The following is intended to outline our general product direction. It is intended for information purposes only, and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, and timing of any features or functionality described for Oracle’s products remains at the sole discretion of Oracle.
Oracle Solution Accelerators Overview

11.1.1.7.2 Release
What are Oracle Solution Accelerators?

Oracle’s pre-built BPM and WebCenter Content solutions

Solution Accelerators: Pre-built Solutions to Key Processes

- Loan Origination (Financial Services)
- Employee Onboarding (Horizontal)
- Incident Reporting (Public Sector)
- Complaints management (Hor.)
- Insurance Claims Management and others...

Oracle BPM Suite (+WebCenter, +App Integration)

- Social Network
- Process Composer
- Web Forms
- ADF Mobile
- BAM
- Business Processes
- Workflow
- Business Rules
- Adaptive Case Management
- OEP
- Application Integration
- Imaging / Capture
- Content Management
Why Solution Accelerators?

Enable a Business-centric BPM(+) Solution Model

- Demonstrate the value of BPM+ to Business
- Accelerate BPM+ value delivery
- Deliver quality solutions for core Industry processes
- Deliver industry-specific solutions to cover “white space” among Packaged Applications
- Deliver best practices to empower IT and Business
Solution Accelerators: Inside the Box
All Product Quality Components for a Complete OOB Solution
The Best of Both Worlds
Applying a Application Model to BPM Solutions

**Apps Model Advantage:**
Ability to see solution and understand how to configure to better fit needs

**BPM Model Advantage:**
Build any solution you need to support your business processes

Oracle Solution Accelerators
Oracle Solution Accelerators

**Horizontal**
- Complaints Management
- Employee Onboarding
- Financial Reports Approval
- Travel Request Management
- Document Routing and Approval
- Internal Service Request

**New!**

**Financial Services**
- Loan Origination
- Business Account Opening
- Insurance Claims Management
- Insurance Policy Underwriting

**Public Sector**
- Incident Reporting
- eForms Management
- Correspondence Management
- Licensing and Permits

**Telecom**
- Mobile Data Offloading
- Contract Management
- Customer Onboarding

Application Extensions: Siebel, PeopleSoft, EBS, JDE, Fusion, ...

= Available Now
Complaints Management: Challenges

- **Unsatisfactory Customer Experience**
  - Inconsistent, non-personalized, channel-specific process
  - Poor process predictability – SLAs can’t be guaranteed

- **Regulatory Challenges**
  - Process can’t support knowledge workers
  - Cannot adapt to changing regulatory requirements

- **High Operational Costs**
  - Inefficient process with multiple manual steps and work handoffs
  - Poor document management and extensive use of paper

- **Low Visibility into Process Execution**
  - Process participants have limited insight into the process
  - Exception management is manual and load sharing is ad-hoc
NEW in 7.2: Complaints Management Accelerator

**Business Process Overview**

- Multi-channel Complaint Intake
- Initial Assessment
- Detailed Investigation
- Decision Communication and Negotiation
- Final Complaint Resolution

**BPM and Adaptive Case Management (ACM) driven solution to deliver an effective and efficient customer complaints resolution process**

**Strategic Goals**

- Enable meaningful customer interaction
- Reduce operational costs
- Enhance customer satisfaction
- Be more competitive in the marketplace
- Reduce customer churn

**Process Advantages**

- Faster complaint resolution times
- Meet regulatory compliance requirements
- Provide agility, visibility, and audit capabilities
- Reduce use of paper based documents
- Enhanced customer experience for complainants
Effective Complaints Management

Filing  Review  Investigation  Resolution

Customer → Email  Front Office Agent  Complaint Handler  Customer
Customer → Call Center  Front Office Agent  Complaint Handler  Customer
Customer → Website  Front Office Agent  Complaint Handler  Customer

Complaint Investigator  Complaint Handler  Complaint Handler Manager
Complaints Management: CSR files Complaint
Want To Do More With Applications?

