

Using Robotic Automation to Refocus the Customer Journey at UNUM

Process Effectiveness

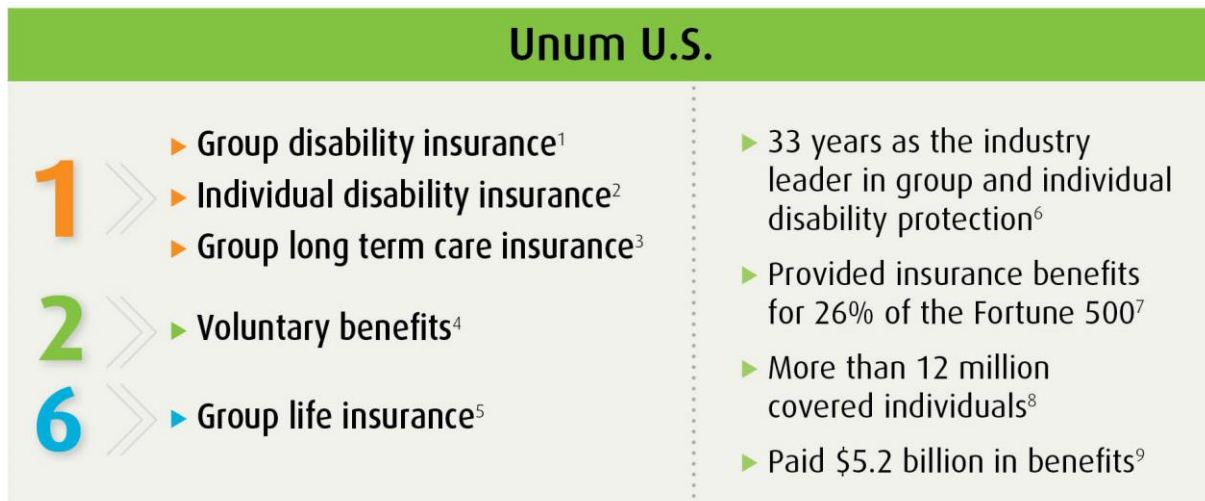
Automation Overview

- ❑ Who is Unum?
- ❑ What is Robotics Process Automation
- ❑ Process Automation Spectrum
- ❑ Industry perspective on 'Future of Operations work'

Unum Automation Strategy and Journey

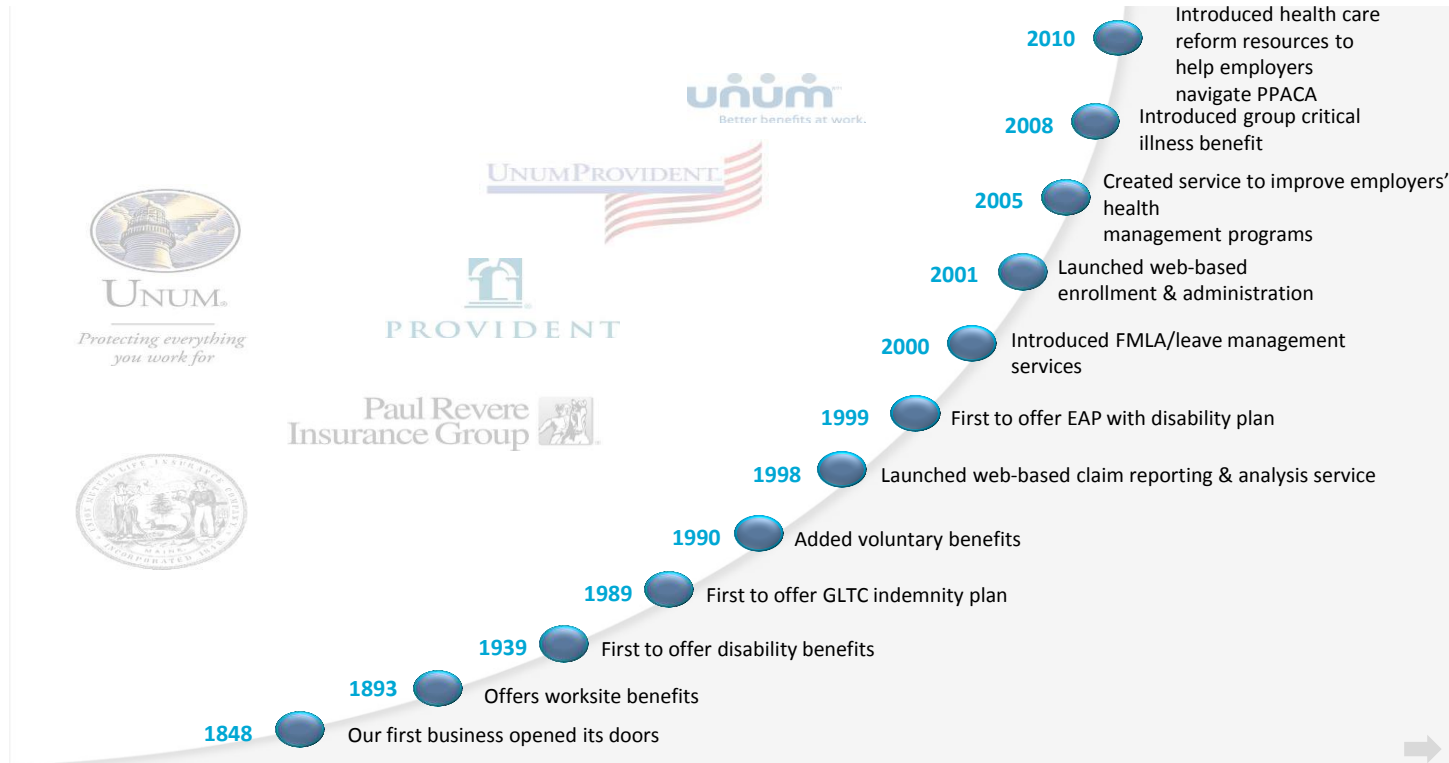
- ❑ Strategy
- ❑ Automation Journey so far
- ❑ Automation Milestone achieved
- ❑ Key Lessons Learned
- ❑ Automation Roadmap

Unum is a market leader in group and individual disability benefits in the U.S., and is one of the largest providers of group life and voluntary workplace benefits.



1,2 JHA 2008 U.S. Group and Individual Disability Market Surveys, 2009. Based on inforce premium. 3 "U.S. Group Long-Term Care Insurance: 2008 New Business and In Force," LIMRA, 2009. based on inforce premium. 4 Eastbridge U.S. Worksite Sales Report, "Carrier Results for 2008," May 2009. based on inforce premium. 5 LIMRA, "U.S. Group Life Sales and In Force, 2008 Annual Results," 2009. Based on new sales. 6 JHA, "U.S. Group and Individual Disability Market Surveys, 1997-2008," 2009. Ranked #1 in disability income protection for the 21 years prior to 1997 by the annual survey of the Employee Benefits Research Institute (EBRI). This statistic does not include Colonial or Unum UK. 7 Fortune magazine 2009, and Unum customer data, 2009; does not include Unum UK and Colonial. 8,9 Unum internal data, 2008.

Unum: More Than 165 Years of Leadership and Innovation



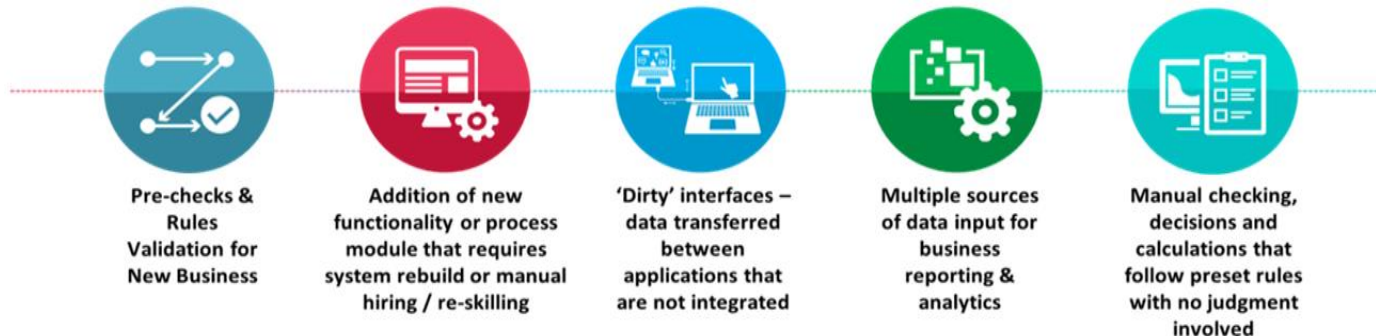
What is Robotic Process Automation?

Overview

- Software that mimics human actions
- Interacts with multiple applications in a “non-invasive” manner
- Integration at the Presentation Layer
- Automated data entry through UI
- Executes rule-based and repetitive transactional processes

Process Selection Criteria

- Digitized Inputs with limited human intervention
- Structured, rules-based, repeatable, computer based tasks
- Prone to error or re-works with limited need for exceptions
- Performing decisions and algorithms
- Need to access multiple systems
- Fluctuating workloads and volumes with long AHTs



Why Automation?

Candidates for Basic Automation

- Repeatable tasks with defined criteria
- Input to legacy systems
- Matching values
- Computations
- Copy – toggle – paste
- Searching for data
- Few steps with high frequency
- Same search in many places

Source of 50%+ of resource time
Generates 80%+ errors

Candidates for Cognitive Computing

- Tasks that require judgment, analysis or critical thinking
- Conversing with another person
- Interpreting an image
- Interpreting free form text
- Ill-defined process
- Infrequent actions
- Ad-hoc work

Work that adds value and enables
legendary customer service

Process Automation Solution Spectrum

Robotic only solutions

End-to-end robotic solutions to automate specific tasks and integrate systems

“Bridge” solutions

Robotic automation as a “bridge” for benefit ahead of a strategic transformation

“Hybrid” solutions

Combined solution of BPM & robotic automation to maximize benefits at an affordable cost

Fully Integrated & Automated

Business Process solutions
BPM solutions to implement process automation where all associated “services” are available



Underpinned by Lean process re-design, maximizing efficiency of process and tools

During implementation, consideration of interface design is required to maximize the potential benefit of the tools being implemented for example:

- Robotics: can data that is currently off-system be moved onto digital formats to allow Robotic processing?
- BPM tools: can processes be standardised so they can be addressed by a single workflow?
- Hybrid: where is the best point in a process for handoffs to occur be between the BPM and Robotics software?

