Intelligent Advisor in Any Industry
Deliver advice and automate decisions with Intelligent Advisor

- Personalized Service
- Agile Management
- Consistency and Transparency
Deliver Personalized Experiences

Tailor customer experiences with contextualized, personalized advice using rich intelligent online forms, known as interviews.
Provide Agile Management

**Empower** business users to configure rules and design user interface.

Enable staff to easily manage deployments and integrations.
Increase Consistency and Transparency

Get detailed explanations for automated decisions. Discover insights into the customer journey with accurate, reliable analytics and reports.
How do companies leverage Intelligent Advisor?

Customer Facing

Employee Facing

Headless/batch assessments
## Intelligent Advisor

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<th>Feature</th>
<th>Description</th>
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<td><strong>Self-Service Advice</strong></td>
<td>Empower customers to self-serve for simple and complex requests</td>
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<td><strong>Agent/HR Guidance</strong></td>
<td>Ensure agents/HR reps provide consistent personalized advice and decisions, across all channels in any language</td>
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<td><strong>Advice Authoring</strong></td>
<td>Configure powerful advice experiences, without a programming background.</td>
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<td><strong>Advice Analytics</strong></td>
<td>Optimize experiences by channel interview and decision analytics.</td>
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<td><strong>Decision Services</strong></td>
<td>Easily automate decisions and complex calculations within service workflows and batch processes.</td>
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<td><strong>Decision Compliance</strong></td>
<td>Transparently record and explain advice given and decisions made ensuring compliance with company policies</td>
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Examples by Industry
Intelligent Advisor in Financial Services

Use Intelligent Advisor for:
- Self-service Applications and Online Forms
- Insurance Quoting, Underwriting and Claims Adjudication
- Loan Origination and Pre-authorization
- Needs Analysis
- Regulatory Compliance
Example: Financial Services – Customer On-Boarding Dynamic, Personalized and Compliant

Intelligent Advisor enables financial services companies to streamline on-boarding:

Ensure Know Your Customer (KYC) and Foreign Account Tax Compliance Act (FATCA) obligations are met across jurisdictions

Generate a complete set of unique and personalized pre-filled application forms, product disclosure statements and brochures

Intelligently capture customer information once across all products and services being established
Example: Financial Services – Needs Analysis
Offer Real-Time Quotation

Intelligent Advisor enables financial services to rapidly deploy personalized interviews that:

- Recommend products based on the customer’s needs and circumstances
- Generate advice letters including information on products and pre-filled application forms
- Recommend product bundling based on the customer’s existing products and financial goals
- Determine eligibility for new or modified products
- Ensure recommendations comply with corporate and regulatory policies
Intelligent Advisor in Insurance

Use Intelligent Advisor for:
- Underwriting
- New business
- Automated claim adjudication
- Complex calculations, rating, settlements and payouts
- Fraud detection
- Subrogation alerts
- Regulatory compliance
Example: Insurance – Claims Processing
Traceability and Transparency

Intelligent Advisor enables insurance companies to speed up claims processing:

Easily gather initial claim information with mobile agents, even when no network connection is available
Allow claims adjusters to quickly determine the type and severity of the claim at first notice of loss (FNOL)
Accurately process claims for policies with terms and conditions that change over time
Automate decision making for even the most complex claims
Reduce payments by assessing claims more accurately to ensure only the required pay out is made
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Intelligent Advisor in Government

Use Intelligent Advisor for:
- Central Government
- Eligibility, calculations
- Citizen Self-Service
- Cross Channel Consistency
- Grants
- Visas
- Justice and Public Safety
- Taxation/Revenue Management
- Compliance
- HCM
Example: Government – Benefit Eligibility
Agile Personalized Citizen Service

Intelligent Advisor enables government departments to:

Provide customers self service screening for government assistance and benefits
Enable online application for benefits ensuring all relevant information is captured
Periodically re-determine eligibility as rules and policies change
Improve fairness by following consistent procedures and explaining every decision
Example: Government – Benefit Calculations
Fast, accurate entitlements

Intelligent Advice empowers government departments to:
- Reduce appeals
- Start paying recipients in urgent need sooner
- Improve accuracy, consistency and transparency
- Easily recalculate all recipient benefits as rules and policies change
- Predict impact on total payment of proposed policy changes
Intelligent Advisor in Retail

Use Intelligent Advisor for:

