

# Oracle Policy Automation



Public and private sector organizations face common challenges to deliver great customer service. They include cost constraints, a skills shortage, stiff competition, demanding customers and frequently changing business strategies, rules, policies and complex legislation. This environment makes it difficult to deliver accurate, up-to-date, omnichannel service and sales advice. Oracle Policy Automation enables organizations in all industries to easily automate business processes, rules, regulations, and policies to deliver up-to-date accurate advice.

## UNIQUE CUSTOMER EXPERIENCES

Organizations struggle to capture, manage, and deploy complex regulatory and other document-based policies across channels and processes. Providing customers with intuitive, personalized and up-to-date self-service advice is often challenging. To meet this need, Oracle provides seamless integration to a decision automation solution based on the proven Policy Automation platform. Policy Automation is used by hundreds of millions of people customers and citizens around the world to determine real-time advice, such as benefits eligibility, welfare payments, tax obligations, education course credits, license and permit eligibility, insurance premiums and more.

Your organization can now respond to regulatory and policy changes in days instead of months, increasing the trust that your customers have in the decisions and advice you provide. Empower your customers to quickly answer their own questions about products and services while minimizing the information they need to provide further increasing satisfaction with your self-service channel. With Oracle Policy Automation, organizations have been able to halve the rate of queries and appeals, by explaining how each decision was made while also reducing the number of contacts customers need to make in order to get the right answer. Policy Automation also enables you to stay ahead of your competitors, by quickly redesigning pricing or eligibility rules to differentiate product and service offerings. Policy Automation provides:

### Key Business Benefits:

- Offer connected and consistent service using the channels your customers demand.
- Quickly and accurately determine outcomes based on each customer's personal circumstances.
- Absorb the complexity of constantly changing policy rules.
- Help customers to navigate complex rules, in terms that make sense to them.
- Transform service delivery and reduce burden on contact centers, resulting in reduced costs.
- Improve accuracy and consistency of advice provided by contact centers.
- Model policies faster.
- Build business cases for key stakeholders quickly.
- Access from your mobile device.

**Personalized Interaction** – Because Policy Automation interviews understand which policies apply to a customer based on their particular circumstances, each customer gets personalized advice tailored to his/her unique situation.

**Improved Agility** – By using Policy Automation to provide advice and perform decision-making as part of their cloud-based customer experience solution, Service customers can now reduce the implementation and maintenance cost of automating even their most complex rules or policies.

**Consistency across Channels** – From a centrally-managed repository of natural language rule documents that clearly align with source legislation and policy material, consistent cross-channel guidance and decision-making can be delivered for your self-service channel, call center and Internet of Things channels.

**Reduced Queries through Transparency** – Generated documents, that record and explain how decisions have been made, allow customers to easily understand why they may or may not be eligible for a product or service, thus reducing the number of follow-on queries and appeals.

**Automate any Policy** – Policy Automation has evolved over 20 years to be able to handle every sort of policy, from simple combinations of criteria to tables with multiple conditions and even logic that changes over overlapping time periods.

**Analyze to Assess Impact** – With Policy Automation, organizations are able to use 'what-if' analysis to assess the impact of proposed rules, legislation, regulatory and/or policy changes on customers and citizens. Understanding which policies are being used in practice enables better policies to be written, potentially removing redundant policies. These capabilities enable organizations to deliver streamlined service capabilities, boosting productivity and improving policy quality.

**Compliance** – Prove that all advice is complaint by leveraging automated audit reports. These reports can be saved automatically and viewed later.

**Key Features:**

- Rapid transformation of complex policy documents and manuals into executable forms and automated decisions.
- Ability to support omni-channels (web, contact center, face-to-face, mobile, Internet of Things, etc.).
- Intuitive, dynamically generated and personalized interviews.
- Full support for multi-language self-service advice.
- Detailed explanations of why each decision was made.
- Generate documents or pre-populated forms that record advice and decisions.
- Easy to use Rule Assistant.
- Reusable sample projects.

**PERSONALIZED SERVICE**

Your customers will experience a streamlined self-service process with the correct policy and questions applied based on the particular customer circumstance. Attachments may be added to collect additional interview information. Policy documents normally require a high degree of compliance and transparency, compliance reports can be generated. You can see a reduction in administration costs with the consistent and effective handling of complex policy environments and ultimately, customer satisfaction will be improved when complex personal circumstances result in accurate personalized advice.

Preliminary Details	Initial Details <span>Next</span>
<b>Initial Details</b>	
Material and Proposed Use	Name of person proposing to use the material: <input type="text" value="John Smith"/>
Special Exceptions	Gender: <input checked="" type="radio"/> Male <input type="radio"/> Female
Copyright Expiry	Does the above person: <input checked="" type="checkbox"/> hold a licence to use the material? <input type="checkbox"/> propose to use the material outside Australia?
Outcome	Can the creator of the relevant material be identified? <input checked="" type="radio"/> Yes <input type="radio"/> No

Figure 1 - Customer Experience

## AGILE MANAGEMENT

Policy Automation Cloud uses natural language modeling to transform complex policy documents into a dynamic website interface. This intuitive approach means the single source document managed by your policy owners can be rapidly deployed across all channels, helping to ensure that you always provide consistent and accurate advice.

*Name change/exceptions*

**the person has presented evidence of name change in the form of documents issued by a court, governmental body or other entity as determined by State law if**  
the person has presented a valid marriage certificate substantiating the name change or  
the person has presented a divorce decree substantiating the name change or  
the person has presented adoption papers substantiating the name change or  
the person has presented a court order substantiating the name change

**the person has satisfied the documentation requirements to establish identity for a Federally non-compliant driver's license or identification card if**  
the person has presented a court order containing full name, date of birth and court seal or  
the person has presented a Federally non-compliant State issued photo driver license or  
the person has presented an official letter issued by vital statistics verifying full name and date of birth or  
the person has presented school records or transcripts verifying full name and date of birth

**Note:** Court order examples include: adoption document, name change document, gender document, etc. Does not include abstract of criminal or civil conviction.

**Note:** There are other identity documents which may be used for non-compliant licenses. For the purposes of this demonstration, only a subset have been included.

**the person has satisfied the documentation requirements to establish date of birth for a Federally non-compliant driver's license or identification card if**  
the person has presented an official letter issued by vital statistics verifying full name and date of birth or  
the person has presented school records or transcripts verifying full name and date of birth

Figure 2 - Rule Modeling - Business Expert

## MOBILE INTERVIEWS

Policy Automation Cloud Mobile is available for iOS, Android and Windows devices. It makes it easy for your employees, such as field service agents, to give advice that is completely consistent with your call center and online experiences, even when no data connection is available.

## MOBILE SDK

Mobile SDK is available to deploy dynamic and auditable decision-making into mobile apps. Using Oracle Mobile Application Framework (MAF), the application can be written once and deployed across all mobile platforms including iOS, Android, and Windows.

## CONNECT WITH US

For more information about Oracle Policy Automation, visit [cloud.oracle.com/](http://cloud.oracle.com/) or call +1.800.ORACLE1 to speak to an Oracle representative.

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## Integrated Cloud Applications & Platform Services

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### Related Products:

- Policy Automation Collaboration
- Policy Automation for Mobile Device

### Offered as part of a unified CX Platform

The unified platform is at the core of all Oracle CX applications. Common tools help to streamline configuration and management.

- Data Management
- Analytics and Data Visualization
- Application Development
- Content and Collaboration
- Process and Integration
- Identity Management and Security

