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An Oracle Solution Brief
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Managing Unpredictability

Adaptive Case Management

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Introduction: Unpredictability

Businesses seldom follow a script. Managing change and unpredictability is a part of doing business. Organizations, which are flexible and manage the unpredictability better, are often more successful than rigid peers. Anything we do to manage a business is a process. It could be employee on-boarding, Order-to-cash, procurement or customer support. Many of these processes can be broken into a set of standard or repeatable activities. These are the structured processes. In many other processes, we may not be able to predetermine sequence of activities; such processes need tools to manage flexibility and unpredictability. Such unpredictable processes need a knowledge worker to make a decision at each stage and figure out the next step and who does that next step. The knowledge worker also may need to determine what type of rules and policies or documents will be applicable in that particular situation.

Business process management suites, traditionally have been extremely well suited to cater to structured processes but fall short when the process need flexible handling. For managing unpredictability in processes, we need capabilities of adaptive case management.

Managing Unpredictability

To manage processes that have unpredictable workflows and cannot be explicitly modeled at design time we need flexibility to determine the course of the process at runtime. The flexibility includes:

Flexibility in case flows: This means that the knowledge worker managing the case can add work or process fragments or even link cases at the time of execution to provide the necessary flexibility for case management.

Flexibility in user interfaces: Since each case could be different, the user interfaces that case worker interact with also need to flexible. The contextual and dynamic user interfaces adjust with the scope and provide case worker with the right UI elements that are required for that particular case.

Flexibility in work assignments: As the work in adaptive case management is flexible, so is the work assignment. Case workers may need to add stakeholders to the case during the case processing and adjust the work assignments as the case progresses.

Flexibility in enforcing business policies: Cases are typically long running processes and some may even run for months. There may be a possibility that during the case processing the policies or the regulation change. Business people can make those changes to the business rules and be sure that all currently active cases are following the current set of policies.

With such flexibility at your disposal, you can adapt to changing business conditions much more effectively. Being flexible and adaptive let you provide more contextual and personalized customer experience as the experience is not dictated by rigid applications or processes. You can easily navigate through the unforeseen condition that requires unique handling in the process.

Adaptive Case Management (ACM) offer such flexibility and ability to adapt to changing business conditions.

Adaptive Case Management:

A case is generally a long lived, collaborative process. Processing of a case required coordination of knowledge, content, correspondence and human tasks. Case as in most of the processes requires adherence to organizations rules and policies and regulatory requirements. These policies may be about entitlements, escalations, service level agreements or settlements. Now it is called adaptive because the path of process executions cannot be fully predefined. Human judgment is required, at various milestones in the process, to determine the next step in the case processing. External events and case types may alter the processing during the time of execution. Let's review the use cases of adaptive case management.

Use Case #1: Investigative cases: Claims Management

Many adaptive case management use cases are of investigative nature. This means, first of all, the case is not one-and-done, it is rather long running. Secondly as in investigation it needs collection of evidence and processing of evidence for making informed decisions. Depending on the type of evidence the next step in the process is determined.

Take, for example, a car insurance claim. Car accidents can be of different types, and involving drivers with different driving history. Car accident can be a minor fender-bender, or a serious accident with bodily harm. It can be a case of accident with the loss of life, or even hit and run. For each of these cases, insurance claims processing is very different and requires a very different workflow.

Depending on the claim type, certain documentation is required and collected. It can be photos from the incident, maps of incident, medical reports, police reports etc. All such documents are added to case folder and are routed with case for processing.

The case worker may collaborate with peers to resolve the claim, or case worker may add new stakeholders to work on the claim. Claim reviewer may need to verify policy holder's eligibility including deductibles, and allowed types of reimbursements or restorations. So as you see, depending on the claim types the claims officer needs to make decisions and determine the next steps in processing the case. Adaptive case management provides them with such flexibility while ensuring the visibility and audit tracking of each case.
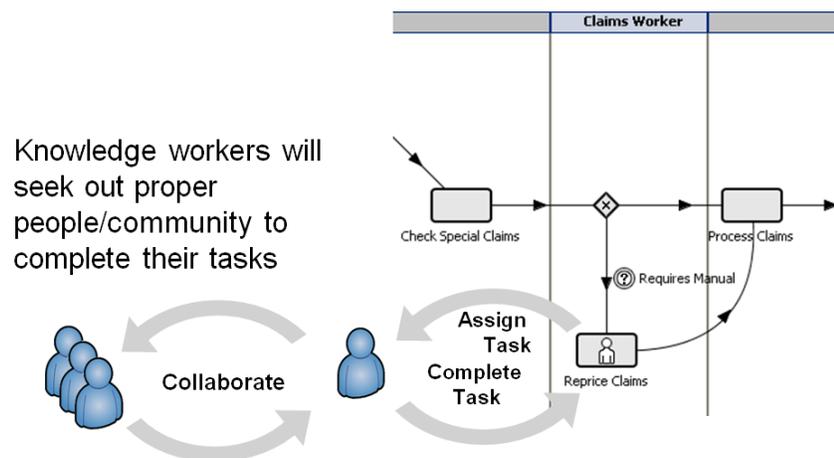
Figure 1.Investigative claims need collaboration and flexibility

We can see such use cases across many other industries. Banks and credit unions face many of similar issues during investigating fraudulent transactions. Credit card fraud may include a series of steps from the time a customer disputes a credit card charge, all the way to reversal of charges and issuing a new credit card. The processing varies depending on the type of card, customer, area, transaction type etc. Adaptive case management is a right model to managing such cases.

