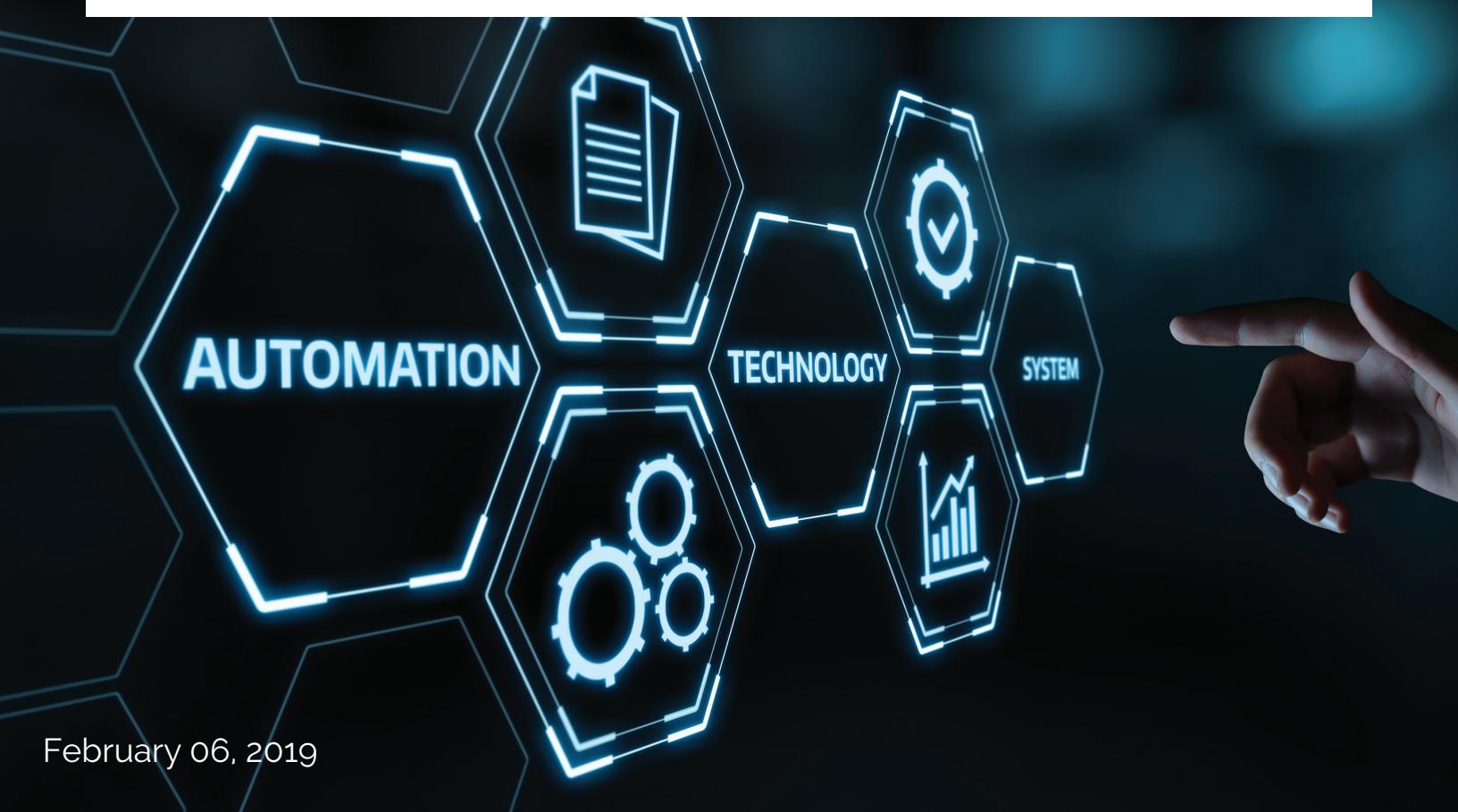


Reinventing Business with **Digital Business Automation**

In both business and technology, automation now streamlines functions that only a short time ago seemed impossible to automate. More importantly, across business operations—from loan origination and patient care to regulatory compliance and customer service—it increases an organization's ability to scale and perform more work both faster and better without relying on an additional employee headcount.



