Digital Workflow Transformation

E-book: The Top 5 Use Cases for AI-Powered Intelligent Automation
Table of Contents

3 The Top Priority: Digital Workflow Transformation
4 The Main Motivators
6 The Top 5 Use Cases for Intelligent Automation
7 Customer Onboarding
10 Invoice Automation
13 Compliance
16 Fraud
19 Digital Mailroom
22 Claim the Top Spot with Tungsten
23 About Tungsten Automation
The TopPriority:
Digital WorkflowTransformation

Organizations across all industries have viewed digital transformation as a top priority for years. Many are continuing to invest in order to accelerate the process, with global digital transformation spending predicted to reach $3.4 trillion in 2026.

Digital workflow transformation is a requirement for long-term success and resiliency, and AI-powered intelligent automation can help make it happen.

Executives believe that companies that pivot rapidly toward automation will be more successful.

89% of enterprise executives believe digitally transformed companies have a competitive advantage.

88% of enterprise executives believe they need to fast-track end-to-end digital transformation.

Tungsten 2022 Intelligent Automation Benchmark Study
The Main Motivators

When organizations automate business processes and digitally transform workflows, they benefit in many ways, including:

- Enhanced customer experience
- Improved productivity
- Operational efficiencies
- Cost savings

But a survey of executives uncovered some of the more specific drivers for automation:

- Optimizing customer acquisition and retention: 94%
- Running the business: 93%
- Maximizing the value of IT investments: 93%
- Improving customer engagement across multiple channels: 93%
- Ensuring compliance, data management and security: 83%
- Enhancing employee productivity and satisfaction: 82%
- Transforming back-office operations: 77%
- Gaining customer insights through data analysis: 77%
The desire to undergo digital transformation and automate processes is clear. So the question many organizational leaders face is not whether to automate, but where to start.

The short answer is to focus on content-intensive, high-value business workflows that will deliver the greatest return in the shortest amount of time.

Those looking for more specific guidance can use the following list of top 5 use cases as a “to-do” list to accelerate the path to end-to-end digital workflow transformation.

- Data pulled from digital assets like websites (pricing data, product info) - 97%
- Data pulled from specific enterprise - applications and systems (Excel spreadsheets, CRM, ERP) - 96%
- Data pulled from paper documents (invoices, forms, applications, customer claims) - 95%
- Digital identity documents (driver’s licenses, passports) - 88%

The sheer volume and complexity of data associated with critical business workflows is a major driving force of digital transformation. Executives need to gather insights from a diverse range of data sources to make informed decisions, with executives saying the following types of data are powering transformation initiatives:
The Top 5 Use Cases for AI-Powered Intelligent Automation
The adage, “you never get a second chance to make a good first impression” has endured over time for good reason. The onboarding process is that first chance to make a positive impact. With that in mind, business leaders consider onboarding a high-value workflow, with 78% expressing a high level of interest in automating this process. However, 24% of business leaders reported they still have manual onboarding processes. An additional 31% said onboarding is still partially manual. This means more than half (55%) haven’t hit their automation and digital transformation goals for this critical workflow.

Why are organizations struggling to optimize customer onboarding?

Some of the biggest challenges include:

- Slow, manual processes
- Fragmented and/or legacy systems
- Poor data quality
- Complex content
- Limited resources
- Data security
Customer Onboarding

Accelerate Customer Onboarding and Facilitate Access to High-Quality Healthcare

**Challenge**

Program intake is a crucial stage in the customer journey for health insurance exchanges operating under the Affordable Care Act (ACA), demanding accurate processing of thousands of documents each day.

**Solution**

To manage program intake at scale, this large healthcare exchange turned to Tungsten TotalAgility®, automating ACA eligibility adjudication end-to-end. This enabled rapid customer onboarding, ensuring timely access to quality healthcare.

**Impact**

The new automated approach saves thousands of work hours annually, enabling staff to focus on complex cases. It also accommodated a 40% surge in workload during the pandemic, ensuring seamless service delivery.

**Results**

- **Efficient Implementation:** Achieved automation deployment within 8 months from design.
- **Substantial Automation:** Over 70% of processing tasks were automated, streamlining operations.
- **Swift Resolution:** 25% of cases were fully resolved within 24 hours, enhancing customer satisfaction.