- Sales and bonus calculations
- Pricing rules
- Loyalty programs
- Coupon allocation
- Shipping, import duties
- Product matching
- Self-service customer enquiries
Example Retail: Loyalty Management
Innovative and Personalized

Intelligent Advisor enables retail companies to offer enhanced loyalty programs by:

- Easily developing tailored tier systems to reward initial loyalty and encourage more purchases
- Quickly identifying and rewarding repeat customers
- Creating and easily applying promotional coupons and discount codes to connect with members in a more personalized way
- Helping solve the problem of members forgetting about their points, reducing the time between purchase and gratification
Example Retail – In Store Display Assessments Best Practices and Compliance

Intelligent Advisor enables retail companies to ensure compliance for in-store display and other POS by:

- Validating best practices are being followed
- Ensuring compliance with merchandising standards by quickly making decisions with regard to merchandise for display
- Identifying relevant supplier constraints and recommendations
- Making certain that in-store displays are constructed and located to ensure customer and staff safety
- Integrating with promotion and customer loyalty programs
Intelligent Advisor in Higher Education

Use Intelligent Advisor for:

- Degree or program eligibility
- Fees, enrolment
- Language requirements
- Credit transfers
- Scholarships and grants
- Graduation requirements
- Academic advising
- Academic promotion
Example: Education Student Intake Agile Self-Service

Intelligent Advisor enables educational institutions to provide responsive, up-to-date self-service to students by:

- Matching courses to a student’s area of interest
- Determining whether they are eligible for a course, including applying for recognition of prior learning
- Applying any foreign language requirements
- Identifying the appropriate documentation, the student needs to provide
- Directing the student towards further information and services appropriate to their circumstances
Example: Education – Student Services Identify and Respond to Student Needs

Intelligent Advisor enables educational institutions to respond to student needs by:

- Proactively identifying services that might be appropriate for a student
- Placing students in the most appropriate service or accommodation for their circumstances
- Streamlining application processes
- Providing 24/7 self-service answers to common student queries
- Adapting as student needs or policies change
Intelligent Advisor in Healthcare

Use Intelligent Advisor for:
- Self-service health advice
- Co Pay calculations
- Memberships
- Patient and staff safety management
- Equipment maintenance/repair
- Regulatory compliance, standards and alerts
- Compliance checking of outsourced services
- What-if government incentive and rebate target calculations
Example: Healthcare – Self-Service Health Advice
Personalized and Transparent

Intelligent Advisor enables healthcare companies to personalize the self-service advice experience by:

- Offering dynamic personalized questionnaires based on answers received
- Ensuring high-risk issues are consistently identified and managed appropriately
- Directing the consumer to the most appropriate level of medical help
- Providing a preliminary diagnosis or health management plan
- Ensuring consistency of advice across all channels
Example: Healthcare – Co-Payment calculation
Accurate and Consistent

Intelligent Advisor enables healthcare companies to speed up co-payment processing by:

Automating decision making for even the most complex co-payment claims
Reducing payments by assessing claims more accurately to ensure only the required pay out is made
Providing detailed reasoning for every decision
Accurately processing co-payments for policies with terms and conditions that change over time
Analysing effects of policy change
Intelligent Advisor in High Technology

Use Intelligent Advisor for:
- Opportunity and deal management
- Account / opportunity segmentation
- Complex approvals
- Customer advocacy policies
- Multinational customer management
- Service / warranty entitlement
- Contract consolidations / co-terminations / compliance
- Joint venture contract considerations for royalty distribution / cost allocations
Intelligent Advisor in Automotive

Use Intelligent Advisor for:

- Incentive / bonus calculations
- Fleet management
- Warranty management
- Spare parts management
- Billing and claims processing
- Roadside assistance
Example: Automotive – Warranty Consistent and Personalized Service On-Site

Intelligent Advisor enables automotive companies to provide personal, fast customer service through:

- Stepping through appropriate procedures for warranty claims, including attachment of photographic proof
- Calculation of any out-of-pocket costs
- Integration with part ordering and other follow-up actions
- End-to-end service within minutes
Example: Automotive – Incentive and Bonus Calculations Taking Complexity out of the Equation

Intelligent Advisor enables automotive companies to promote sales by:

- Directing the user to relevant price lists and promotions
- Ensuring orders are compliant with policy
- Easily automating sales incentive calculations
- Consistently applying appropriate discounts
- Ensuring the latest policies are always being applied in practice through cross-channel consistency
Example: Manufacturing – Field Service Dynamic and Compliant

Intelligent Advisor enables industrial manufacturing companies to provide dynamic field services:

- Provide field technicians with dynamic diagnostic tools to assist in repairs
- Guide field technicians through device repair processes
- Quickly determine repair requirements and best resolution

Imitation Batteries

Fake batteries are fairly common and we can not guarantee operation with these products as we did not produce them. There are often subtle differences in the design and build which help confirm they are fakes. Where possible request an image of the battery to compare to ours.