Smart Extensibility with Oracle Solution Accelerators

- Support your end-to-end processes by covering “white space” between Apps
- Eliminate the need of brittle customizations
- Enhance end-to-end business process management across apps
- Improve user experience
Value: Deliver Better Services to your Customers

Deliver customer excellence with great end-to-end processes

- **End-to-end processes** that start and end with the Customer
- Coordination across functional silos: aligned resources, services
- Built in real-time visibility and ability to act on tasks
Value: Deliver Additional Services to Citizens

Deliver service excellence with great end-to-end processes

- **End-to-end processes** that start and end with the Citizen
- **Coordination across functional silos**: aligned resources, services
- **Built in real-time visibility and ability to act** on tasks
Citizen Services Delivery: Solution Map

**Real Time and Operational Dashboards**
- Real-time Trends
- Response Performance
- Resource Workload / Alerts
- Turnaround Times
- Service Patterns & Bottlenecks

**Business Rules**
- Related Incident Recognition
- Expertise-driven Task Assignment
- Expertise-driven Task Assignment
- Flexible Form Type Routing

**BPMN Model**
- Responsibility based Task Assignment
- 24/7 Task Notification
- Electronic Routing of Forms & Supporting Documents
- Inquiry-driven Review Routings

**Human Interaction Tasks / User Interface**
- Standards based Data Capture
- Geospatial Analytics
- Flexible & Accurate Form Type Definition
- Review / Approve / Modify

**Incident Reporting**
- Responsibility based Task Assignment
- 24/7 Task Notification

**eForms Management**
- Expertise-driven Task Assignment
- Flexible Form Type Routing

**Correspondence Management**
- Expertise-driven Task Assignment
- Metadata Assignment
- Inquiry Review
- Metadata review/assign
- Response development

**Other Industry and Horizontal Solution Accelerators**
- Inquiry Pattern Analysis
- Response Performance
- Turnaround Times
- Service Patterns & Bottlenecks
- Inquiry Pattern Analysis
- Response Performance
- Expertise-driven Task Assignment
- Inquiry Review
- Metadata review/assign
- Response development
Customer Services Execution: Solution Map

Middleware

- Real Time and Operational Dashboards
  - Application Pipeline
  - Product Performance
  - Worker Workload
  - Turn Around Times
  - Service Patterns & Bottlenecks
  - Financial Reporting process health
  - Real-time issue control
  - Claim Pipeline
  - Process Monitoring

- Business Rules
  - Eligibility Checks
  - Dynamic App Routing
  - Document Checklist
  - Manual or Auto Background Checks
  - Mandatory Documents
  - Blocking issues
  - Role-based notification and escalation
  - Fast-rack Settlement
  - Adjuster Selection

- BPMN Model
  - Application Capture through Disbursement
  - Web Application Submission to Account Funding
  - FNOL Entry through Settlement

- Human Interaction
  - Application Capture
  - KYC/AML Checks
  - Underwriting
  - Document Collection & Verification
  - Account Funding
  - Claim Verification
  - Examination
  - Appraisal

- SOA / Integration
  - Multi-channel Enabled
  - Credit Scores
  - CRM & Core Systems
  - OFAC SDN
  - Web Site Interface
  - Core Banking
  - Published Blacklists
  - External user repository roles integration

- Other Industry and Horizontal Solution Accelerators
  - Guided Web UI
  - Policy Administration

Applications

Oracle BPM

FS Solution Accelerators

Industry

Best Practices
Customer Case Study – Alaska DRB

Six Sigma Process Automation

- Think Big (Six Sigma) → Prioritize processes → Automate with BPM
- Investment in Employee Onboarding accelerator as first BPM solution
- Targeted Benefits Verification process: automated with BPM, collected documents in WebCenter Content

http://story.us.oracle.com/alaska.jsp
Customer Case Study – AsiaCredit Bank

Competing with Speed

• Efficiently utilizing time and resources when innovating loan origination process
• Using Loan Origination accelerator to speed up solution deployment
• BPM to track, WebCenter Content to store
• Gaining competitive advantage by responding to customer needs faster
Process Excellence: San Joaquin County

2013 Gartner BPM Excellence Award Winner

Business Mandate:
Deliver better Citizen services with less resources

BPM Program Success Factors
• BPM CoE with IT, Business Analysts, Operational Experts
• Enable BPM with agile approach
• PA Investment: Travel Request Management first, eForms Management to follow

The Results
• Improved Integrated Justice Information System

“We are investing time and effort in Solution Accelerators to reuse best practices and implement them within the County, thereby taking the advantage of a shorter turnaround time [...] and accelerate delivery of solutions to our customers”

- Shakir Awan, IS Project Manager
A New Level of Maturity for BPM Initiatives

Process Excellence Components

- Business: Master Value Generation
- IT: Master BPM Delivery Model
- Apps Integration: Smart Extensibility of OOB Processes
Solution Accelerators: Fast Path to Excellence

