupt or slow operations. Automate as many of your business workflows as possible to increase agility, visibility, and consistency across your processes.

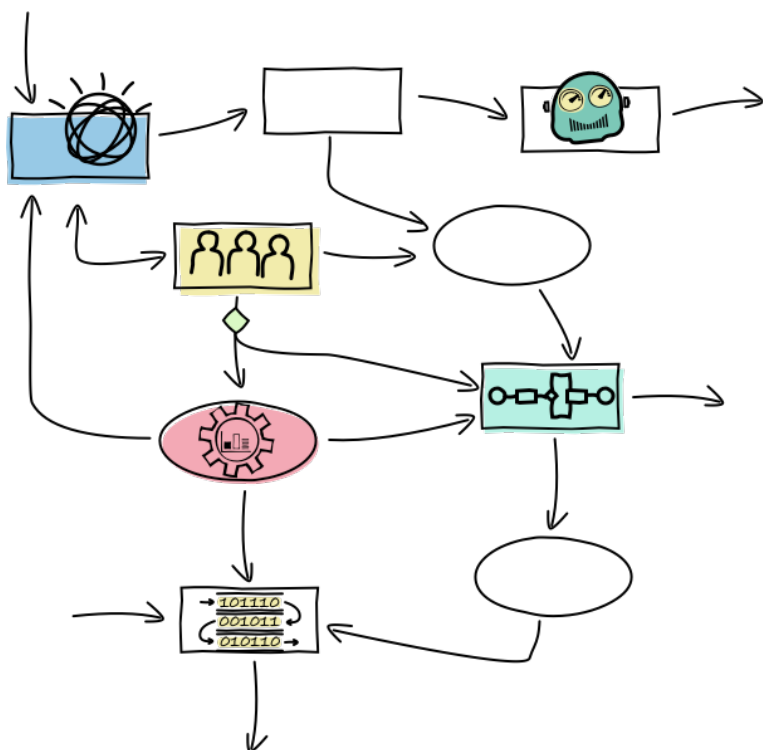
### **Build business automation services to digitize and scale work.**

By increasing automation and reducing manual work, you increase your capacity to scale up the volume of transactions that you can run through the automated processes.



Use IBM's Reference Architecture for Workflow Management.

<https://www.ibm.com/cloud/architecture/architectures/workflowDomain>



**Automate your business processes.**

# Robotic process automation

Bots, digital workers, or digital assistants expand and leverage the value of an automation platform by completing recurring tasks fast and accurately, allowing your employees to focus on high-value work. A bot's role can be as mundane as retrieving data from one application and keying it into another (basic bot). A more valuable bot can add AI and cognitive capabilities to increase autonomy and interactivity (digital worker).

## REPETITIVE TASKS ARE FOR BOTS, NOT PEOPLE

**Accelerate time to value.** Create, test, and deploy new automation schemes in hours, instead of days or months, by assembling predefined elementary skills such as sending an email, reading the content of a spreadsheet, or entering data in a web page form.

**Improve accuracy and throughput.** Eliminate data manipulation mistakes and complete automated tasks at a fast and predictable pace.

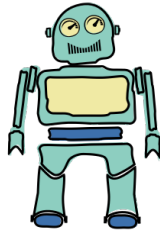
**Create more powerful bots with automation and AI.** By allowing bots to use rule-based decisions to guide their actions, workflow to handle exception cases, or document processing to deal with unstructured data, you can have the bots and digital workers perform a wider array of tasks.

**Expand your workforce with digital workers.** By modeling job roles using predefined digital worker skills, you can automate repetitive and time-consuming sophisticated human tasks and activities to augment the productivity of your users with a digital workforce.