In fact, many organizations are moving from high-touch, manual processes to digital operations and automation is evolving into something entirely new. Automation now incorporates a host of new tools, from artificial intelligence to robotic process automation. These tools are designed to improve employee productivity, enhance decision making and help optimize systems. As a result, automation is now a worthier investment for more of your work processes than ever before.

Along the way, automation expanded beyond simply achieving gains in cost and efficiency to encompassing a customer-centric focus on improving each user's experience. Capabilities have expanded from handling rote automation of repetitive tasks to accommodating a broad range

of work styles and scenarios enterprise-wide. It has learned to do more than follow prescribed processes.

This white paper provides an overview of how automation has changed as enterprises have transformed into digital organizations. It then examines which users these changes are affecting and why these changes are a good thing. It takes a deeper dive into how automation provides specific capabilities for specific business operations, from managing workflow to making real-time decisions. It concludes by introducing a fully integrated Digital Business Automation platform from IBM, which brings together key automation capabilities to enable enterprises to digitally transform their organization at scale.

Across Industries, Business Reasons for Automation are Changing

Automation today is designed to increase the amount and quality of work an organization can handle. This becomes critical when headcounts may be static, but the workload must scale upward to accommodate offerings, customers demands and seasonal fluctuations. Remaining competitive, meanwhile, also demands scale, especially as other organizations in the same industry seek advantages by rolling out new customer experiences that are digitally and easily replicated many thousands of times using automated processes.

For the companies that scale successfully, especially in industries that operate entirely

digitally, such as online commerce or entertainment, the results can be astounding. The ability to scale operations with automation across these enterprises can increase the revenue per employee from hundreds of thousands to millions of dollars. In the process, quality often improves. In fact, in virtually any industry, the use of modern automation means that increased profitability and increased quality now go hand-in-hand.

Automation Provides Benefits Across Business Operations

The business operations that are most commonly re-engineered to make use of digital technologies are those that support the customer experience. But while automating front-office processes can improve external contact with customers and the partner ecosystem, automating back-office processes can also improve internal, non-client-facing tasks. The result is that, across industries, business operations benefit from the ability to scale what the automation provides, including scenarios such as:

- | | |
|--|--|
| <ul style="list-style-type: none">✓ Loan Origination and Servicing✓ Policy Underwriting and Claims Processing✓ Regulatory and Compliance Management✓ Patient Care Management✓ Customer Service | <ul style="list-style-type: none">✓ Benefits and Eligibility Management✓ Customer, Employee and Vendor Onboarding✓ Transportation and Logistics Management✓ Fraud and Risk Management✓ Trade Finance |
|--|--|

Automation Software Delivers Capabilities to Transform Work

Digitizing and automating business operations across the enterprise focuses on five key areas: tasks, content, workflow, decisions and data capture. These areas exist in every organization and can benefit from the combined power of the digital transformation and new capabilities for automation.