Does this answer your question?

☐ Yes  ☐ No

Next
Example: Manufacturing – Warranty Claims Processing
Accurate and Enforceable

Intelligent Advisor enables industrial manufacturing companies to:

- Accurately enforce global, regional and local policies and procedures to correctly adjudicate claims
- Quickly determine warranty coverage and best resolution
- Reduce fraudulent claims through scoring to determine validity
- Increase first-call resolution with dynamic diagnostic tools
Intelligent Advisor in Telecommunications

Use Intelligent Advisor for:

- Product recommendation / allocation / approvals
- Order placement and reversal
- After sales service requests
- Technical troubleshooting
- Warranty management
- Sales bonuses & compensation
- Service feasibility assessment / Service dependencies
- ERP: Tax, HR, Approvals
- Revenue recognition
Example: Telecommunications – Product Matching
Intelligent and Agile

Intelligent Advisor enables telecommunications companies to rapidly respond to changes in services by:

- Quickly identifying plans appropriate for a customer’s needs
- Easily comparing new and previous plan services to determine which aspects need to be stopped, started or retained
- Triggering internal processes as required
- Accurately calculating costs to customer for product plan changes
- Identifying future up-sell opportunities
Example: Telecommunications – Billing
Accurate and Compliant

Intelligent Advisor empowers telecommunications companies to automate billing processes to:

- Quickly and accurate create invoices
- Ensure invoices only contain valid line items
- Trigger reporting processes if required
- Ensure relevant regulatory rules are applied
- Enable the same logic to be applied at POS or batch
Intelligent Advisor in Utilities

Use Intelligent Advisor for:

- Health/safety inspections
- Contract management
- Compliance management
- Document management
- Customer on-boarding
- Service calculations
- Power calculators
- Self-service customer enquiries
Example: Utilities – Customer Self-Service
Personalized, Dynamic Self-Service

Intelligent Advisor enables utility providers to rapidly deploy personalized cross channel interviews that:

- Are personalized to the customer’s details
- Drive customer satisfaction by assisting customers to get the most out of their services (power saving tips)
- Quickly direct customers to information that best answers queries
- Are rapidly deployed and updated to assist in emergency response
- Provide and apply the same information in any language
Intelligent Advisor in Travel and Transport

Use Intelligent Advisor for:

- Fare rules, Penalties
- Sales and bonus incentives
- Agent management
- Issue reporting
- Passenger entitlements
- Loyalty and membership
- Maintenance / OH&S compliance
- HCM
Intelligent Advisor enables travel and transport companies to enhance the customer experience by:

- Quickly identifying customers that may be eligible for a promotion or upgrade
- Personalizing interactions by reusing data already known about the customer and only asking for additional information where relevant
- Quickly calculating compensation or other benefits where disruptions to travel have occurred
- Rapidly deploy new rules and procedures to the field
- Ensuring interactions can be multi-lingual
Example: Travel and Transport – Fare Rules
Agile and Responsive

Intelligent Advisor enables travel and transport companies to deploy travel and fare rules to the field by:
- Identifying and applying traveller entitlements (minimum changeover times, stop-overs)
- Calculating and comparing fare combinations and discounts
- Keeping on-sellers up-to-date with fare and policy changes
- Generating fare conditions appropriate for the traveller’s ticket
- Rapidly deploying policy changes to the field
Intelligent Advisor in Media and Entertainment

Use Intelligent Advisor for:

- Advertising sales bonus calculators and incentives
- Pricing of works
- Scheduling and content compliance
- Copyright and reuse
- Lead management
- Complaint processes
- OH&S / human resource management
Example: Media and Entertainment: Pricing of Works Accurate and Transparent

Intelligent Advisor enables media and entertainment providers to accurately calculate the appropriate pricing for works by:

- Easily identifying the appropriate policies, price lists, licenses for the specific circumstance in which the content will be used
- Automating complex pricing calculations
- Applying the same rules across self service, agent or batch
- Generating appropriate invoices or licensing documents
- Analysing effects of proposed pricing changes
Example: Media and Entertainment: Complaint Processing
Personalized and Responsive