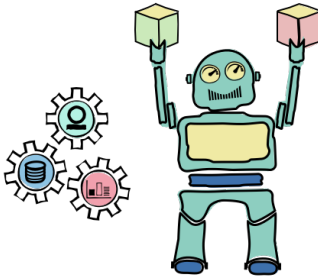


Learn more

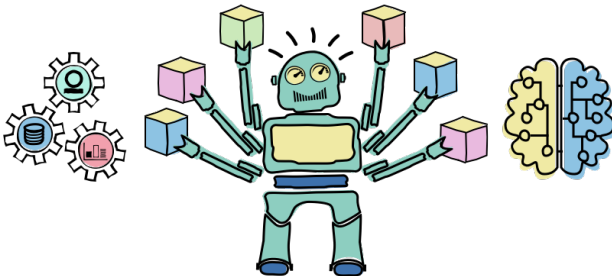
Use IBM's Reference Architecture for Task Automation.  
[https://www.ibm.com/cloud/architecture/architectures/  
roboticProcessAutomationDomain](https://www.ibm.com/cloud/architecture/architectures/roboticProcessAutomationDomain)



Bot



Augmented Bot



Digital worker

From simple automation bots to powerful digital workers.

# Content services

Investing in digital transformation and reinventing under-performing, high-friction business processes requires applications to have access to and control over a wide range of content, including documents, images, and audio files. Content management services provide capabilities for collecting, governing, managing, and enriching enterprise content within any application.

## MAKE THE RIGHT CONTENT AVAILABLE AT THE RIGHT TIME

**Create innovative, data-driven applications.** Save developer time and enhance business applications with integrated content services. Store, organize, and manage content so users can easily access and retrieve relevant content in a governed manner.

**Extract content intelligence.** Tap into your content to promote employee collaboration, enhance workflows, and apply AI to extract insights and optimize knowledge-worker productivity.

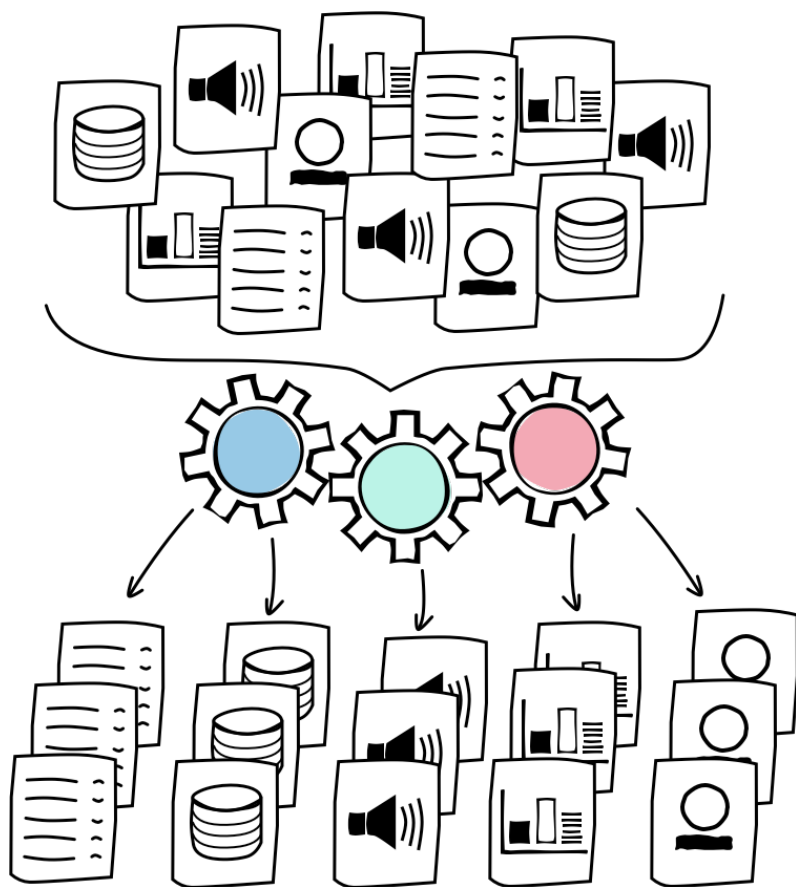
**Securely access content anywhere.** Enable secure, efficient, consistent, and accurate content collaboration and decision-making. Access content services on mobile devices, desktops, and as discrete capabilities embedded in workflows or applications.

**Use a cloud-native architecture.** Develop content applications faster on any cloud with a flexible container platform.



Use IBM's Reference Architecture for Content Management.

<https://www.ibm.com/cloud/architecture/architectures/contentManagementdomain>



A solution to manage all of your electronic content.