Leading Edge Without the Bleeding Edge

- Metrics/Dashboards-based
- Joint Biz-IT Working Model

Most Valuable Processes

- Sandbox
- “POC” phase
- “Scratch that” cycles
- ROI Phase
- Best Practices Growth
- Process Excellence

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Solution Accelerator Patterns
Value Delivery with Best Practices / Patterns

Components
- Business Objects
- Dashboards
- Processes
- User Interfaces

Extensibility
- Business Rules
- Top-Down BPM
- Config. Tables
- BO Extensions

Delivery
- PA Method
- Extensibility Guide
- Design Partners

Documentation
- UPKs
- Guides
Accelerators: Oracle Industry + Apps Expertise

- Richness of BPM and WebCenter Suites with Apps integration
- Oracle Industry process expertise
- Production-strength solutions
- Framework with full spectrum of components
- Execute quickly against vertical and horizontal solutions
Summary of Key Accelerators

Business Benefits

• Employee Onboarding: faster time to productivity, OOB integration
• Complaints Management: increase customer loyalty, comply with regulations
• Other industry processes: process efficiency and control, document mgt

Key Capabilities

• Out-of-the box solutions with full fledged process management, Case Management, documents, and imaging functionality for quick extensibility
• End-to-end process coverage and process control with real-time dashboards
• Pre-integrated with EBS, PeopleSoft, Siebel (other systems in the future)
• Reduced implementation time and risk
Key Needs Assessment Questions

- **Employee Onboarding**: How long does it take to make a new employee productive? Do you have a documented process for employee onboarding? Is it manually controlled?

- **Complaints Management**: Is improving the ability of your organization to respond to complaints important for customer loyalty and/or for complying with regulations? Are you able to monitor your complaints in real-time as well as report on all complaint data, meet regulatory requirements and avoid lawsuits?

- **Other PA-covered processes**: Do you need to improve process execution time? Do you need to control process with real-time analytics, performance monitoring and audit capabilities? Cut down cost of labor and use of paper–based documents? Provide a consistent, personalized customer experience?
Solution Accelerators

Description
The Typical Onboarding Process

The high costs of manual, ad-hoc employee onboarding

- 90% of new employees decide whether to remain with an organization during their first 6 months (Aberdeen Group Study)
- 14% of a Manager’s Time is spend on hiring activities (University of Michigan Study)
- $1,038,430 spent on provisioning (Network Computing)
- $4.3B annually spent on new hire orientation (Training Magazine & ASTD)
Employee Onboarding Accelerator

**Strategic Goals**
- Support high morale of new employee
- Auditable provisioning
- Reduce administrative costs
- Standardize process across the organization
- Improve productivity

**Process Advantages**
- Timely execution of provisioning requirements
- Individual Status Reports & automated warnings
- Reduce use of paper based documents
- Provide agility, visibility, and audit capabilities

Automated solution for the Employee Onboarding process, including background checks and provisioning of resources.
Application Extension with Solution Accelerators

Extend PeopleSoft or EBS with Employee Onboarding

- Extend process from hire to productivity – or enable even without apps
- Provision all services that employees need, report back to PS and EBS
- Follow standard process to configure for specific Customer
Employee Onboarding
Rapid Business Case: Payback Analysis

Cost & Benefit Summary

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
<th>Total</th>
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<td>Employee Productivity</td>
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<td>Paper Document Management</td>
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<td>100%</td>
<td>100%</td>
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<td>Annual Benefits</td>
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<td>$1,971,788</td>
<td>$1,971,788</td>
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<td>$9,858,938</td>
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<td>Cumulative Benefits</td>
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<td>Net Present Value of Benefits</td>
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</table>

Payback Analysis

Costs vs. Benefits Comparison

Cumulative Benefits vs. Cumulative Costs

Initial Investment Year 1 Year 2 Year 3 Year 4 Year 5
$1,040,000 $1,151,000 $1,262,000 $1,373,000 $1,484,000 $1,595,000

Cumulative Benefits
Cumulative Costs

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Insurance Claims Management (ICM)

Business Process Overview

BPM and Adaptive Case Management driven solution to enable automation and dashboard-based management of the end-to-end claims process for Insurance Providers

Strategic Goals

- Reduce operational costs
- Enhance customer satisfaction
- Be more competitive in the Marketplace
- Build Multi-channel delivery capabilities