Use Case #2: Service Requests: Loan Origination

Another use case for adaptive case management is various forms of service requests. Some service requests are quite straight forward and can be done using straight through processing for instance stopping a utility service or requesting a replacement credit card. Some may need some more involvement and longer processing times. Examples include loan origination, and benefits administration.

Such cases are triggered by customer request via web, phone or email. Then depending on customer type or request type the processing is determined.

Take, for example, loan origination. It is extremely easy for customers to move from one bank to another in response to highly attractive offers. So if the customer is dissatisfied, he or she might quickly defect. Banks must accommodate customer demands by enforcing fast and accurate loan origination processes while maintaining enough flexibility to react to market changes. How quickly can the bank respond when the central bank changes its rates? How easily can it address new audit rules and generate compliance reports? How efficiently can the bank's underwriters and risk analysts adjust policies and calculate necessary reserves? All this impacts the customer satisfaction as well as bank's bottom line.

Many of above situations impact the loan application cycle. While common transactions in that cycle are automated, the smallest variant can stall an application in the queue until a banker or loan officer can address the issue. For example, what happens if the applicant has a change of status midstream, perhaps losing a job or filing for bankruptcy? Loan processing also requires routing of various documents like application, inspection records, appraisal documents etc. Type of the document may depend on loan type or the property type. These dynamics put many banks into a quandary: on one hand, increasing the use of electronic communication and enforcing online transactions simplifies the process. However, once these electronic wheels are in motion, loan officers may need to intervene to address unique issues.

Adaptive case management provides capabilities to manage all such situations while processing a loan. With ACM loan officers can determine the right documentation required to make a decision on the loan, attach it to the loan and also gain the necessary flexibility to create custom tasks for any unique situation. Loan officer can also change the tasks as the parameters that determine the loan eligibility or customer's situation change.

Applying Oracle BPM Suite and Adaptive Case Management

Public sector and private organizations commonly use Oracle BPM Suite to model, simulate, execute, and optimize, business processes across divisions, systems, and applications. The suite includes the technology these organizations need to create, document, and modify business processes quickly and drive process improvements in a nontechnical, business-friendly manner. It provides the technology for implementing, executing, monitoring, and improving end-to-end processes.

Oracle's comprehensive BPM technology enables complete introspection into business processes so analysts can predict, architect, and enable interactions through multiple channels and touch-points.

Oracle BPM suite has built-in Adaptive Case Management capabilities to manage unstructured processes. In Oracle BPM suite "Case" is a pre-built object and can be used to associate all case relates artifacts like documents, data, history, and discussions with it. You can create and manage all case related work activities within BPM workspace.

Most of the time case management needs document routing and content management, so those capabilities are also provided. While working on the case you may check-out documents from a document management system or attach various documents and create the document workflow. Oracle BPM Suite has integration with WebCenter Content that allows managing all file types like Word, Excel, Acrobat and even supports digital asset management including pictures, photos, audio and video content.
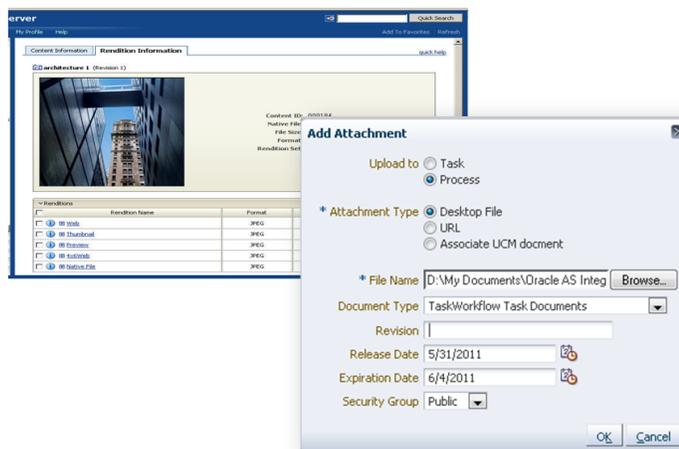