Learn more about this case study >
Learn more about other healthcare use cases >
Customer Onboarding

AI-powered intelligent automation transforms a slow, inefficient onboarding process into a streamlined workflow both your customers and employees will enjoy.

Customer Onboarding Intelligent Automation To-Do List

- Automate data ingestion, validation, transformation and sync to reduce the risk of human error.
- Leverage artificial intelligence (AI) and machine learning (ML) technologies to accurately and quickly handle complex documents.
- Ensure all data sent to downstream business processes is accurate and up to date.
- Integrate data from external databases, legacy systems, point solutions and enterprise applications with an open architecture.
- Spot bottlenecks with customizable dashboards for key performance indicators and metrics as well as reporting and analytics.
- Provide customers with 24/7 self-service access to accurate status updates.
- Integrate with the necessary external repositories to perform required checks to keep the process moving without increasing risk.
- Use a scalable digital workforce to handle manual, repetitive tasks so humans can focus on exceptions.
2. Invoice Automation

Paper-based, manual invoice processing is slow and error-prone, and many governments are now mandating the use of e-invoices. Executives are well-aware of the need to digitally transform this workflow, with **82% having a high level of interest** in invoice automation.

AP and finance leaders are being asked to reduce costs without sacrificing quality and to add more strategic value to the organization. The current state of invoice processing is causing a number of hurdles to hitting these goals.

AP and finance professionals list the following as their top challenges:

- **49%** Invoice/Payment approvals take too long
- **47%** High percentage of exceptions
- **22%** High invoice processing costs
- **21%** Lack of visibility into invoice and payment data
- **21%** Late supplier payments
- **20%** Too much paper

Ardent Partners’ State of ePayables 2023
With 14,000 invoices manually processed annually, a civil construction and development company focusing on projects for local and state governments sought a precise and efficient solution for managing invoicing. They aimed to accurately track costs at a granular level, align them with purchase orders, and streamline project cost oversight.

After evaluating a number of options, the company chose Tungsten TotalAgility to digitize invoices and streamline workflows. Collaborating with a Tungsten partner, they drove their AP transformation forward and integrated the Tungsten solution with its core accounting system and Microsoft SharePoint document management platform.

Through automation, invoice processing times have been slashed from hours to minutes, while enhancing pricing strategies. Unprecedented insight into operational costs empowers the company to manage projects effectively, ensuring on-time, on-budget construction projects.

95% Faster Invoice Processing: Invoice processing time was drastically improved by 95%.

Real-time Cost Analysis: Enabled immediate assessment of operational expenses through real-time analysis.

Punctual Payments: Ensured timely payments to vendors.

100% Data Capture and OCR Accuracy: Data extraction was impeccable with reliable and error-free data extraction.
AI-powered intelligent automation transforms manual, error-prone invoicing processing into an efficient and effective workflow for improved speed, accuracy and visibility.

**Invoice Automation Intelligent Automation To-Do List**

- **Automatically identify and extract essential information from invoices using optical character recognition and AI to significantly reduce the time needed for manual data entry and errors.**
- **Leverage the electronic exchange of e-invoices between buyers and suppliers to eliminate paper documents and improve processing times.**
- **Automate the validation and reconciliation process for improved accuracy, speed and compliance.**
- **Integrate with your existing ERP or financial system to automatically route invoices to the appropriate people based on predefined rules and criteria to accelerate approvals, standardize the approval workflow and reduce delays and errors.**
- **Comply with mandates and changing legislation around e-invoicing.**
- **Optimize cash flow by taking advantage of early payment discounts through efficient payment processing.**
- **Automate the payment approval process and integrate with your payment processing system to ensure timely and accurate payments to suppliers for stronger relationships.**
- **Use comprehensive reporting and analytics to gain visibility into invoice processing workflows and add strategic value to the organization with data-based recommendations.**
3. Compliance

Organizations need to reduce risk when it comes to compliance and security violations, but they can’t afford to slow down business workflows to do it. In addition to being too slow, manual checks are more likely to result in violations as it can be difficult for human workers to stay on top of new requirements. With issues like these to contend with, executives are looking to technology, with 83% expressing a high level of interest in document security management.

Depending on the industry, you may need to comply with:

- General Data Protection Regulation (GDPR) and California Consumer Privacy Act (CCPA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Know Your Customer (KYC) and Anti-Money Laundering (AML) checks
- Payment Card Industry Data Security Standard (PCI DSS)

Failure to meet these requirements can result in fines and reputational damage. For example:

The average cost of a data breach in the U.S. is $9.44 million.