# Document processing

Every day your enterprise produces and receives massive volumes of documents including a multitude of scans, images, PDF files, and emails, which are typically stored as-is in an enterprise content management repository. Document processing enables you to automatically classify these documents and extract meaningful data to make this content more actionable and valuable to your organization.

## TO BE DIGITAL, OPERATE ON FULLY DIGITIZED CONTENT

**Multichannel capture.** Ingest documents from various sources and process them with customizable rules and logic.

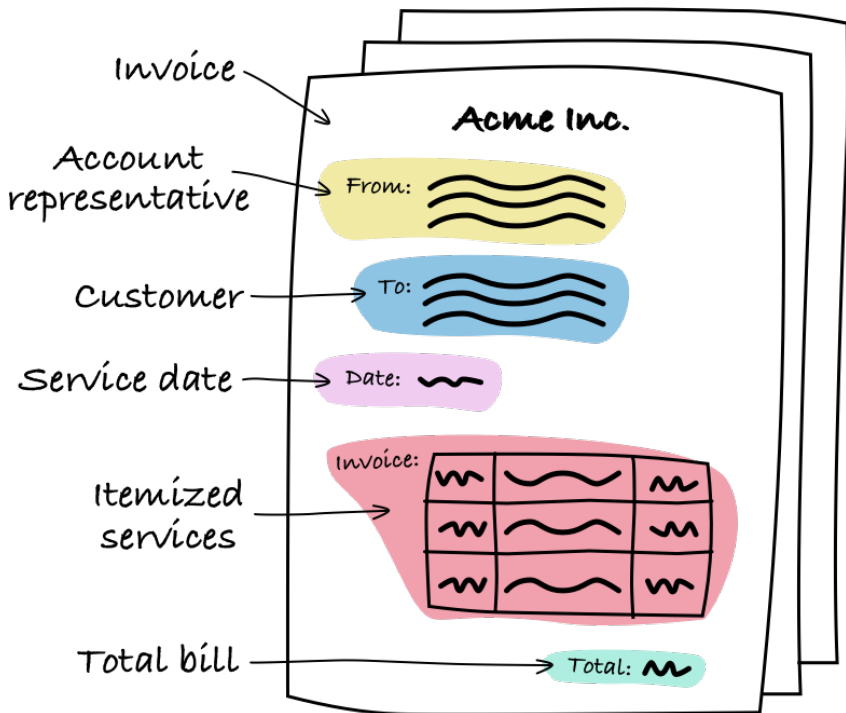
**Capture workflow.** Orchestrate the different steps of the data capture process.

**Document recognition.** Classify the type of document based on techniques such as rules, machine learning, pattern matching, ontologies, text analytics.

**Data extraction.** Apply a combination of Optical Character Recognition (OCR) techniques, ontologies and other methods to automatically identify and extract relevant information within documents. Tools and workflows then verify and validate the extracted data before transferring it to downstream business applications.



Use IBM's Reference Architecture for Document processing.  
<https://www.ibm.com/cloud/architecture/architectures/captureDomain>



Extract digital data from scanned documents.

# Decision management

Your enterprise makes thousands of operational decisions every day. Many decisions are well-defined, based on your current business policies and industry regulations rather than personal judgment. Capture and automate repeatable business decisions to remove manual work from the decision process, improve responsiveness and consistency, and streamline your business process.