Intelligent Advisor enables media and entertainment organizations to appropriately respond to public queries by:

- Enabling self-service in any language
- Providing consistency in responses across all channels (call center, online, office)
- Streaming complainants to the most appropriate channel
- Personalising the interaction for improved CX
- Flagging issues for escalation as required
Intelligent Advisor in Oil and Gas

Use Intelligent Advisor for:
- Deep Water Regulations
- Land Rights Management
- Joint Ventures: Allocation of cost / Distribution of Revenue
- Warranty / Service Management
- Regulatory compliance
- Pricing / Tax calculations
- Complex Territory Management
- Complex Approval Identification
- HR: OSHA, Shift Staffing Compliance
Example: Oil and Gas – Environmental Compliance
Traceable, Auditable Decisions and Processes

Intelligent Advisor enables oil and gas companies to remain compliant with industry regulations by:

- Quickly directing staff to policies appropriate for their tasks
- Easily stepping through procedures (for example, disposing of hazardous waste)
- Providing auto-filled forms based on interview responses to assist with government reporting obligations
- Alerting when obligations are about to fall due (site assessments, machinery servicing)
- Providing a decision audit report for every decision made and process followed
Example: Oil and Gas: Safety Inspections
Mobile Compliance

Intelligent Advisor enables oil and gas companies to deliver health and safety guidance in the field by:

- Applying only relevant policies and government regulations
- Dynamically tailoring the inspection checklist based on previous responses
- Ensuring required checks are completed and photographic evidence uploaded if required
- Identifying when follow-up tasks need to be created
- Keeping in sync with policy updates
Cross-Industry Use Cases
Intelligent Advisor in CX

Use Intelligent Advisor for:

- Self service, Call center, Cross Channel Consistency
- Claims processing
- Entitlement calculations
- Customer on-boarding
- Loan origination
- Commissions
- Mobile service
- Eligibility
- Compliance
Example: CX – Service Enhancement
Dynamic, Personalized Service Experience

Intelligent Advisor enables organizations to:
- Deliver higher value services via guided self-service or assisted channels
- Deflect calls by offering personalized self-service decision making
- Ensure customer service agents follow efficient and consistent decision-making processes
- Provide full transparency into how service decisions are made
Intelligent Advisor in HCM

Use Intelligent Advisor for:

- Variable pay and allowance rules specific to a company
- Unique absence policies
- Career advice/Job Matching
- Disciplinary policies
- Promotion policies
- Job Vacancy screening
- Voluntary Redundancy payments
- Compensation
Example: HCM – HR Shared Services
Agile Self Service

Intelligent Advisor empower HR departments to:

- Increase employee satisfaction by providing consistent and easy to use employee Self Service
- Increase transparency and agility, while reducing costs and related effort for implementation and execution
- Better manage and understand the impact of policy changes
- Ensure policy compliance with all national and international regulations
Example: HCM – Employee On-Boarding
Fast and Accurate

Intelligent Advisor enables HR departments to:
- Create and maintain their own guided on-boarding interviews
- Comply with business and legal requirements
- Intelligently direct new employees to resources specific to their individual needs
- Generate appropriate documentation
- Trigger follow-up action items
Intelligent Advisor in Enterprise Resource Planning

Use Intelligent Advisor for:

- Call Centre support
- Self-service (citizen, business, employee)
- E-forms replacement
- Complex eligibility (risk, scoring)
- HCM (retirement, compensation, pensions, benefits, holiday, recruitment)
- Insurance (health, dental, life, disability)
- Financials (payments, improper payments, tax, vehicles, discount/loyalty, payroll, billing)
Example: ERP – Process Enhancement
Dynamic Pricing, Quoting and Contract Validation

Intelligent Advisor enables organizations to:

- Dynamically price goods and services including promotions and special offers
- Guide quote creation to ensure only valid quotes are created
- Automatically validate bill of materials to identify incompatible products
- Validate orders against customer contract terms
- Improve accuracy, consistency and transparency of warranty claims

The invoice is in compliance with company policy if

- The invoice contains only contractually approved line items and
- The invoice falls within the date of contract and
- The invoice amount is acceptable
  - The invoice amount ≤ the maximum invoice amount or
  - The invoice has received required approvals
Where to get more information

Intelligent Advisor Generally

Documentation

News, Discussion and Updates