2022 was the second worst year on record for the number of reported healthcare data breaches. Global fines for failing to prevent money laundering and other financial crime increased by more than 50% in 2022.
Marginalen Bank grappled with high operational costs, compliance risks, and prolonged loan origination processes due to manual Know-Your-Customer (KYC) controls and Customer Due Diligence (CDD) checks.

By employing Tungsten solutions, the bank automated due diligence security checks for all loan applicants.

Thomas Holmstrom, Solutions Manager at Marginalen Bank shared that Tungsten “transformed our KYC process.” With automation handling fraud detection checks, high-risk loan applicants are flagged promptly. Estimated savings of 16 hours daily in labor, even accounting for automation costs, equates to 8 hours overall, adding the equivalent of two full-time equivalents per week for enhanced customer service.”

8 Hours/Day Saved: Manual work was reduced by 8 hours/day with automated security checks.

13 Key Business Processes Streamlined: Operational efficiency was elevated by streamlining 13 key processes.

GDPR Compliance Accelerated: GDPR compliance was accelerated with rapid, automated reporting.
AI-powered intelligent automation transforms compliance into an automated and efficient workflow that mitigates risk and helps your organization avoid fines.

**Compliance Intelligent Automation To-Do List**

- Build governance and data security protocols into your workflows with automated systems that monitor, report and escalate compliance issues as needed.
- Protect Personally Identifiable Information (PII) with secure authorization, authentication and encryption.
- Apply business rules and data protection policies to automatically filter content and use advanced information protection like watermarking and automatic redaction to improve compliance and mitigate risk.
- Maintain an information chain of custody with a complete audit trail of documents.
- Protect sensitive data in printed documents with content-aware capture and print capabilities like:
  - Automated workflows that hold print jobs in a secure print queue
  - Secure print, capture and routing from mobile devices
  - Touchless printing and mobile device authentication
- Choose an intelligent automation platform with features like SOC 2 Type 2 certification and ISO 27001 certification to further enhance the security of sensitive information.
Fraud is a growing concern across all industries. As technology advances it becomes increasingly difficult for organizations to rely on manual processes to identify and prevent fraudulent activities. Fraud is a **costly issue** for all industries.

- Every $1 of fraud costs U.S. retail and ecommerce merchants **$3.75**.
- Every $1 of fraud loss costs U.S. banks **$4.36**.
- Every $1 of fraud costs mortgage depository originators **$5.34**.

When organizations are dealing with high volumes of content, forged and tampered documents can go unnoticed. Identity fraud in particular is a major challenge, as attackers become more sophisticated in their use of stolen identifiers.

In the two years from 2020 to 2022, there was an 83% increase in publicly reported data breaches in the U.S.

In 2022 suspected synthetic identities used for U.S. loans and credit cards were responsible for **$4.6 billion** in outstanding balances - a 27% increase since 2020.

-- **2023 State of Omnichannel Fraud**
A surge in fraud cases posed a significant challenge for Aviva PLC, the UK’s leading insurance, wealth and retirement business. Aviva uncovered more than 12,000 instances of insurance claims fraud worth more than £113 million. Manual fraud detection relied on agents to recall various actors or enablers within a fraudulent entity. Escaping fraudulent claims escalated insurance costs across the UK.

Aviva seamlessly integrated Tungsten TotalAgility within its fraud processes to really hone in and target suspected cases, leading to a higher rate of detection and greater protection for customers and their organization.

Dave Warnes, Aviva’s Automation Customer and Engagement Lead, highlights, “Automating the process enables us to focus on suspected cases, leading to higher detection rates and amplified protection for both customers and the organization.” At the same time, they can “free frontline colleagues from laborious and repetitive tasks around analysis and spend more time working with the customer on-demand and servicing their needs.”

**Cost Reduction:** Mitigated fraudulent losses by curbing fraudulent claims.

**Enhanced Efficiency:** Automated processes streamlined operations.

**Improved Customer Experience:** Enabled team members to spend more time serving customers.
AI-powered intelligent automation transforms fraud identification into a manageable and effective workflow that protects organizations and the bottom line.