Process Automation Solution Spectrum

Robotic only solutions

*End-to-end robotic solutions
to automate specific tasks
and integrate systems*

- Processes due for significant future re-engineering in a strategic programme
- Orchestrating processes across “wrapped” and “service enabled” systems using BPM tools
- Use of new digital services to avoid major integration costs until service is proven and scaling
- E.G.: auto-enrolment processes



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“Bridge” solutions

Robotic automation as a “bridge” for benefit ahead of a strategic transformation

- Repetitive, well defined tasks in a rules-driven processes
- Tasks with significant re-keying of data across multiple applications and data sources
- “No-shoring” of previously off-shored processes
- E.G.: Bulk Transfers of data in / out, interfaces between applications



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- Wrapping legacy administration systems using robotic software
- Orchestrating processes across “wrapped” and “service enabled” systems using BPM tools
- E.G.: enabling self-services with automated feeds through to legacy systems - BPM tool pushes work through with robots picking up workflow and moving data between systems



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Fully Integrated & Automated

Business Process solutions
BPM solutions to implement process automation where all associated "services" are available

- End-to-end process automation across modern, service-enabled systems, Cognitive solutions
- Significant re-engineering of process to enable benefits not available through robotics
- E.G.: Centralise workflows between applications to improve data accuracy and control



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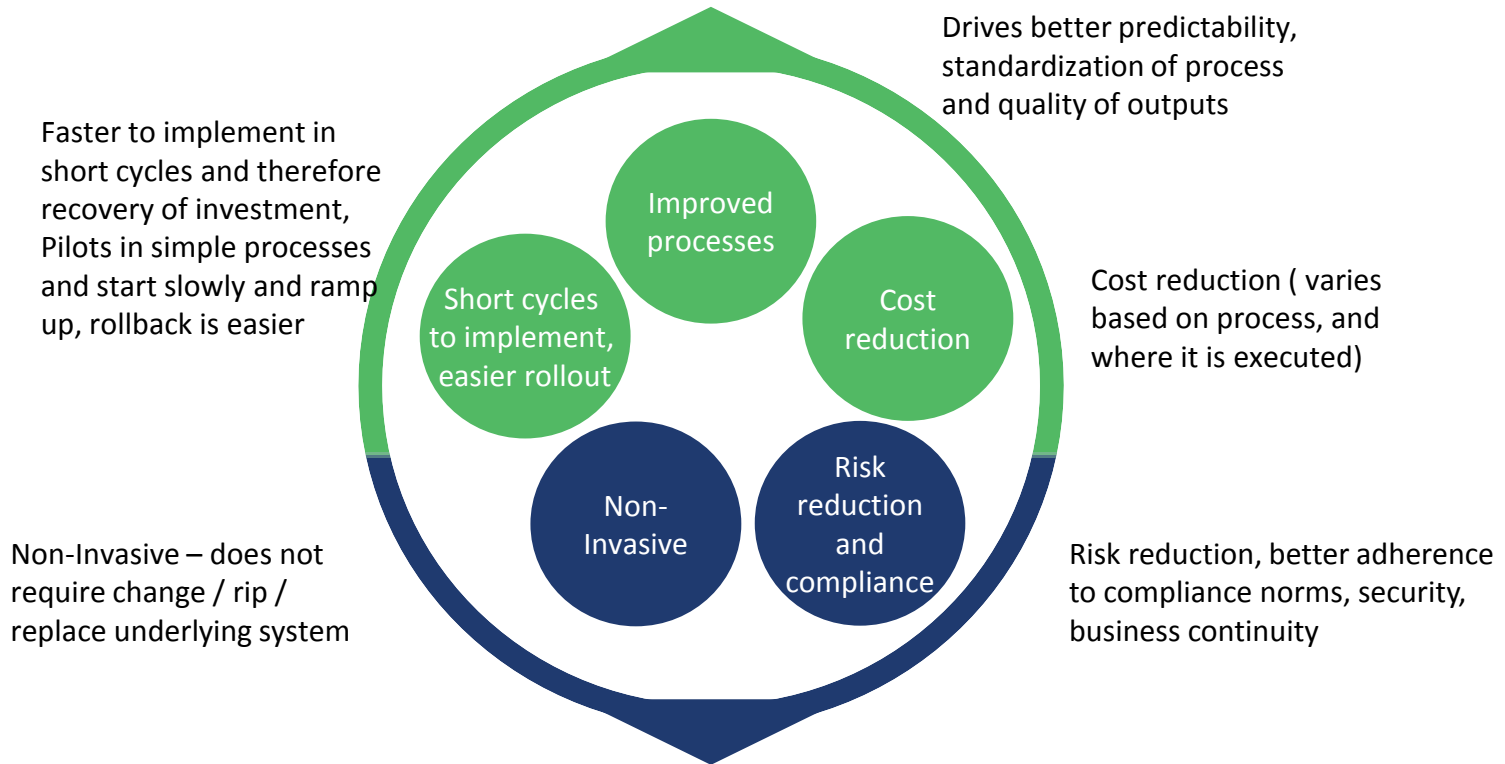
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Unum Journeys

Why Automation is Relevant in Today's Context?



Why Automation? Why Now?



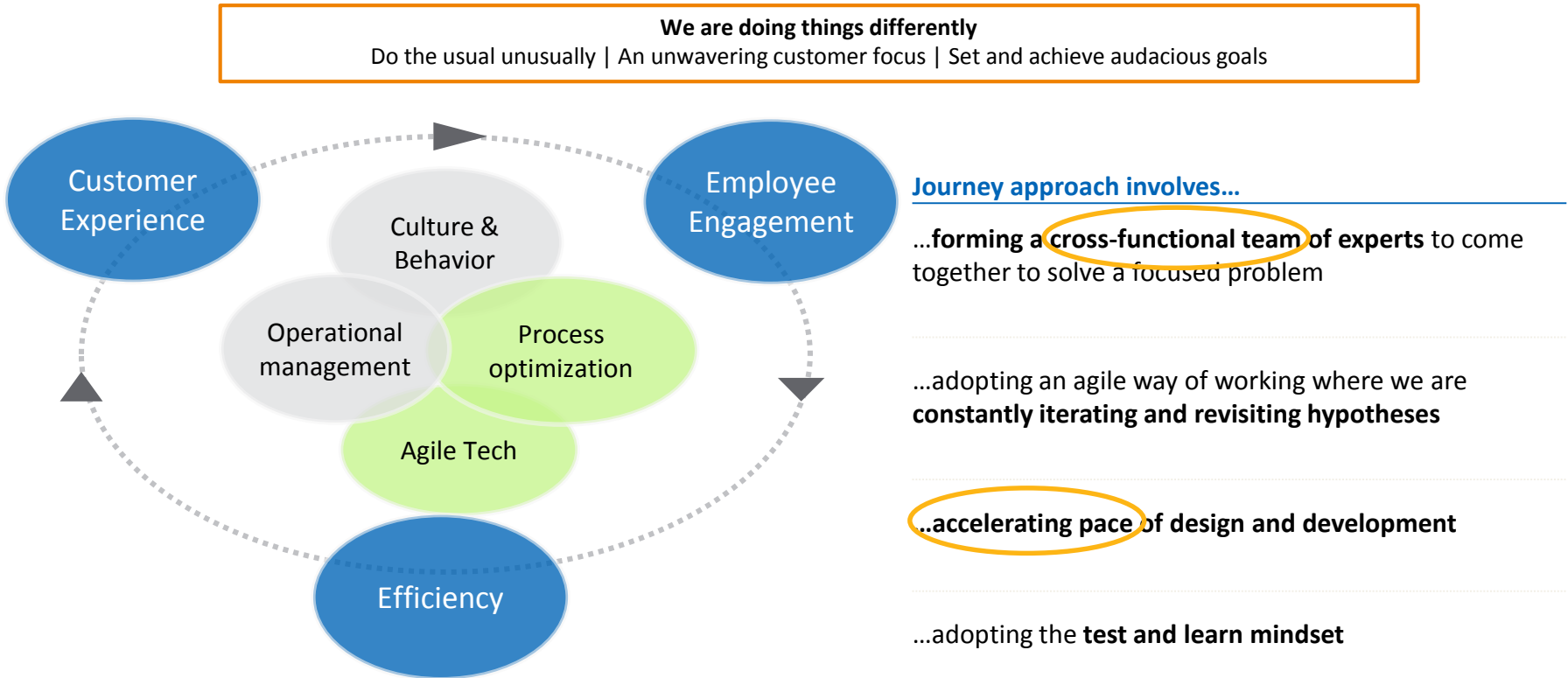
- Renewed **commitment to customer service and ease** in a changing marketplace
- Framed in context of customer journeys

A journey is

- ... A **defining experience** for a customer
- ... anchored in **how customers think**, not the way functional silos do
- ... an **evolution in thinking over traditional** approach

- Close **partnership between business and IT** to really challenge the way we do business

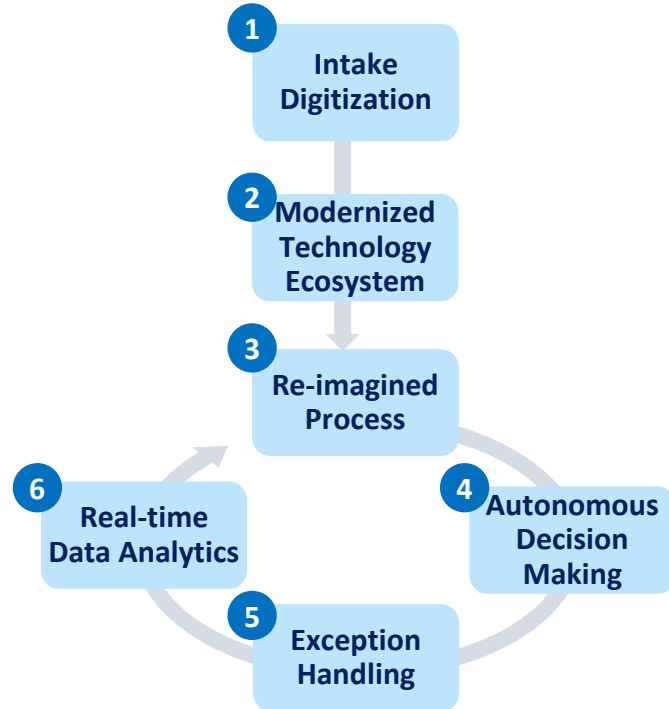
How Do We Approach A “Journey”?