- ✓ Tasks
- ✓ Content
- ✓ Workflow
- ✓ Decisions
- ✓ Capture

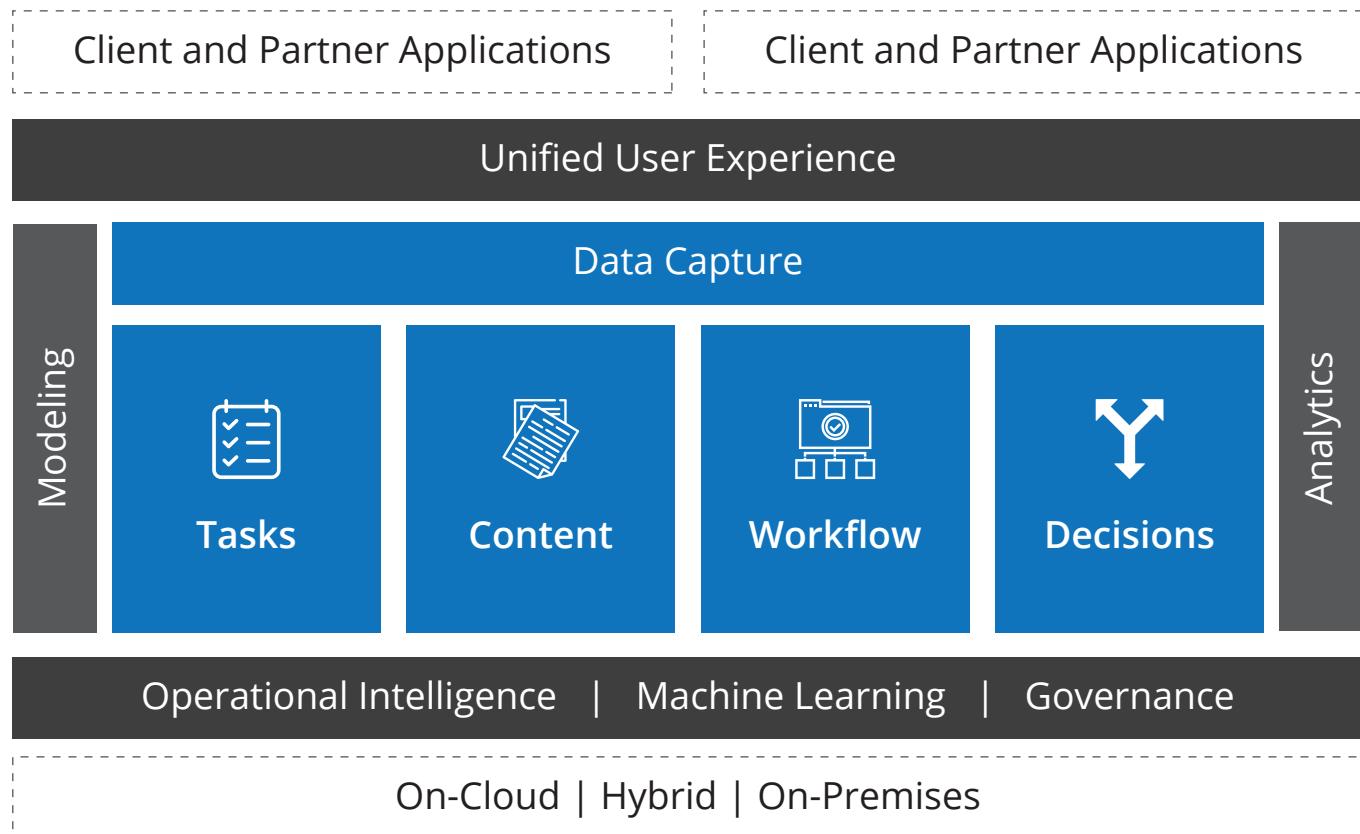
IBM Digital Business Automation platform

The IBM approach to helping organizations achieve scale by automating digital business operations is to create an integrated software platform that allows organizations to digitize and coordinate multiple capabilities. IBM addresses each of the core areas where automation provides benefits—tasks, content, work-flow, decisions and data capture—in a way that allows clients to use any one of these areas as an entry point into the platform's capabilities and to mix and match capabilities as needed, depending on the issues the company is facing.

With its integrated capabilities, the Digital Business Automation platform from IBM can coordinate new capabilities with the user's existing infrastructure—for example, data capture and content management for an insurance company's case management needs, searching files for relevant data, managing the business processes necessary for completing a claim and providing decisions based on company policies.

Business operations can be automated to complete steps without human intervention or to supplement the capabilities of employees. The goal: optimum efficiency, speed, accuracy, customer service and revenue, all at the scale necessary for success in today's competitive business environment.

The IBM Digital Business Automation Platform



The integrated IBM platform provides significant advantages over point solutions for automation, including a unified user experience for consistency across operations, reusable skills and

assets that users can share between platform offerings, and platform services that drive analytics and insight with operational intelligence.

Conclusion

Digitization is changing the nature of work, the workforce and, in the process, entire organizations. By adding automation as a key element of this transformation, companies can achieve significant benefits in the speed, accuracy and cost-effectiveness of their business operations. Importantly, they can achieve the scale of automation necessary to compete in today's business landscape—the ability to apply automation to any style of work, from rote, repetitive tasks to expert knowledge work. From extracting data from unstructured content to making policy-based decisions that help ensure regulatory compliance, modern approaches to automation extend far beyond saving costs or lightening workloads. They help optimize the ratio of employees to revenue with an integrated platform that supplements and extends employee capabilities to work more effectively and help create a more competitive enterprise.

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