Process Advantages

- Faster claim resolution times
- Meet regulatory compliance requirements
- Provide agility, visibility and audit capabilities
- Reduce use of paper based documents
- Enhanced customer experience for claimants
Insurance Claims Management

Using ACM to deliver Business Value

- ACM support for knowledge worker-driven, content-rich scenarios

Summary Status

Rich business object data

Fraud Likelihood

Milestones at-a-glance

Adaptive set of activities
Travel Request Management (TRM)

### Business Process Overview

<table>
<thead>
<tr>
<th>Submit Travel Request</th>
<th>Review &amp; Disposition</th>
<th>Rules Driven Management Review</th>
<th>Final Disposition</th>
<th>Notification</th>
</tr>
</thead>
</table>

Best practice BPM-driven solution to enable end-to-end automation of the Travel Request and Approval process, from initial submission to final disposition and notification.

### Strategic Goals

- Improve operational efficiencies
- Reduce costs

### Process Advantages

- Replace undependable email process
- Automated notification
- Approve multiple requests with a single action
- Easily track late responses
- Analyze travel patterns
Document Routing and Approval (DRA)

**Strategic Goals**
- Improve operational efficiencies
- Reduce costs

**Process Advantages**
- Replace undependable email approval process
- Automated notification
- Standardize approval patterns based on document type
- Role based approvals enables increased approval pool
- Track late approvals
- Identify bottlenecks

Best practice BPM-driven solution to enable end-to-end automation of the Document Routing & Approval process – from initial submission to final disposition and notification.
Internal Service Requests (ISR)

Business Process Overview

Submit Service Request → Review & Disposition → Rules Driven Management Review → Service Fulfillment → Notification

Best practice BPM-driven solution to enable end-to-end automation approval of employee requests for services provided by fulfilling departments within the organization.

Strategic Goals

• Improve operational efficiencies
• Reduce costs

Process Advantages

• Replace undependable email process
• Maintainable standard routings for service types
• Automated notification
• Auditable status verification
• Easily track late responses
• Analyze service patterns and bottlenecks
Public Sector Incident Reporting (PSIR)

Business Process Overview

Oracle BPM process driven solution for Incident Reporting for Public Sector organizations. Enables reporting by citizen or officer, resolution by PS Case Team, and process improvement.

Strategic Goals

- Enable Mobile, Web, and internal reporting
- Automate action routing based on incident data
- Relate similar incidents (rules-based and manual)
- Identify responders based on geo mapping and role
- Match with Social Network activity*

Process Advantages

- Efficiency driven by Rules based prioritization
- Email & SMS notification for 24x7 immediate response
- Individual status reports & automated warnings
- Agility, visibility, and auditing capabilities driven by both an Operational and a Tactical dashboard.
PSIR: High Level Business Process

Witness Incident

Report Incident Mobile or Portal

Rule based evaluation Serial Activity?

Case Team collaborates to resolution

Close Case

Identify new case trends with RTD*

Balance Process, Resource & Cost Performance

Refine Alerts

Refine Automation and Approvals

Post-Incident Analysis & Recommendations

NIEM Export

Action Officer

Case Worker

Dispatch Responders

Social activity analysis Endeca*

Mobile access

Case Manager

* RTD & Endeca are under consideration for future release

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FS Unified Loan Origination (ULO) Process Accelerator

**Business Process Overview**

Best practice BPM-driven collaborative solution to enable end-to-end optimization of the Loan Origination Process for a financial institution – from the creation of the financial application to disbursement of the loan amount. Supports consumer and business loans OOTB while providing a foundation to develop custom loan origination solutions.

**Strategic Goals**

- Increase new business
- Reduce operational costs
- Quickly respond to changing market conditions
- Enhance customer satisfaction
- Build multi-channel delivery capabilities
- Comply with regulations and reduce risk

**Process Advantages**

- Significantly cut down loan approval time
- Provide agility, visibility and audit capabilities
- Easily adaptable to business process changes
- Reduce use of paper based documents
- Manage shared business process across channels
- Provide a consistent, personalized customer experience
Loan Origination: High Level Business Process

Mobile Channel
Create Loan Application

Loan Officer
Create Loan Application

Loan Processor
Create Submission Package

Compliance Analyst
Verify Applicant Identities

Obtain Credit Ratings

Auto Background Checks

Appraise Collateral

Loan Underwriter
Approve or Decline Application

Process Owner
(Monitor & Analyze)

Create & Disburse Loan

Web Channel
Create Loan Application

Loan Processor
Obtain Contract Signatures
Siebel – FS Loan Origination Integration

- Siebel CRM for Sales Cycle
  - Loan Application Capture
- BPM PA for Fulfillment
  - Loan Approval Human Tasks: ID Verification, Underwriting
  - External Services: Credit Rating, Background Checks
  - System Integration: Core Banking, Contracts, etc.
- Feedback Loop into Siebel
  - Financial Account Info
- End-to-end Process Tracking
Best practice solution that enables FS providers to streamline their deposit account opening process for business customers – from application submission to account opening and funding.