How Industry is Thinking About 'Future of Operations Work'

Future of Work

Build sustained competitive advantage with a **Digital Ecosystem**, effective **Process Orchestration** and intelligent **Exception Handling**, powered by smart **Real time Analytics**

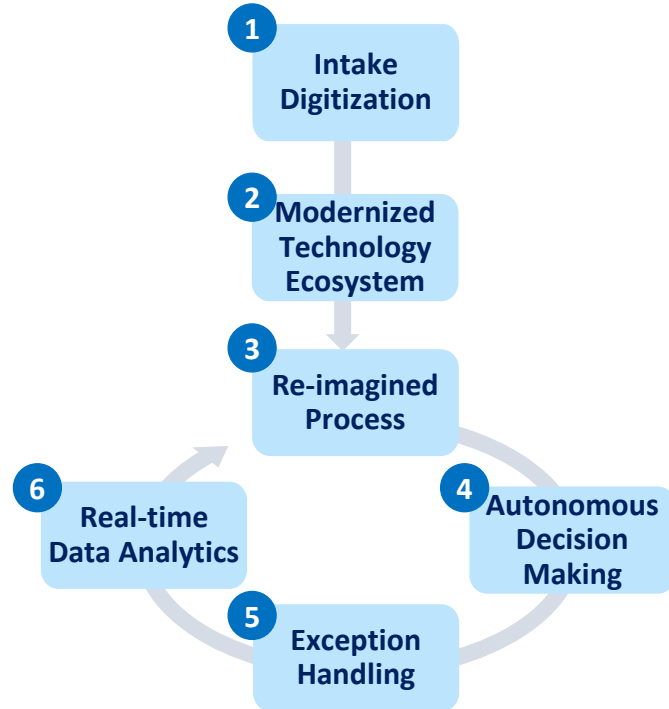


- 1 Intake Digitization
- 2 Modernized Technology Ecosystem
- 3 Re-imagined Process Design
- 4 Autonomous Decision Making
- 5 Exception Handling
- 6 Real-time Customer Analytics

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Build sustained competitive advantage with a **Digital Ecosystem**, effective **Process Orchestration** and intelligent **Exception Handling**, powered by smart **Real time Analytics**



1 Intake Digitization

- Customer information intake is fully digitized and simplified

2 Modernized Technology Ecosystem

- Digitally enabled transparent communication back to the client on progress with the intake through life cycle stages

3 Re-imagined Process Design

- Digitized intake connected with smart technology and modernized platform

4 Autonomous Decision Making

5 Exception Handling

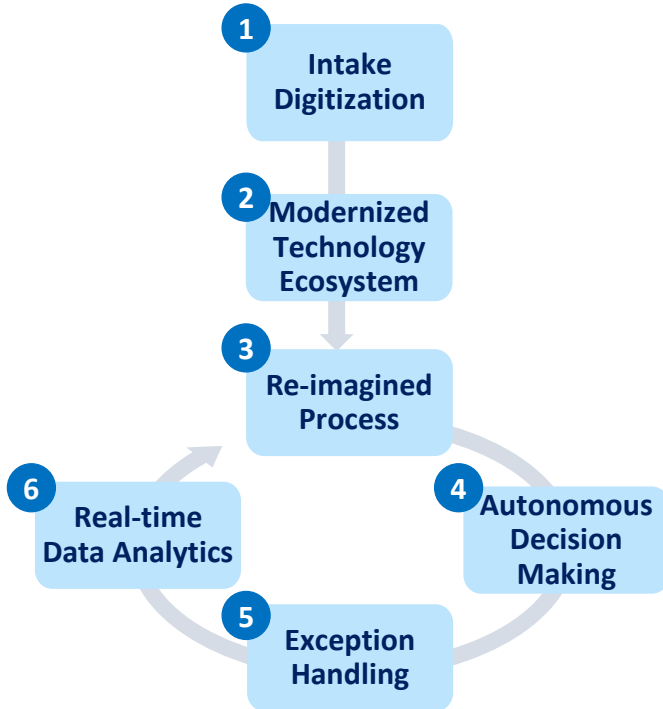
- OCR,
- Self Service
- Web Portal
- Mobile Apps

6 Real-time Customer Analytics

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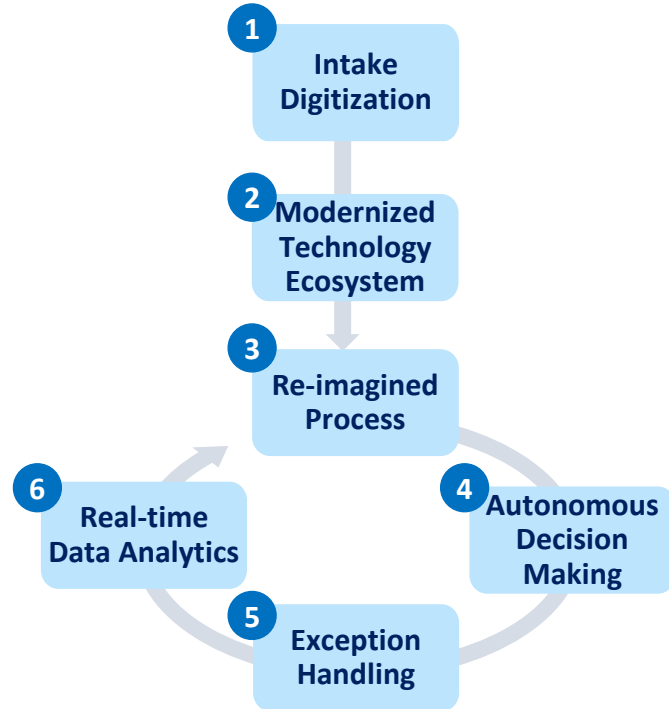
- Smart platform with ability to enable automation, digitization, integration with multiple channels for intake management
- Digital policy administration on modern architecture, simplifying the IT landscape and eliminating the limitation of legacy system

- BPM
- Interfaces

How Industry is Thinking About 'Future of Operations Work'

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1 Intake Digitization

- Integrated front office and back office operations

2 Modernized Technology Ecosystem

- Re-imagined process that allows seamless handoffs between system of record and system of engagement with minimal fallouts

3 Re-magined Process Design

- Empowered techno functional knowledge workers focused at customer advisory and supported by virtual assistants

4 Autonomous Decision Making

5 Exception Handling

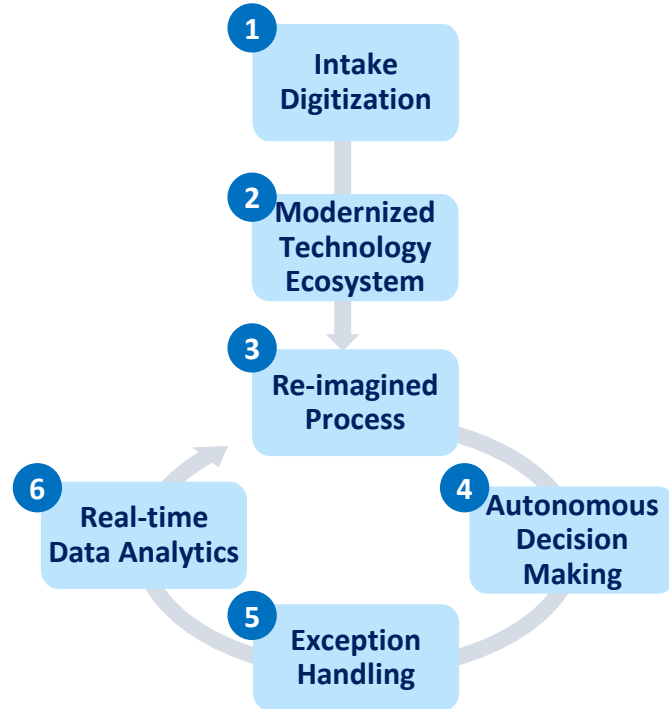
6 Real-time Customer Analytics

- **Simplification**
- **Optimization**
- **Standardization**

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Build sustained competitive advantage with a **Digital Ecosystem**, effective **Process Orchestration** and intelligent **Exception Handling**, powered by smart **Real time Analytics**



1 Intake Digitization

- Customer interactions managed by Bots with human like empathy and experience

2 Modernized Technology Ecosystem

- Higher degree of autonomous straight through processing powered by digital data and rules simplification

3 Re-imagined Process Design

4 Autonomous Decision Making

- RPA/RDA
- Chat-Bots
- ML

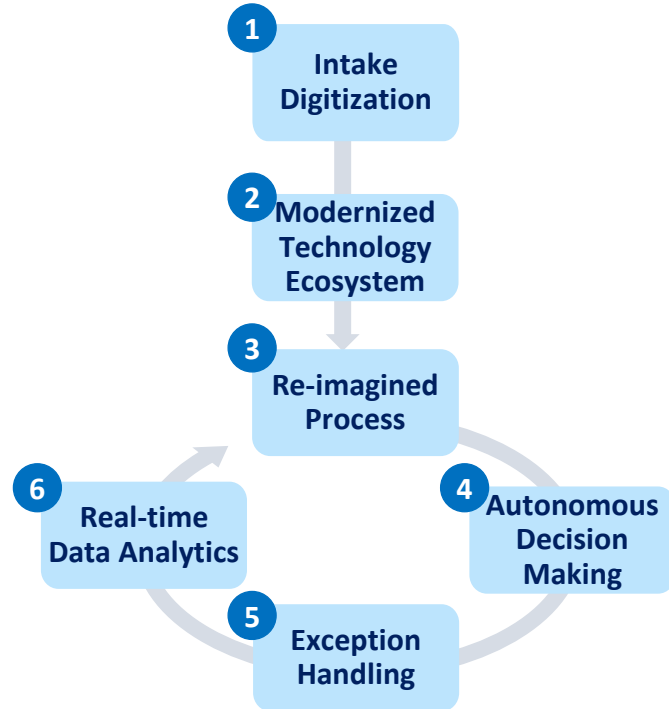
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Build sustained competitive advantage with a **Digital Ecosystem**, effective **Process Orchestration** and intelligent **Exception Handling**, powered by smart **Real time Analytics**



1 Intake Digitization

- Identify complex scenarios and route to human queue for reliable & accurate decision making

2 Modernized Technology Ecosystem

- Build the foundation for rules simplification

3 Re-imagined Process Design

4 Autonomous Decision Making

- **ML (Medium Cognitive)**

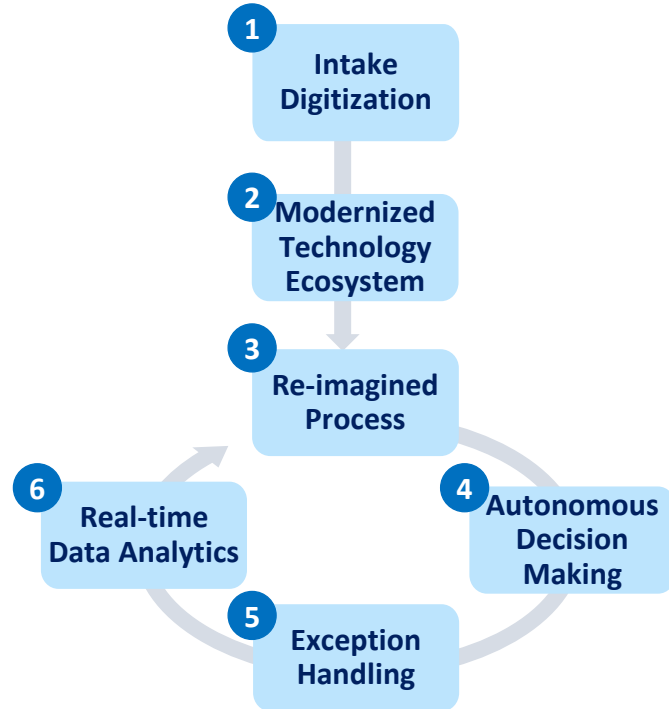
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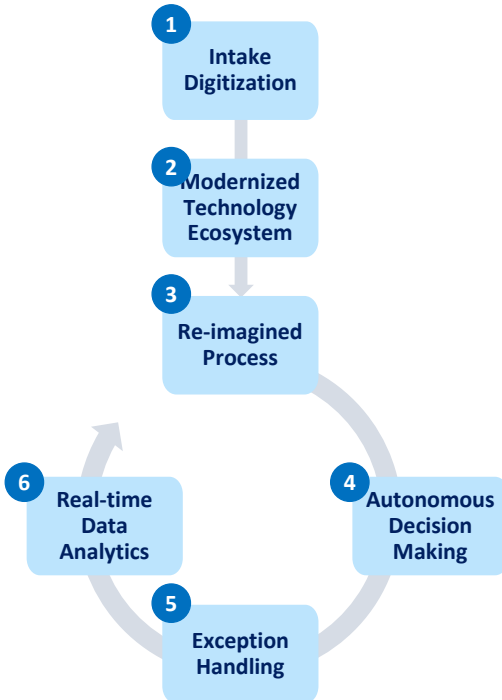
- Efficiency gain and customer effort reduction through smart interaction analytics
- Drive Convergence of data sets and build ML/AI powered models for future ready operations
- Customer demographic analytics helping identifying right product, service