## STREAMLINE REPEATABLE DECISIONS WITH BUSINESS RULES

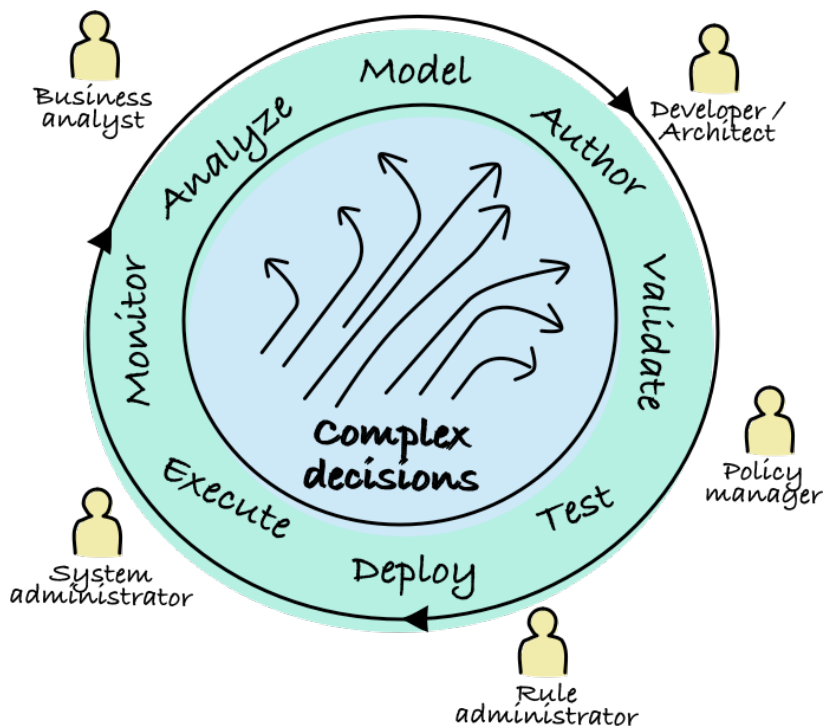
**Validate.** Determine whether the context of business information, such as a loan request or an insurance claim, is complete and agrees with the enterprise's business policies and industry regulations.

**Calculate.** Automate the key calculations that drive your business operations, such as determining eligibility for a service or calculating prices, taking into account all the variants, adjustments, and exceptions across different channels, geographies, or specific client relationships.

**Assess.** Operationalize your explicit risk and reward models to guide your next best action during interaction with customers, based on your own KPIs and business priorities. This rule-based assessment often works in tandem with predictive models built from analytics, artificial intelligence (AI), and machine learning methods.



Use IBM's Reference Architecture for Decision Management.  
[https://www.ibm.com/cloud/architecture/architectures/  
businessDecisionAutomationDomain](https://www.ibm.com/cloud/architecture/architectures/businessDecisionAutomationDomain)



A business-friendly platform to author, govern, and execute business logic.

# Operational intelligence

Inefficient processes cost time and money. Bottlenecks, complexities, and a lack of understanding mask opportunities for process improvement. With process modeling, you gain better visibility into business operations, which help you create efficiencies at scale. Consider every decision that needs to be made as part of a business process. Processes are greatly enhanced when you get a recommendation based on previous decisions in similar situations.

## OBSERVE, UNDERSTAND, AND IMPROVE BUSINESS OPERATIONS

**Create a complete and cohesive vision.** Systematically collect and link the business events from the different business automation components sources (workflow, decisions, content...) then make them available both in short term storage to produce descriptive analytics and long term storage for predictive analytics.

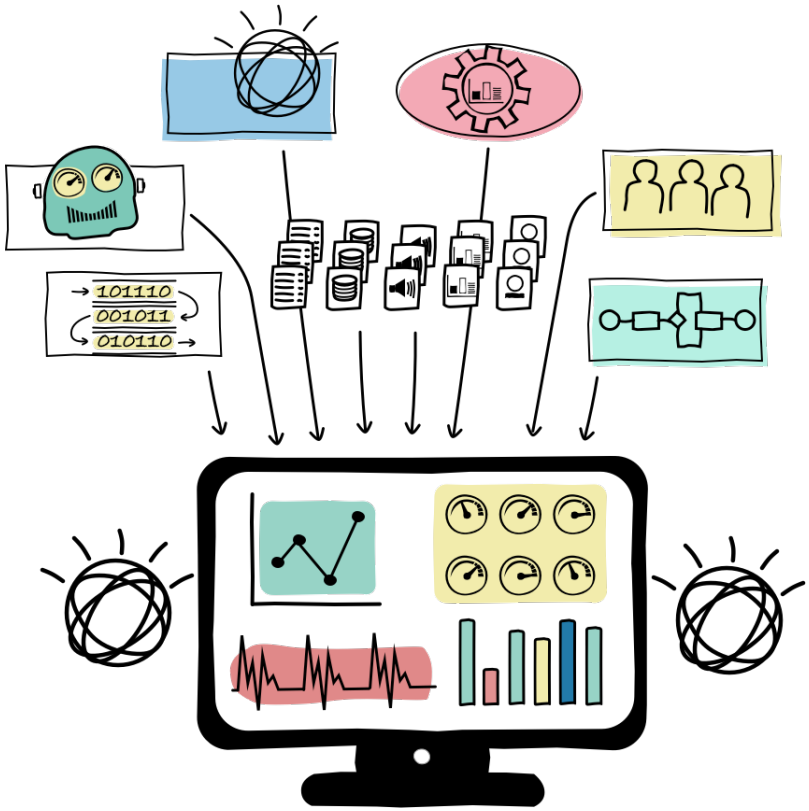
**Understand business operations.** Provide visual insights through dashboards, reporting on raw business events as well as synthetic ones that result from correlation across the different steps of your business processes.