**Strategic Goals**
- Reduce operational costs
- Comply with regulations and reduce risk
- Enhance the customer experience
- Be more competitive in the marketplace
- Support multiple customer interaction channels

**Process Advantages**
- Receive applications from web or other channels
- Significantly cut down account opening time
- Minimize human effort in process
- Provide agility, visibility and audit capabilities
- Reduce use of paper based documents
Financial Reports Approval (FRA)

Business Process Overview

End-to-End solution for efficient and controlled Financial Report review and approval process by financial analysts and decision makers.

Strategic Goals

- Support report production and quality assurance
- Monitor and audit investigation workflows
- Reduce administrative costs
- Standardize process across the organization
- Improve productivity

Process Advantages

- Timely execution of financial reporting requirements
- Role-based next best action determination and warning
- Reduce use of email and paper based flows
- Provide agility, visibility, and audit capabilities
Financial Reports Approval

High Level Business Flow

Credit Risk
Create Financial Report (FR) Schedule

System
• Periodically kick off FR approval processes

Financial Services
Load "Unadjusted" FR Excel

System
• Makes Unadjusted FR Excel available for Investigation Mgt

Credit Risk
Open Excel, Request Investigations

GFS
Open Excel, Resolve Investigations

1. Request

2. Claim

3. Resolve

4. Approve OR More Info

System
• Assigns tasks to next in line (CR that opened, GFS that Claimed)

.... by Legal Entity – Division – Product
Electronic Forms Management (eFM)

**Strategic Goals**
- Improve operational efficiencies
- Reduce response time
- Reduce costs

**Process Advantages**
- Replace paper driven approval process
- Automated notification
- Standardize approval patterns based on form type
- Role based approvals enables increased approval pool
- Track late approvals
- Identify bottlenecks

Best practice BPM-driven solution to enable end-to-end automation of the Electronic Forms creation, submission, and approval process – from initial submission to final disposition and notification.
Electronic Forms Management (eFM)

- Organizations design electronic forms using a web based forms designer
  - Each form type is associated with specific checklists, routing patterns, and approval flows and policies
- Organizations publish eForms on portal
- End users of forms (e.g., Citizens, Customers) select, fill, and submit forms for approval
- EFM manages and supports approval process, along with supporting documents and checklists
Mobile Data Offloading (MDO)

Solution Details

• Event Analysis with Spatial data
  – Oracle Event Processing receives continuous stream of device locations from upstream system
  – Oracle Spatial is used within OEP to determine if device coordinates are within any areas of interest. Extremely efficient processing since areas are indexed and held in memory and locations are processed in memory without network latency involved in using the database.
  – Areas of interest are graphically defined by drawing polygons, and policies specified

• Coherence integration
  – Coherence holds relevant reference data from the database in cache and helps manage state of devices that have entered an area of interest.

• BAM dashboards show current activity, devices in a particular zone, etc.

• Tech stack includes Oracle Event Processing, Oracle Business Activity Monitoring, Oracle Spatial & MapViewer, Oracle Coherence
Mobile Data Offloading (MDO)

- Enables telecommunications providers to reduce congestion on cellular networks and lower cost of operations
- Policy-based offloading of mobile data to Wi-Fi and alternate networks
- Handles extremely high volumes of events and determines if a mobile device has entered an area covered by lower cost networking
Mobile Data Offloading (MDO)

Telco Benefits

- Network Cost Savings
- Local Service Offerings
- Manageable Policies by Area

Customer Benefits

- Better Wireless Service
- More Network Features
- Coverage in Congested Areas
More Info?

Oracle BPM PA Homepage:  

Oracle Technology Network:  
http://www.oracle.com/technetwork/middleware/processaccelerators

Twitter:  
http://twitter.com/OProcessAccel

YouTube:  
http://www.youtube.com/OProcessAccel

Oracle BPM blog:  
http://blogs.oracle.com/bpm
Hardware and Software

Engineered to Work Together