- ML (Complex)
- AI

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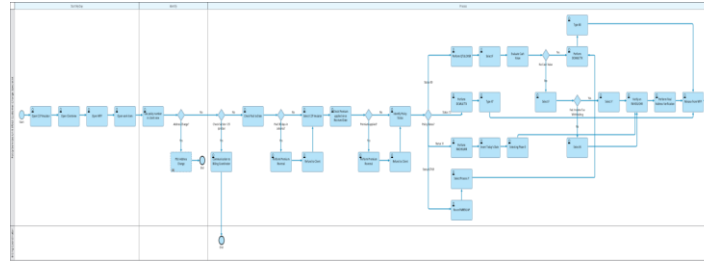
1	Intake Digitization	<ul style="list-style-type: none"> Customer information intake is fully digitized and simplified Digitally enabled transparent communication back to the client on progress with the intake through life cycle stages Digitized intake connected with smart technology and modernized platform 	<ul style="list-style-type: none"> OCR, Self Service Web Portal Mobile Apps
2	Modernized Technology Ecosystem	<ul style="list-style-type: none"> Smart platform with ability to enable automation, digitization, integration with multiple channels for intake management Digital policy administration on modern architecture, simplifying the IT landscape and eliminating the limitation of legacy system 	<ul style="list-style-type: none"> BPM Interfaces
3	Re-imagined Process Design	<ul style="list-style-type: none"> Integrated front office and back office operations Re-imagined process that allows seamless handoffs between system of record and system of engagement with minimal fallouts Empowered techno functional knowledge workers focused at customer advisory and supported by virtual assistants 	<ul style="list-style-type: none"> Simplification Optimization Standardization
4	Autonomous Decision Making	<ul style="list-style-type: none"> Customer interactions managed by Bots with human like empathy and experience Higher degree of autonomous straight through processing powered by digital data and rules simplification 	<ul style="list-style-type: none"> RPA/RDA Chat-Bots ML
5	Exception Handling	<ul style="list-style-type: none"> Identify complex scenarios and route to human queue for reliable & accurate decision making Build the foundation for rules simplification 	<ul style="list-style-type: none"> ML (Medium Cognitive)
6	Real-time Customer Analytics	<ul style="list-style-type: none"> Efficiency gain and customer effort reduction through smart interaction analytics Drive Convergence of data sets and build ML/AI powered models for future ready operations Customer demographic analytics helping identifying right product, service 	<ul style="list-style-type: none"> ML (Complex) AI

Use Case Examples

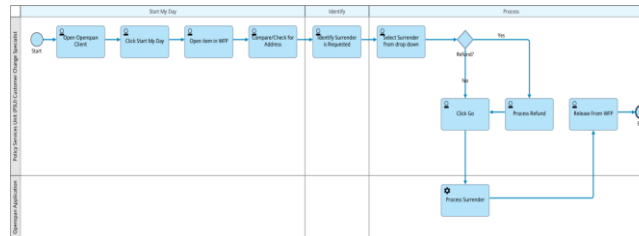
Example 1: Automations Reduce the Number of Steps and Clicks Required

Voluntary Benefit Surrenders and Cancellation process

Manual
(current
state)



Pega
(new
state)



- Policy Services Unit receives **~thousand of work items per**
- Manually processing for each change takes **~50% reduction in time**
- Pega reduces number of steps from **33 to 10**
- Number of clicks reduced from **80 to 11**

Example 2: Automation Enables Workflow and Legacy System Processing

1 Pega automations for workflow processing



Current state

Manual processing over multiple days for customer changes:

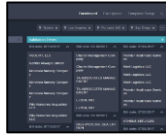
- ☹ Multiple screens to click-through to collect and update information
- ☹ 2nd day checks to validate information was processed and applied to policy

Future state

Same-day, instant processing for customer changes:

- 😊 Single interface to input policy number and select change type
- 😊 Immediate processing of information to complete change update

2 Legacy system automations and usability



Continual monitoring and reprioritization of work to best process customer changes:

- ☹ Manually calculate bill dates for each new customer file to prioritize work processing
- ☹ Monitor specific inboxes to track work and drop into workflows

Support for employees to process changes faster and prioritize work, including:

- ☹ Default sorting of work in ADI by bill date
- 😊 Automated file dropping into ADI

3 Reenrollment support tools



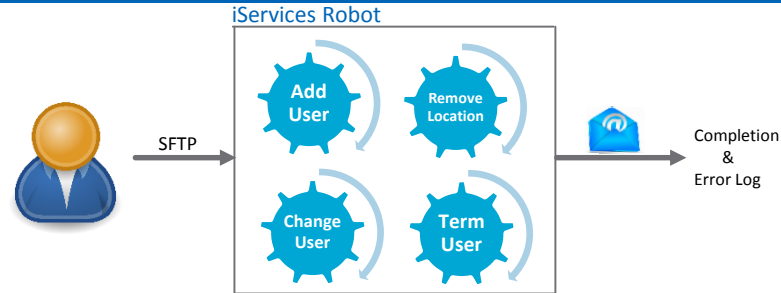
Minimal education, support and delivery for reenrollment:

- ☹ Minimal outreach to customers to prep for reenrollment
- ☹ Paper forms

Dedicated education, support and delivery for reenrollment:

- 😊 Email templates to remind customers of upcoming reenrollment and increase participation
- 😊 eSign enrollment form to eliminate need for paper

Example 3: Automation Reduces Complexity for Jumbo Customer



Phase	Pre-automation	Unum savings	Client Impact
Initial	<ul style="list-style-type: none">• Approx. 5,000 Adds to 4,000 divisions• 8 mins per manual add	FTE Time Saved: <ul style="list-style-type: none">• 660 hrs	Customer wait time reduction: <ul style="list-style-type: none">• 14 days → 1 day
Ongoing	<ul style="list-style-type: none">• Add new user – 8 mins• Add user to new location – 2 mins• Add user to new Org – 5 mins• Change user data – 1 min• Terminate user – 1 min per Org	FTE Time Saved: <ul style="list-style-type: none">• Savings dependent on client volumes	Customer wait time reduction: <ul style="list-style-type: none">• 24 hrs → 1 hr

Thank You

Unum Automation Strategy and Journey

Unum Automation Journey – Vision, Mission, Strategy and Goal

Background

Unum as a company has a strong focus on delivering legendary digital experience to their Customers (Plan Admin and Employees/Consumers) and Partners (Brokers). In order to meet this goal Unum is building a best-in class, consumable reference architecture for digital strategy by transforming its existing process and technology landscape. Automation as a near term solution will be the enabler for driving longer term transformative business and technology strategies



Mission

Deploy realistic automation solution in partnership with business that ensures speed & accuracy, offering exceptional customer experience and productivity benefits



Vision

Proactively partner with Unum business areas to become the #1 company for customer experience by 2022 to deliver value through Automation capabilities, while aligning with technology roadmap*



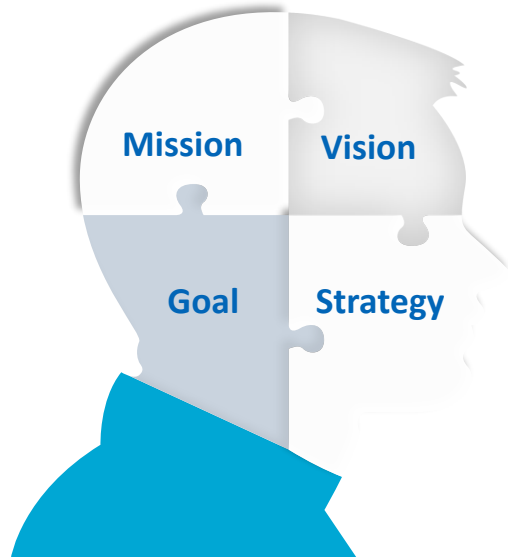
Strategy

Develop a RPA execution framework that can help all divisions within Unum (Unum US, Colonial Life, IDI, Finance Shared Services) drive automation, BPM, Future of Automation (ML, AI) programs in a seamless manner



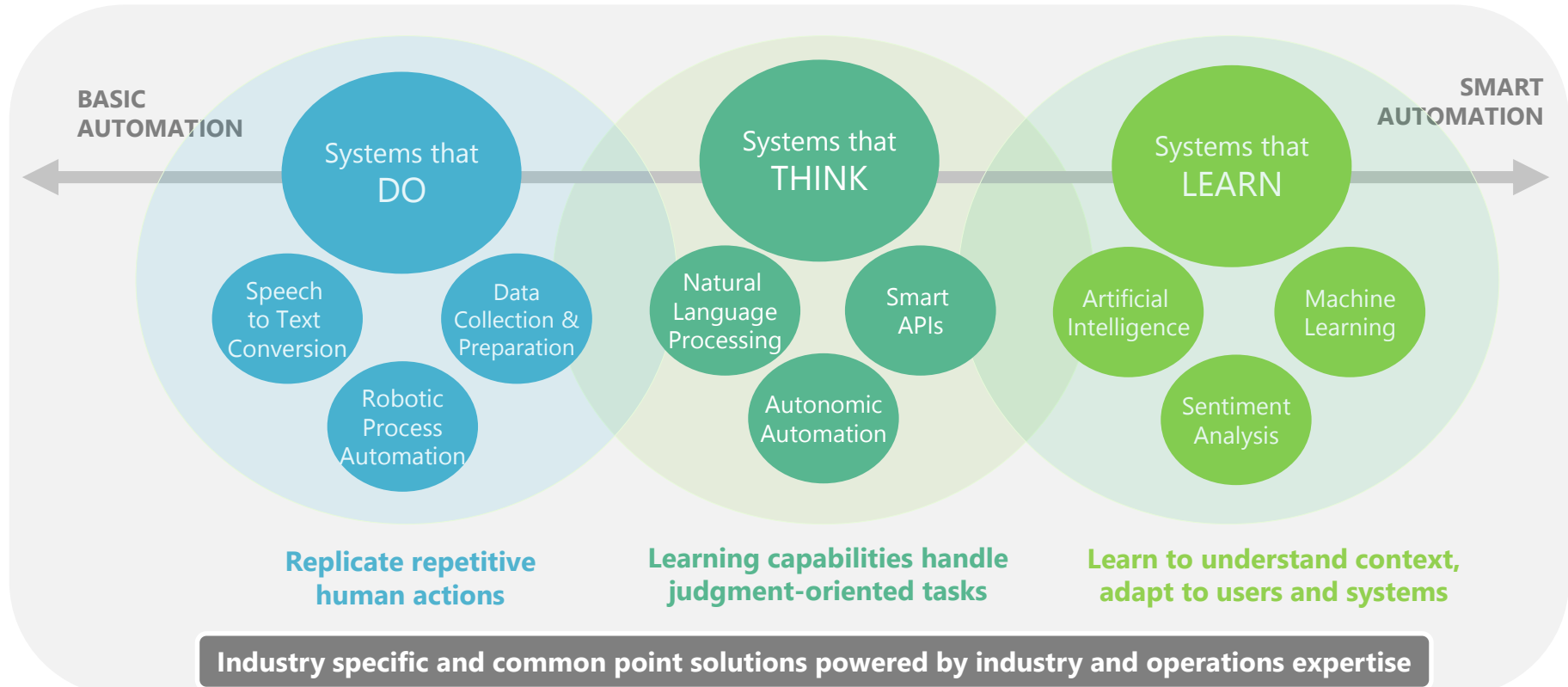
Goal

Utilize automation capabilities as means to deliver faster efficiency gains, reduce customer efforts and elevate their experience of doing business with Unum