Figure 2. Oracle BPM Suite supports robust content management

To work with a case, knowledge worker has accesses to case folder – this is case workspace that includes all case related objects including documents, data, case history, etc. Knowledge worker may work on a case activity, may add documents to it, collaborate with other workers or SMEs to gain more input. Depending on the context and situation, knowledge worker may create more tasks or add others users to the case. There may also be certain rules and policies associated with the case that determine necessary

actions based on certain conditions, or to enforce constraints within which the knowledge worker needs to work. Analytics capabilities in Oracle BPM Suite provide business manager an insight into case processing and can also recommend actions to the knowledge worker.
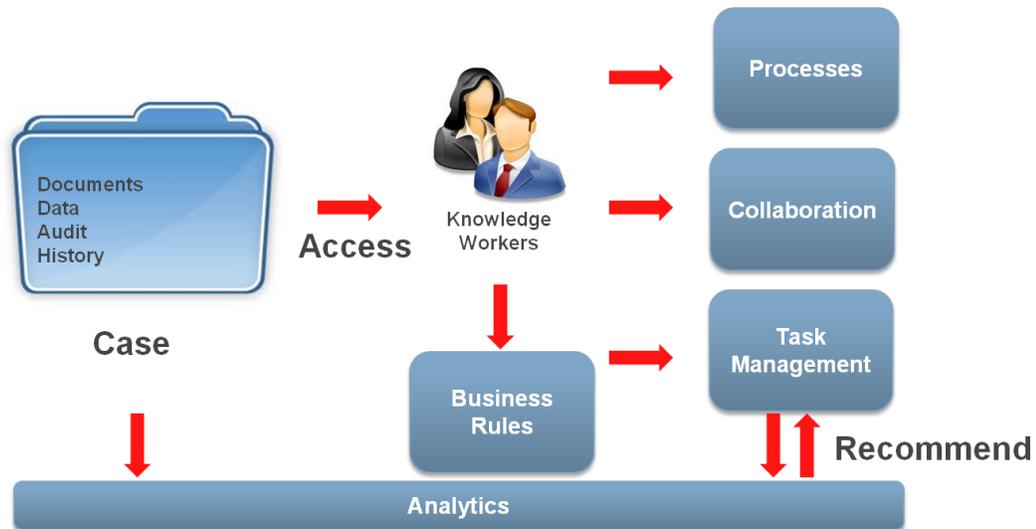

Figure 3. Adaptive Case Management in Oracle BPM Suite.

Once the knowledge workers pick a case instance to work on, they open a case overview screen that includes all the information about the case and provides a detailed overview of status of the case. Case overview provides visibility into which case milestones (1) are in progress or are completed. Case worker can see all the case stakeholders (2) that may include employees, customers, and partners. They can add additional stakeholders if needed. They can review the thread of case activities (3) that have been completed or in progress and can also review the discussion threads from the collaboration activities (4). Another prominent feature is activity ratings (5). Unlike structured and repeatable processes, in ACM the importance and priority of activities can change from case to case and here you can do that.
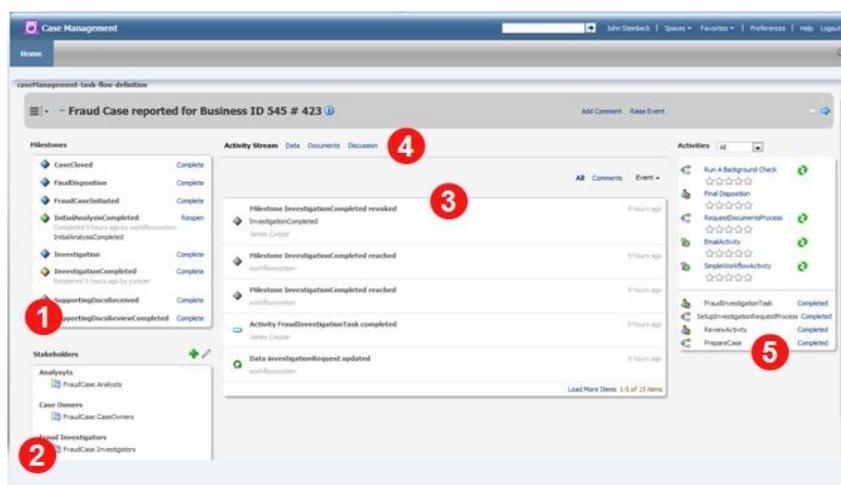

Figure 4. Case Overview in Oracle BPM Suite.

Conclusion

Today's organizations need information systems that can adapt to market changes, meet evolving customer demands, and deliver on expected customer experience. Customers today demand more and more personalized service, more products and service types. To serve their customers, organizations need flexible tools for creating, deploying, and managing business processes. Oracle BPM Suite helps organizations to transform the fundamental processes surrounding investigative or service request case management providing a flexible way to define and execute the adaptive processes.

Oracle BPM Suite includes built-in Adaptive Case Management and offers:

- Management of Case Activities, Events, Stakeholders and Permissions

- User driven task decomposition

- Run-time addition of work and case stakeholders

- Integrated Content Management

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Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200

oracle.com

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