Turn exceptions into opportunities

Predict exceptions and resolve them at scale with intelligent workflows.

Exceptions or business anomalies can occur in any business process. But how you manage and resolve them says a lot about your brand. To do it right and deliver great service, you need to understand when and why exceptions occur. You need the ability to learn, react, and predict exceptions in real time to avoid disruptions and risk, and improve processes. Intelligent workflows help you standardize processes to speed resolution of exceptions – reducing cost, time, and risk through automation and workflow.

Exceptions happen

Every business experiences unplanned events. They could originate from errors or requests outside of normal procedures. And their resolution impacts your bottom line.

When exceptions occur, resolution is almost always achieved via manual work that diverts people from their intended activities. Manual processes not only take longer than automated ones, they are also highly prone to errors and variability – and rarely provide an audit trail or data to uncover root causes and trends. These are all barriers to success and scale.

> **Bill payment exceptions cost billers $720 million each year.**
>
> – NACHA, the electronic payments association

Operationalize and optimize exception resolution

Intelligent workflows use applied AI to analyze transactions and events, proactively identify when intervention is required, and automate the steps needed to resolve the issue. They help you close process gaps before they become big problems – reducing risks and costs, increasing productivity, and improving NPS. And being built in a collaborative, low-code authoring environment makes it easy to:

- Define the process and build the corresponding application on a single surface where business and IT collaborate to ensure optimal business outcomes.

- Use built-in AI to detect potential negative outcomes or missed deadlines – before it's too late – and automatically reprioritize, reroute, and escalate work as needed.

- Build targeted changes in new layers of your processes to specialize workflows, decisions, situations, stakeholders, and experiences by region, offer, etc. As you scale, you can reuse workflows instead of building from scratch.

Common types of exceptions

Financial fraud or credit fraud

Fraud has a devastating impact on customer satisfaction and loyalty. Handling it well is imperative to retaining customers and avoiding further consequences.

Payment processing

Rejected payments cause automated processes to revert to manual workarounds, resulting in higher operational costs and longer processing times. This means you or the people you serve don't get paid when they need or expect to.

Claims

Appeals and grievances are undesired, however they are critical customer interactions that need to be handled efficiently to avoid escalation and increased cost.

Order fulfilment

When customers change their minds, they still expect world-class service. When deliveries don't arrive on time, logistics costs increase and the impacts to customers or business partners can be damaging in the long term.

Quality

By detecting situations that can adversely impact quality, you can build quality into your products and services – rather than reacting when you or your customers detect defects that require rework or replacements or incur penalties.

How intelligent workflows help you manage exceptions

Close process gaps

Analyze transactions and events in real time to detect the circumstances that result in deviation from your ideal process. Utilize rules and AI to identify and triage work that requires intervention. Predict outcomes and respond proactively, instead of reacting.

Resolve work faster

Automate and correctly route work to the right people for more rapid resolution. Trigger specific, proactive resolution cases when needed, instead of waiting for things to go wrong. Gain complete control over deadlines, auditability, history, and reporting.

Improve the customer and employee experience

Collect data for a complete audit trail that can be analyzed to discover the cause of process variations. Use insights to optimize processes and prevent errors and anomalies that impact the customer's total experience.

Achieve significant ROI in less than 3 months with Pega's low-code platform

Pega's low-code platform lets you build production-ready workflows in a fraction of the time versus conventional methods. That's because Pega integrates seamlessly with your existing business applications so you can add new workflows, specialize workflows by region or line of business, and deliver Pega apps on any channel without having to write specific code for each one. And our patented, layered architecture lets you design and start building for change, so you can easily adapt to new business, regulatory, or even geopolitical circumstances.

> " Through the integration of modernized post-payment processes into our unique, innovative systems design, we have significantly improved payment integrity, visibility, efficiency, customer service, and the value to the American public.“

– Wes Johnson
Deputy Executive Director, Philadelphia Financial Center, U.S. Department of the Treasury
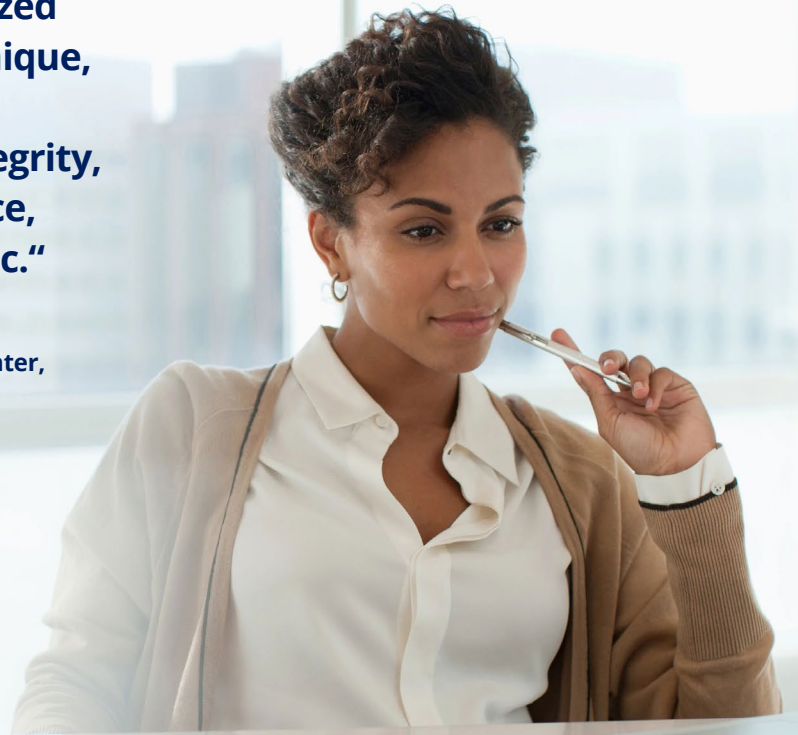
Who's leading the way?

The **U.S. Treasury** improved payment accuracy and customer service for nearly 300 U.S. agencies and reduced system operating costs by $10 million per year.

GE Healthcare adopted a management-by-exception mode to replace manual oversight of every order.

Queensland Department of Education implemented a new customer complaints management system that automates notifications and escalations, streamlines workflows to resolve complaints within required timeframes, and helps frontline staff work more efficiently.

PEGA

Learn more about how to manage and optimize exceptions.

Download the eBook, "Getting value from intelligent workflows."

Visit **pega.com** to learn more.