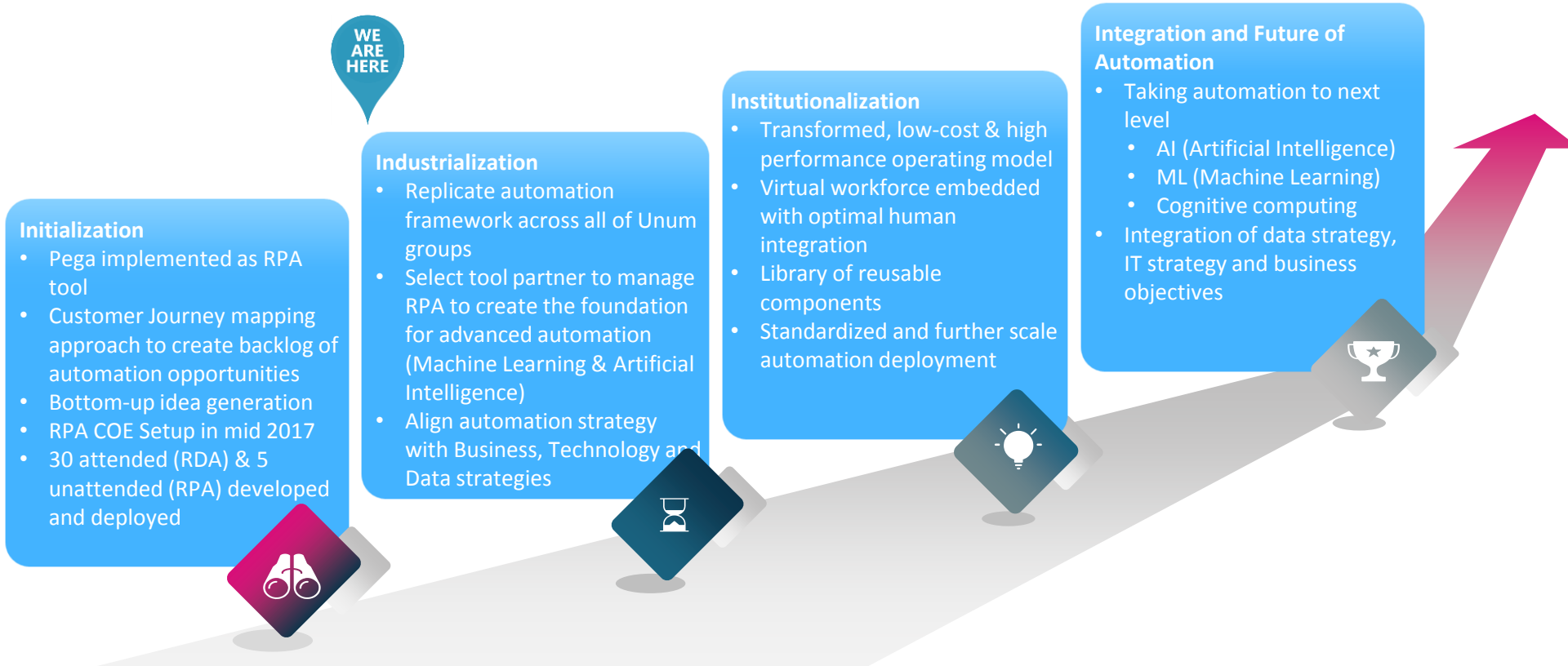


** Technology roadmap includes BPM strategy, architectural designs, digital surrounds strategy and industry trends*

Quick View on Automation Categories



Unum's Automation Journey So Far



Automation Milestone Achieved

Basic Automation

- Conducted POC with Pega (Open Span) - Interim solution in Contact Center
- Open-Span on-boarded as Automation tool to support basic automation (RDA/ RPA)
- Hired Pega Specialist as roll-out strategy
- 10 Solution build using Pega (Open Span)
- Internal resource trained on Pega (Open Span)

Strategic (CoE)

- CoE Institutionalization in mid 2017
- Deployed 30 RDA and 5 RPA solution to 1,100 users
- Tool Assessment and recommendation
- Automation Framework Maturity Assessment
- Identify use cases for ML solution across Unum US Business Delivery Highways
- Automation roadmap (ML, others)

BPM Solution

- POC on BPM platform
- Pilot with Pega BPM in Policy Admin function
- Planning on BPM deployment expansion

Other Details:

- Pega acquired Open Span and integrated to primary platform
- Leveraged Customer Journey initiative to create automation (RDA/RPA) backlog
- Involved preferred partner to conduct Maturity Assessment and Tool comparison

Enterprise Automation: Key Lesson Learned (1/2)

Approach: Fragmented vs. Holistic/Functional

Business Objectives: Cost vs. Cost+ (Cost, Scale, Compliance, Quality, CX, Revenue)

Education: Assume everyone understand vs. Educating everyone

Benefit Levers: Automation vs. Automation Plus (Elimination, Optimization, Consolidation, Sourcing)

Benefits Realization: Overly Optimistic vs. Realistic (Measure of success, Approach, timeline, tool)

Enterprise Automation: Key Lesson Learned (2/2)

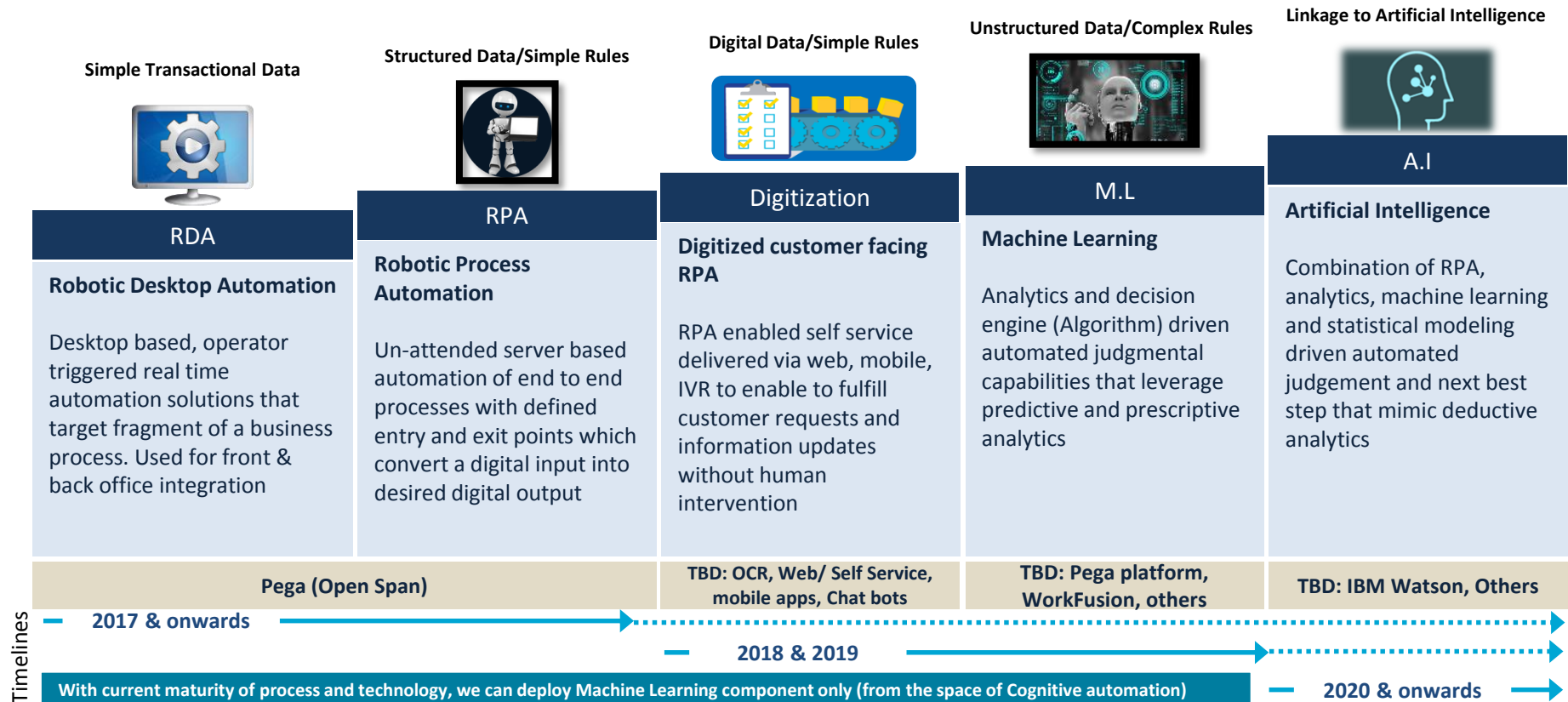
Accountability: Technology Lead vs. Business Lead