**Improve business operations.** Apply machine learning to business event history to create predictive models that you can integrate into your process. You can leverage this learning to, for example, assist in making the most appropriate choice in the course of a human task or readily make available the most relevant documents while processing a case.



Learn more

Use IBM's Reference Architecture for Operational Intelligence.  
[https://www.ibm.com/cloud/architecture/architectures/  
operationalIntelligenceArchitecture](https://www.ibm.com/cloud/architecture/architectures/operationalIntelligenceArchitecture)



Display events on business dashboards and apply AI to derive insight.

# IBM Cloud Pak for Business Automation



IBM Cloud Pak for Business Automation is the platform that provides business automation capabilities you can use based on where you are in your journey to cloud. Select a form factor based on your operating target. The Cloud Pak includes both VM-based and containerized offerings to enable you to move to the cloud at your own pace with a single and flexible licensing model.

## FREE YOUR TEAM FOR HIGH-VALUE WORK

**Multiple form factors.** Capabilities are available either as classic virtual machines (VMs) running on premises or public clouds, in containers, or as SaaS offerings managed by IBM.

**Portability across clouds.** Packaging options enable you to use all the cloud benefits, ranging from private to hybrid to public clouds while deploying automation solutions to serve your line of business in the most appropriate and economical way.

**Born on the cloud.** To take advantage of cloud benefits, repackage legacy capabilities in containers or as SaaS offerings and create new capabilities as containers. Examples include: Business Automation Studio, Business Automation Insights, Digital Workers, Business Automation Navigator, Automation Workstream Services.

**Flexible licensing.** Use the automation capabilities that best support each of your automation initiatives and solutions.

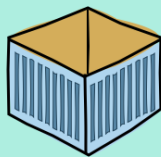


Check out the IBM Cloud® Pak for Business Automation.

<https://www.ibm.com/cloud/cloud-pak-for-business-automation>

# IBM Cloud Pak for Automation

| Form factor<br>capabilities | Classic VM | Container | SaaS |
|-----------------------------|------------|-----------|------|
| Workflow                    | ✓          | ✓         | ✓    |
| Content                     | ✓          | ✓         | ✓    |
| Capture                     | ✓          | ✓         | ✓    |
| Decisions                   | ✓          | ✓         | ✓    |
| Tasks                       | ✓          | ✓         |      |
| Operational intelligence    |            | ✓         |      |



Flexible deployment options to meet your cloud needs.

# IBM Garage & Expert Labs: Accelerate your journey

Ready to take the next step towards digitizing your business, applying AI, or building a hybrid work force with humans and digital workers to achieve automation? Your goal is to accelerate value, deliver frequently, and reduce risk. We can help. Engage with IBM Garage™ or Expert Labs to get started.

## WE HELP YOU ACCELERATE AND INNOVATE

**Automate.** Activate content capture, storage and governance, decision management, workflow and task automation. Identify a business automation opportunity, then define and build the MVP.

**Make AI work for you.** Gain accuracy and efficiency in your operations by getting semantic information from your documents, or adding predictive insights to your decisions, prioritizing tasks intelligently, or applying operational intelligence or process mining to uncover process improvements.

**Automate to the next level.** Free up knowledge workers time by optimizing processes and deploying digital workers. We can work with you to identify the best fit for the creation of digital workers and help you build your hybrid workforce.