Fraud Intelligent Automation To-Do List

- Use AI-powered checks to verify whether a document is genuine and hasn’t been forged.
- Conduct tampering checks for headshot manipulation and text changes.
- Use AI and automation to identify and extract the relevant entities from an ID with optical character recognition (OCR) or by reading the data from the NFC chip in the ID.
- Perform authenticity checks to match the data on ID documents and verify the digital certificate in eChip documents against an external list.
- Automatically run checks against external law enforcement databases to ensure the data on the ID matches known information and that the ID hasn’t been reported lost or stolen.
- Automatically match the eChip photo with the customer-supplied photo to validate the person is the true owner of the ID.
- Leverage biometric authentication to conduct facial ID and liveness/selfie checks to validate whether the person presenting the ID is real, the person actually pictured on the ID and present in the moment of verification.
Information is at the heart of every business. Data comes in and out every day in various forms, from contracts to invoices, customer details and inventory reports. Manually sorting, recording and delivering incoming documents is no longer an option given the sheer volume of data and a globally dispersed workforce. Digital mailroom adoption is the obvious answer, which is why 77% of business leaders expressed a high level of interest in digital mailroom automation.

Mailrooms based on manual or even partially manual workflows are:

- Inefficient
- Error-prone
- Costly
- Slow
Navigating a deluge of paperwork, reducing costs, and achieving prompt customer correspondence replies posed a challenge for Kelag, a leading energy service provider in Austria.

Kelag partnered with SmartCAP IT-Solutions to construct a digital mailroom powered by Tungsten solutions. Today, letters are scanned, digitally processed, and seamlessly integrated into relevant business processes, streamlining operations and enabling swift service.

“We receive huge quantities of customer correspondence and Tungsten solutions help us respond to enquiries in a more efficient and organized manner.”

Georg Olivotto
Project Leader, Kelag.

30-Minute Savings Per Day: Invoice and returns processing was streamlined.

Instant Correspondence Delivery: Branch correspondence delivery was transformed from a 2-day process to instantaneous.

Enhanced Efficiency: Reduced manual work and optimized resource allocation.
AI-powered intelligent automation transforms your mailroom into a secure and accurate workflow that delivers speed and scalability.

**Digital Mailroom Intelligent Automation To-Do List**

- Use AI technologies like natural language processing, machine learning and mobile capture to quickly extract key information and optimize data for processing from both structured and unstructured documents.
- Automatically identify the different types of content coming in such as invoices, orders and contracts.
- Eliminate data entry duplications, errors and delays.
- Put digital workers to good use to streamline mailroom workflows, save time and reduce costs.
- Keep pace with the growing volume of mail over time without adding headcount.
- Free up human workers to spend more time on higher value tasks that improve the customer and supplier experience.
- Make sure information flows smoothly to various applications, software and databases with a connected ecosystem.
- Benefit from a centralized mail system for greater visibility and accessibility.
Whether you start in the mailroom or with customer onboarding, Kofax helps organizations accelerate automation and digital workflow transformation.

As the industry-leading AI-powered, low-code, end-to-end intelligent automation platform, Kofax provides a complementary and innovative platform. Organizations can put technologies like digital process automation, intelligent document processing, robotic process automation, cognitive capture and optical character recognition to work for cost savings, improved productivity and operational efficiencies.

Advanced artificial intelligence capabilities deliver unmatched results when it comes to accuracy and speed, enabling organizations to turn even complex data-based processes into streamlined workflows.

Intuitive drag and drop features further accelerate automation initiatives so non-technical users can use their business process knowledge without having to rely on professional developers.

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**Claim the Top Spot with the Tungsten Intelligent Automation Platform**

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**Key Benefits of Tungsten**

- Revolutionize business-critical workflows
- Overcome operational challenges
- Unlock valuable insights
- Drive efficiencies
- Reduce costs
- Scale innovation
Tungsten Automation, formerly Kofax, is the global leader in intelligent automation solutions with a trusted legacy of nearly 40 years, with a team of 2,000+ employees in 40 countries, serving 25,000+ global customers. Our dedication to innovation and customer success has earned us industry recognition, including being named a leader in Intelligent Automation (IA), Intelligent Document Processing (IDP) and Process Orchestration by top analysts. We are trusted to help businesses gain unprecedented efficiencies and reduce costs through AI-powered workflow automations that propel their businesses into the future.

To learn more, visit www.TungstenAutomation.com