Governance: PMO vs. Outcomes Management Discipline

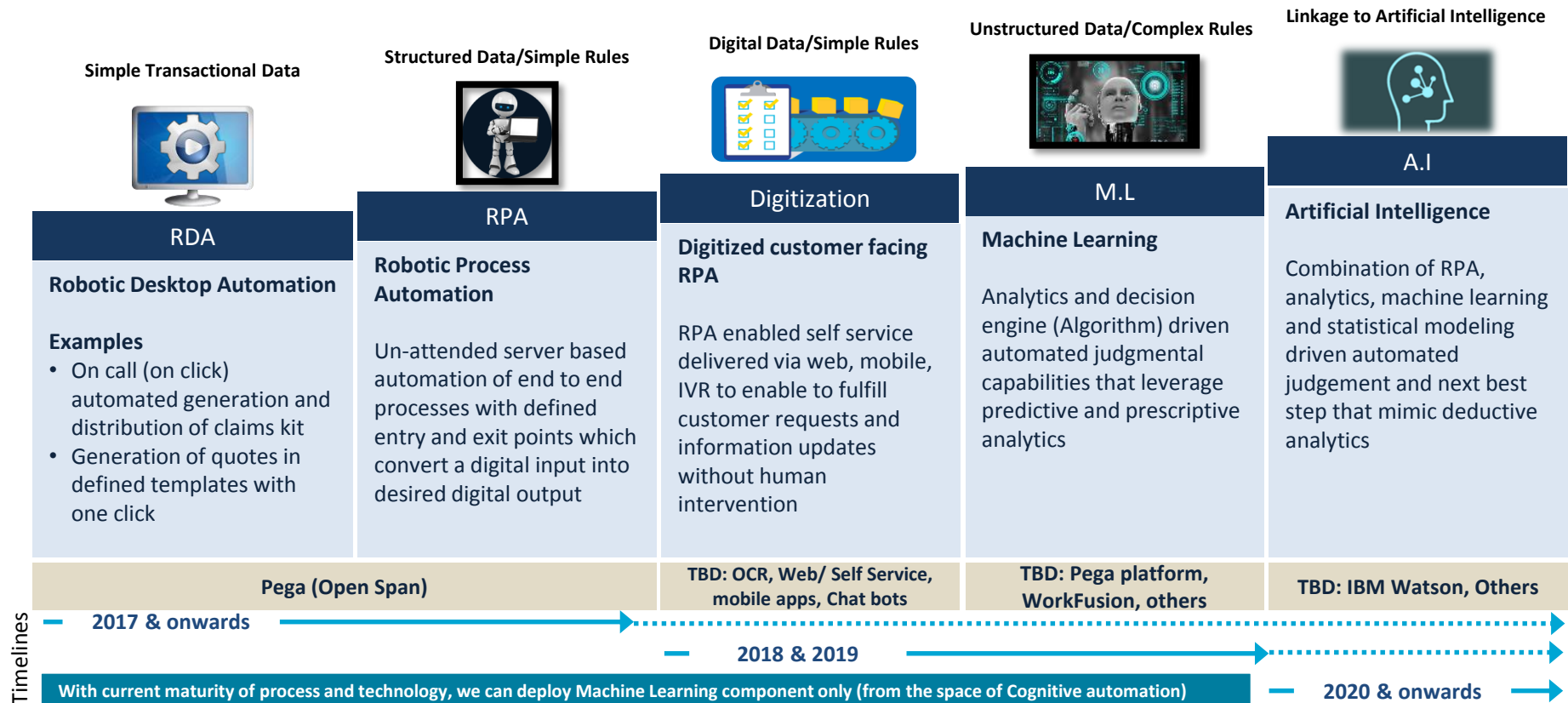
Think Beyond Implementation: Maintenance & Risk Mitigation

Re-imagine Target Operating Model: Holistic Service Delivery Design, Future Proof Operations