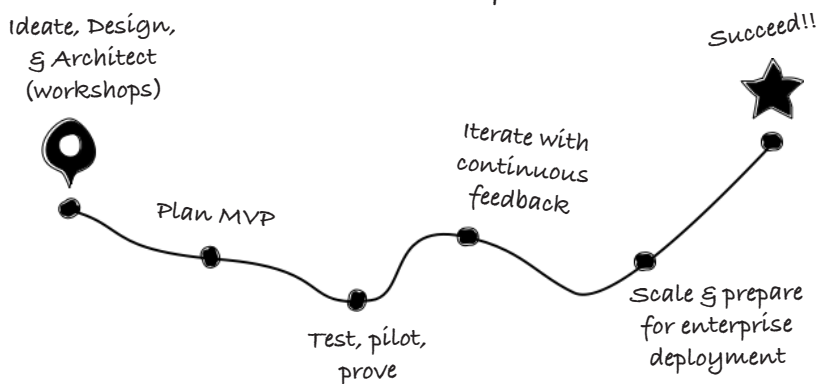


Check out the IBM Garage.

<https://www.ibm.com/garage>

# Engage IBM Garage & Expert Labs!

## Business Automation roadmap



**IBM Garage and Expert Labs are trusted partners, providing technology and prescriptive guidance to deliver immediate business value.**

# Automation option glossary

When automating a business process, you can choose any combination of the following automation options.

**Modeling.** The activity to discover and describe a workflow, a decision, or a document through a visual and declarative model that can be understood by business users and executed on the IT side.

**Re-engineering.** The activity of refining the as-is-state into to-be models.

**Simulation.** The ability to run a model to evaluate its impact and performance before investing in a full-fledge custom implementation.

**Orchestration.** The coordination of human activities without automation. The swivel chair is the orchestration function that tells users the task to work on and accepts notification by the user when the task is complete.

**Monitoring & analytics (Business Activity Monitoring).** The ability to gather operational data from the execution of human or systems tasks, build real-time dashboards to visualize KPIs (Key Performance Indicators), and derive insights from the collected data.

**Guided UI.** The creation of user interfaces to guide the user through the presentation and capture of appropriate business data at the right stage of the process.

**Task delegation.** The replacement of manual tasks and activities by computerized tasks, bots, digital workers.



Learn more

Learn about IBM's Business Automation Architecture.

<https://www.ibm.com/cloud/architecture/architectures/dba-architecture>

**Service integration.** Collect and exchange information through system APIs versus getting information through various user interfaces.

**Decision support.** Help users make decisions with computer provided guidance.

**Decision automation.** Decision making by a computer without human intervention.

**Service choreography.** The sequencing and orchestration of system tasks and processes through APIs to render a business operation.

**Content management.** The ability to store, retrieve, visualize, and annotate content at the enterprise scale.

**Case management.** One type of business workflow corresponding to ad hoc team collaboration around a case, i.e., a set of business meta data, and documents and folders.

**Data capture & extraction.** The capacity to recognize a document type (classification) and extract and digitize particular elements or fields of a document.

**Straight-through processing (STP).** This corresponds to the full automation of a business process so it doesn't require human intervention. If needed, exceptions can interrupt the STP to involve humans through one or several automation options.

Explore demos!

<https://ibm.biz/dba-demos>

Try it out! An end-to-end implementation.

<https://www.ibm.com/cloud/architecture/architectures/dba-auto-insurance-claim-processing>

Connect to the Business Automation user community.

<https://community.ibm.com/community/user/automation/home>

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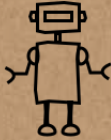
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# IBM Business Automation

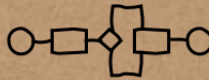
## Tasks



Hands ●

Manipulation (Tasks) and  
smart work automation  
(RPA & digital labor)

## Workflow



Central ●  
nervous system  
Orchestration of work  
(Workflow)

## Content



Memory ●

Share and govern  
unstructured information  
(Content services)

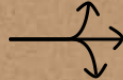
## Capture



Eyes ●

Extract from  
unstructured  
documents (document  
processing)

## Decisions



Left Brain ●

Business policy &  
business rules  
(Operational intelligence  
& Decision management)

## Operational Intelligence



Eyes ●

Get insights from monitoring  
dashboards (operational  
intelligence & descriptive  
analytics)



Right Brain ●

Cognition  
(Operational intelligence  
& Machine learning)