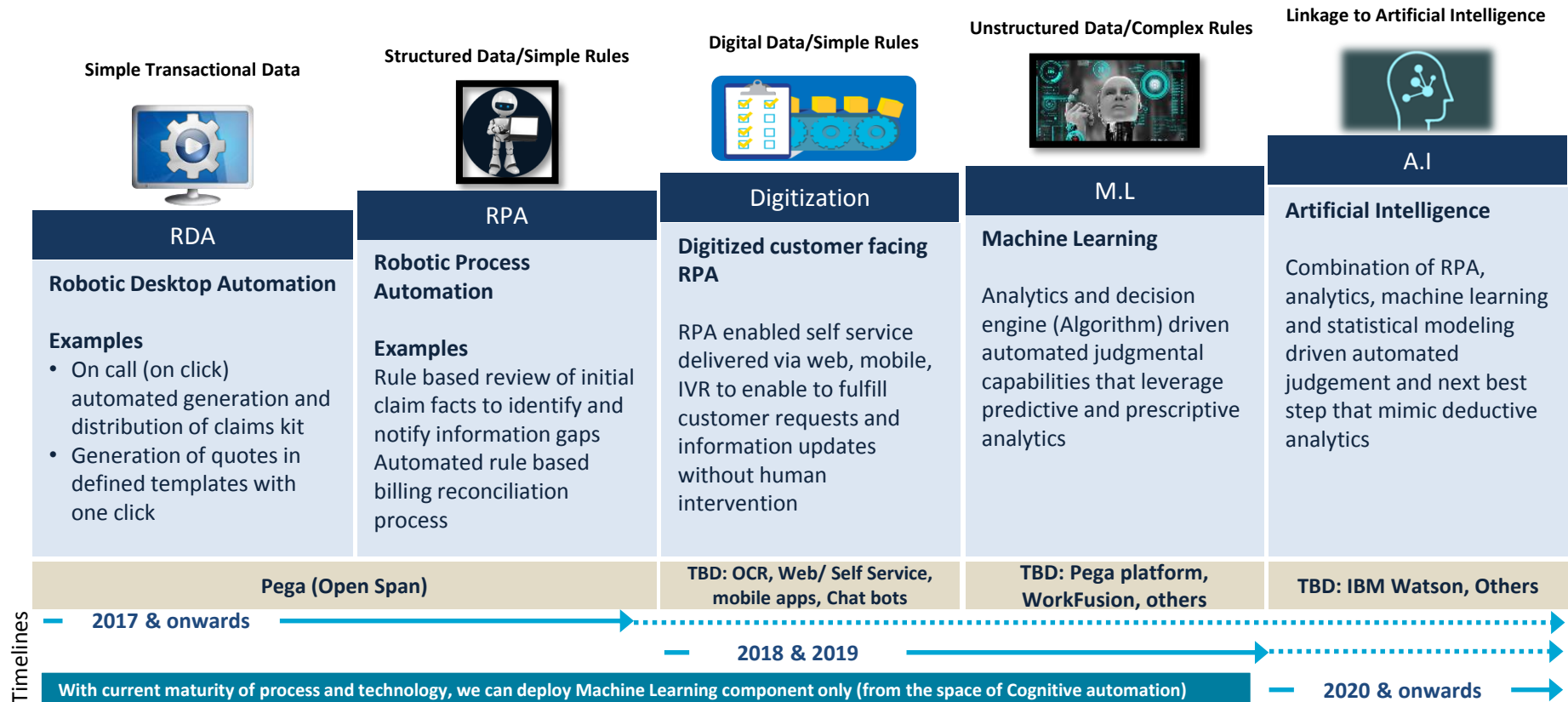
Automation Roadmap



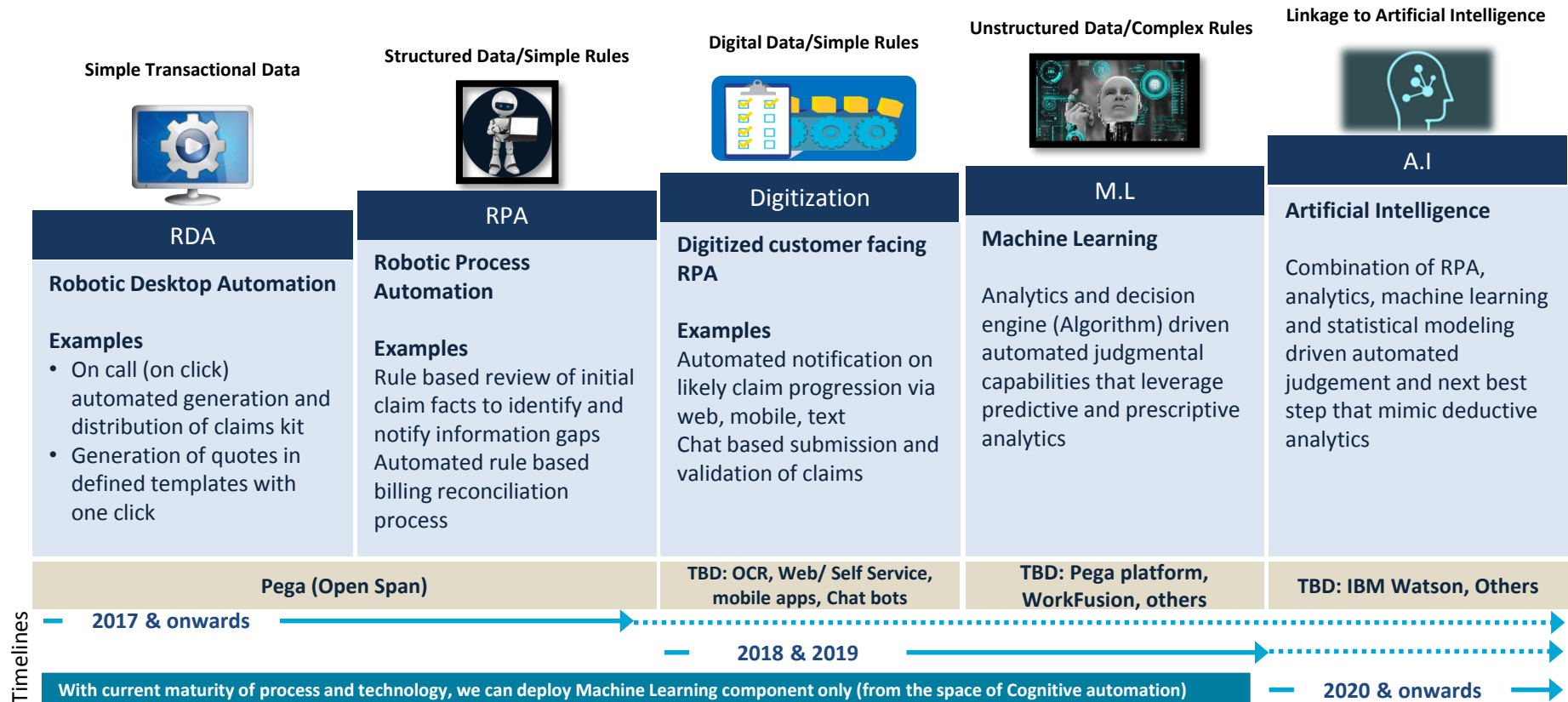
Automation Roadmap



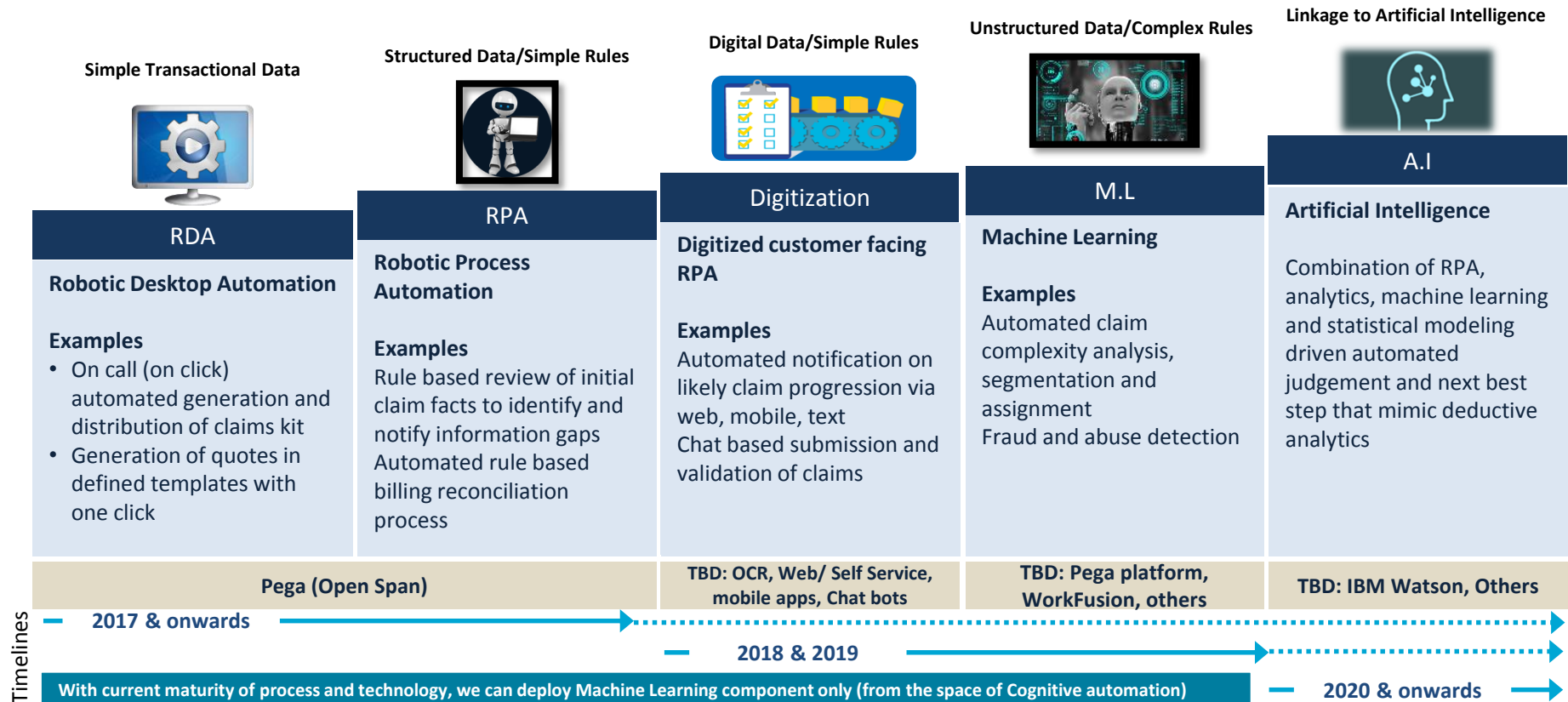
Automation Roadmap



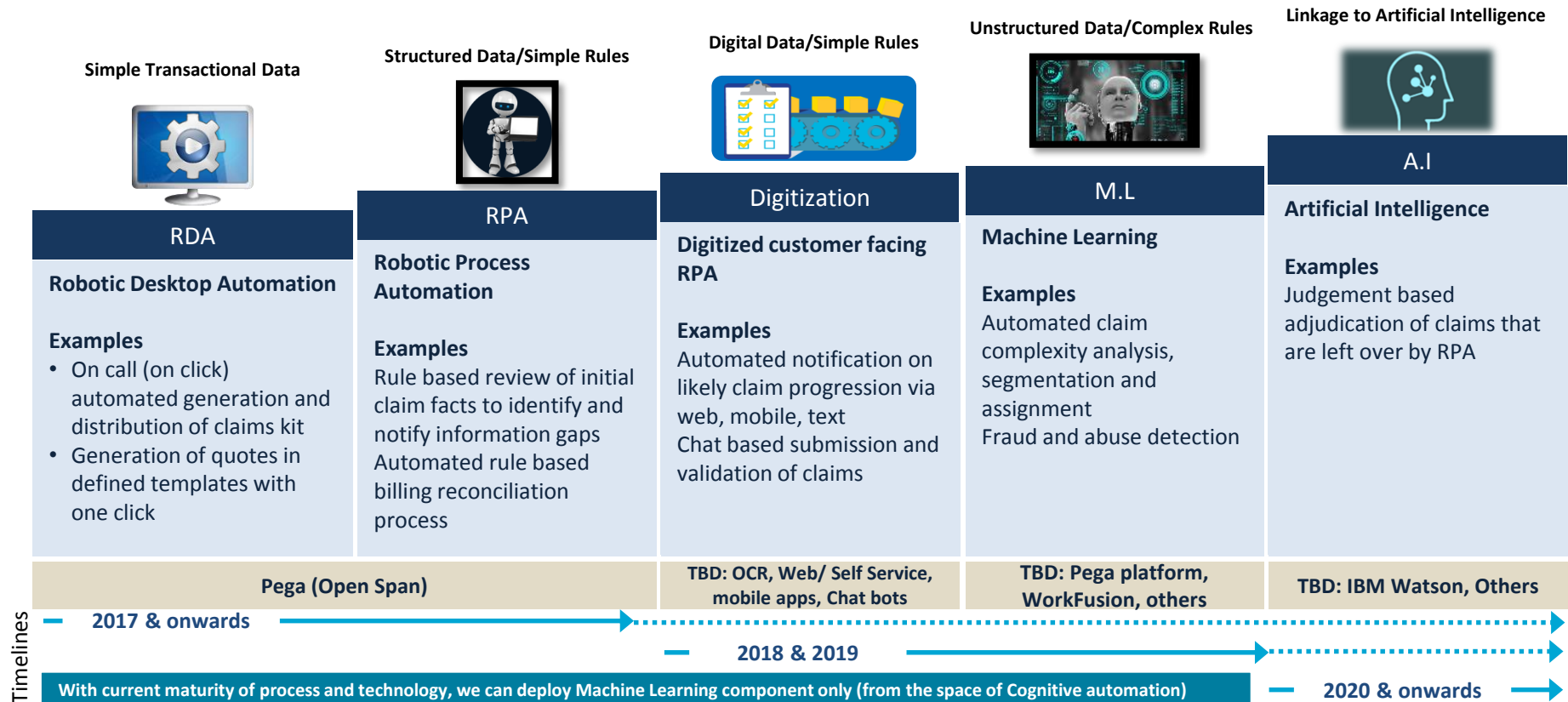
Automation Roadmap



Automation Roadmap



Automation Roadmap



RPA Tool: Commercials

PRODUCT PRICING ANALYSIS



RPA Only

- Variable pricing for Front-Office (lower) and Bank-office Bots (Higher)
- Dev Studio, Controller and Bots are priced individually



- Same price for Front-Office and Back-Office Bots
- IQ bots are priced differently
- Dev Studio, Controller and Bots are priced individually



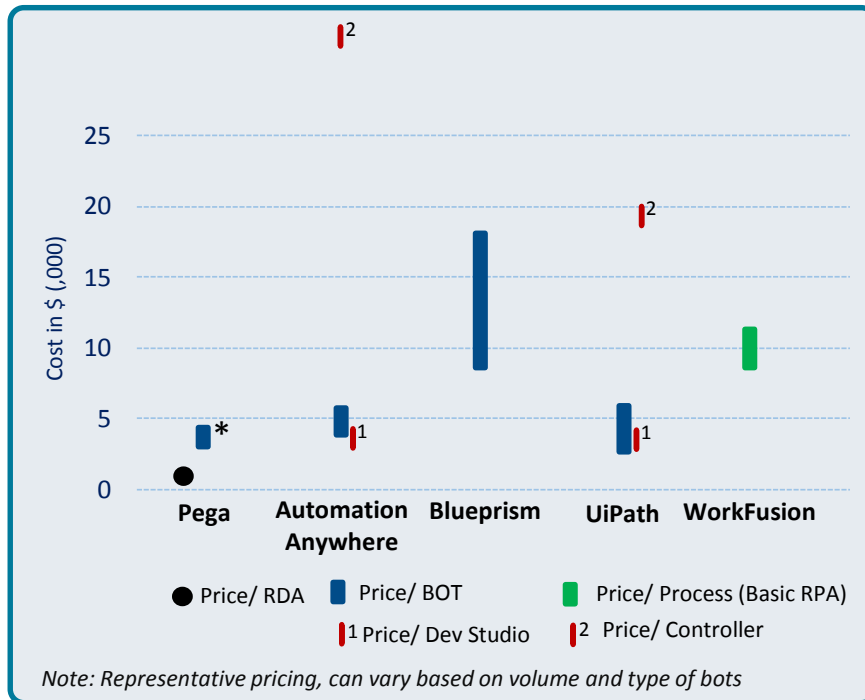
- Only Back-Office Bots pricing
- Dev Studio, Control Room are not separately priced



- Variable pricing for Front-Office (lower) and Bank-office Bots (Higher)
- Dev Studio, Controller and Bots are priced individually



- Priced by Process for Standard and ML process

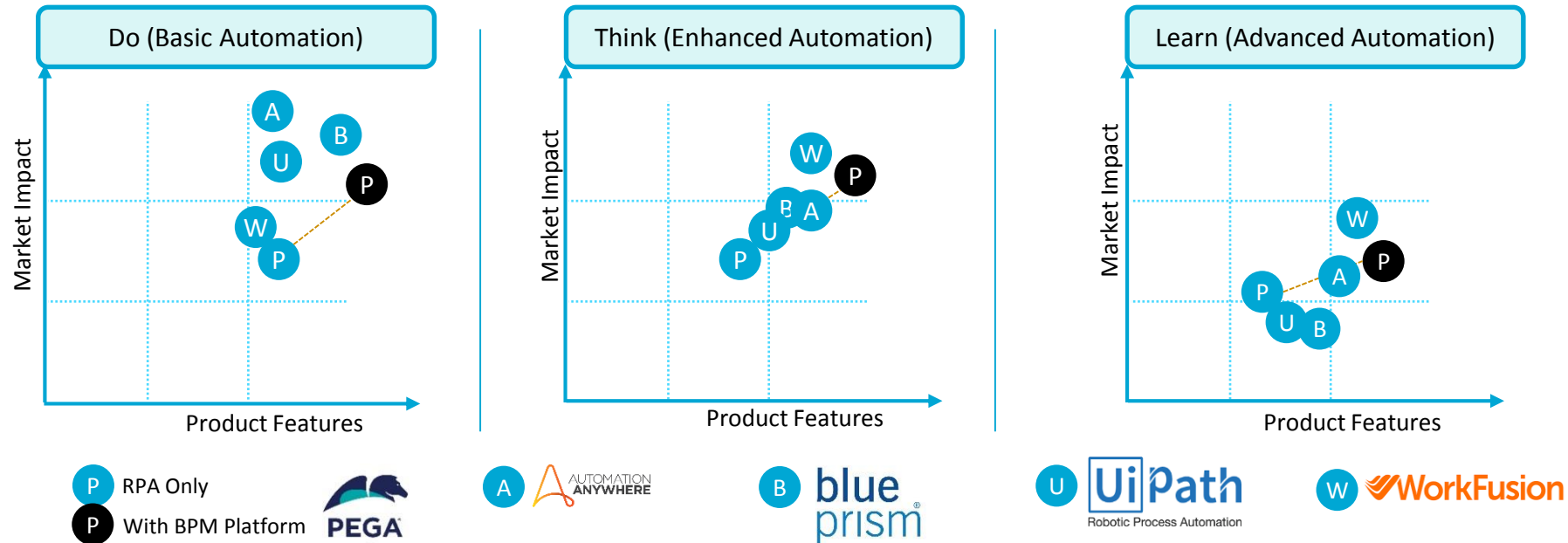


* Unum has made \$648K investment in 2016 (1,000 RDA and RPA BOT's equivalent to 500 FTE's) with \$209K recurring annualized cost.

- RPA BOT's equivalent to 495 FTE are still available for utilization.
- Highly recommend to utilize available RDA/RPA solutions on Pega

RPA Tool Comparison Summary

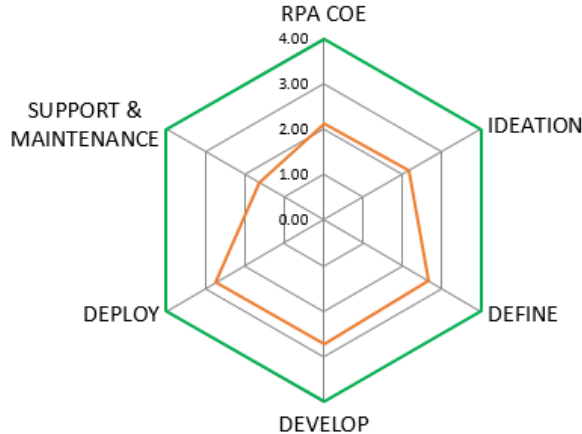
REQUIREMENT AGAINST CAPABILITIES AND ASSUMPTIONS



- For Business Units with **predominance of standard RPA process** standard RPA tools like Automation Anywhere, UiPath, Blueprism, **Pega is equally capable to deliver** the functionality required
- Pega in its integration platform tool as robust features, complementing the RPA modules for front office and back office requirement with cognitive dimensions, followed by WorkFusion providing all comparable features in a self contained tool

Automation Framework Maturity Assessment Summary (conducted in Q4 2017)

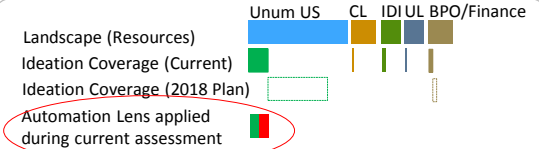
OVERALL MATURITY CHART



— Current State — Goal State



Key Focus Area's:



Enhance Ideation Coverage: Formal assessment recommended by linking with CJ/ Value stream to create backlog of holistic automation opportunities driving benefits



Governance: Build project and program level governance with strong focus on outcome management and mapping the industry best practices



Process Documentation: Standardized documentation following industry standards at a key stroke level covering all rules, variations & constraint (PDD, SDD and TDD)



Toolbox: Define and design standardized tools & templates toolkits customized for Unum environments



RPA Awareness: Build automation opportunity identification and deployment playbook with enhanced training content (introductory & advanced)

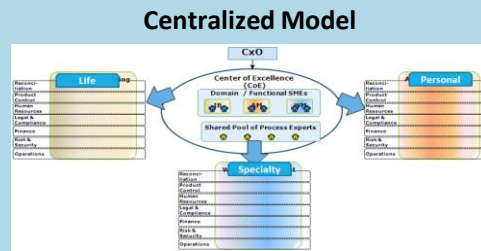
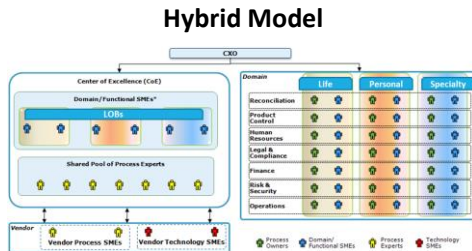
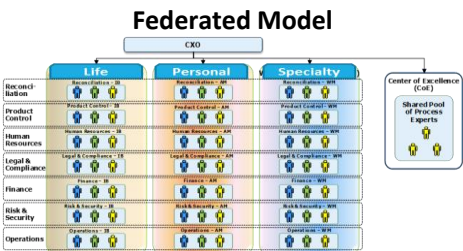
- Commitment from leadership and governance
- Identify-empower-engage right resource for successful automation maturity

COE Structure for Enterprise RPA

Based on our experience in Implementing RPA

INITIATIVES ARE LARGELY CONFINED TO ORGANIZATIONAL SILOS OR VENDOR ORGANIZATIONS

COE RECOMMENDS CENTRALIZED MODEL WITH CURRENT MATURITY AND EVOLUTION



Salient Features

- BU's drive and sponsor process industrialization - RPA
- Resources are provided by BU's
- CoE only plays a consultative role and maintains a skeletal resource pool

- CoE drives Enterprise RPA
- A combination of CoE resources and BU resources are used
- Jointly sponsored by CoE and BU's

- CoE drives and sponsors Enterprise RPA
- The CoE functions as a department, has its own budget and provides resources for process industrialization

Pros

- Minimal change before starting process industrialization

- Strikes an optimal middle-ground between standardization and utilization
- Considerable sharing of best practices and lessons learnt across organization

- Clarity in roles and ownership
- Process consistency and control points easily enforces across BU's
- Maximum sharing of knowledge assets

Cons

- Low process consistency across BU's
- High stakeholder coordination required to enforce uniform processes and control points

- Low process consistency across BU's
- High stakeholder coordination required to enforce uniform execution & control
- May result in relatively lower utilization

- May require substantial up-front investment/ coordination to set up CoE and recruit/ engage resources

Appendix

























Leveraging Known Hypothesis

RDA/ RPA deployments in last 10 months helped CoE to learn a lot and build a list of hypothesis that can help accelerating the opportunity identification process to a great degree. It also helps in defining the right solutions and build a Minimum Viable Product (MVP) for automation


List of Hypothesis	Key Considerations	Digitization	Elimination	Automation			Technology Modernization
				Low	Medium	High	
1. Activities related to Data Entry and updating System of Records should be 100% automated	<i>100% Digitized and structured input</i>	✓	✓			✓	
2. Activities related to Intake Management can be digitized or optimized through technology enablement	<i>Structured inputs and not hand written, forms modernization, web/mobile app based submission, advanced rules management</i>	✓	✓		✓	✓	✓
3. Manual Processing efforts in relation to Documentation and updating notes can be largely automated using ML/NLP	<i>Rules documentation, standardized templates and content, robust knowledge management</i>	✓	✓	✓	✓		✓
4. All human thinking around Research and Analysis work can be augmented and duplicated over a period of time.	<i>Scenario capturing, rules mapping at system of records and system of engagement level, robust process documentation</i>	✓	✓	✓	✓		✓
		Point solutions and advanced OCR solutions to help achieving 100% digitization. Alternately manual data digitization can help as well	Redesign business process activities and apply the levers of Process simplification, standardization, consolidation	Mimic Human Action – RDA and RPA *Augment Human Intelligence – ML/NLP led automation *Mimic Human Intelligence – AI based advanced automation			Platform modernization, workflow implementation, enhancing reporting capabilities


* Platform modernization (BPM platform) is pre-requisite for ML and AI solution


Mapping the Industry Perspective to Unum US Landscape


Customer Journeys	Customer expectations	Roles												Business Area/ Processes
		Sales Rep	Under Writing	Onboarding Specialist	Service Champion	Client Champion	Medical Underwriter	Billing Coordinator	Billing Specialist	Contact Center Rep	Intake Specialist	Leave Specialist	Claim Specialist	
Acquisition (Journey 1)	<i>Easy access for guidance and right product offering</i>	✓	✓											Sales , New business, Quote and Field Support
Implementation (Journey 2 - 4)	<i>On-time implementation and enrollment of employees</i>			✓										Case Implementation, Data feed, Plan Design, Billing Setup, Enrollment, Employee Issuance, EOI , MUW
Administration (Journey 5 - 9)	<i>Easy access for guidance and issue resolution</i>				✓	✓	✓	✓	✓					Reenrollments, Ongoing data load, Termination, Surrender, Loans, Billing changes and reconciliation
Customer Support (Journey 10 - 11)	<i>Provide assistance and support on inquiry status from ER's and EE's</i>									✓				Inquiry support for Employers and Employee
Benefits (Journey 12)	<i>Provide assistance and ensure smooth process for Benefits</i>										✓	✓	✓	Benefit intake, Benefit validation and disbursement
Data/ Information Classification														
Complexity Classification														
Potential Automation Category		ML/ AI ←	RDA/RPA	→ ML/ AI	RPA	ML/ AI	← RPA/ ML	→ ML/ AI	→					

Legends

 Structured

 Rule Based

 Unstructured

 Complex

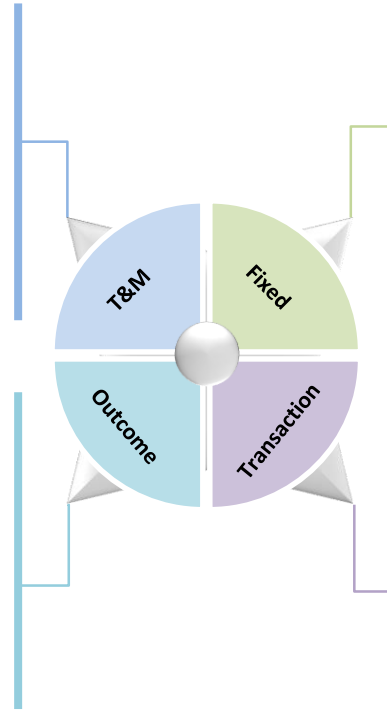
Potential Commercial Models

FTE Based Pricing (T&M)

- Suited for initial phase of the project (when the new process is set up on an experimental basis)
- Easy to establish with no prior commitment on fees needed

Outcome Based Pricing:

- Suited for steady state phase of the project where outcomes are well defined and measurable
- Pricing is linked to the business value generated (% of increased revenue, increased profits or decreased operating expenses)
- Typically, Partial payment per milestone and incremental reward based on business outcome



Fixed Pricing (Effort Based):

- Baseline volume(with dead band) defined for the contract period
- Clear definition of scope of work and the SLA

Transaction Based Pricing:

- Suited for steady state phase of the project with well-defined and documented scope of services with minimal to no investment upfront for a certain types of processes
- Pricing is directly linked to discrete units of output delivered by the provider
- Suitable for simple process with significantly high volume/ transaction and minimal deviation

RPA Tool Comparison: Capability against dimensions

CAPABILITY COMPARISON VIEW

Dimensions



Dimensions	PEGA	AUTOMATION ANYWHERE	blue prism	UiPath	WorkFusion
Ease of Use					
Governance					
Identify Management					
Application Integration					
Operating System					
Machine Learning and Document Imaging	 Requires PEGA Platform		 Integrates with Abby Flexicapture	 Integrates with Appian/IBM Watson	



Detailed Study



Tool Comparison