

# Quarterly Bulletin

## COMPLEX DECISIONS & HYPER AUTOMATION

DIGITISED EXPERTISE



### FOCUS DISPUTE RESOLUTION

Efficient and equitable dispute resolution is an opportunity to bolster regulatory and consumer confidence, improve customer experience and enhance risk management capabilities.

Automation brings efficiencies, however the decision complexity involved issues like dispute resolution, has been a barrier to fully automating these processes.

## Merlynn's Tacit Object Modeler TOM™ provides a solution to this challenge.

Despite great strides in intelligent automation, highly complex decisions and processes - such as dispute resolution - remain reliant on human intervention to deal with risk, highly consequential decisions, and grey areas (uncertainty).

Successful dispute resolution requires more than the ability to assess large volumes of complex information. Sound judgement, insight and rationale need to be applied to the nuances of each scenario, risks and consequences associated with various remedies need to be understood and carefully examined to determine the solution that will yield the best outcome for all parties.

Solving high dimensional problems requires a deeper level of cognitive ability. Defined as a general mental capability involving reasoning, planning, abstract thinking, complex idea comprehension, and learning from experience, this level of cognitive ability remains the domain of human expertise.

Furthermore dispute resolution in particular, requires emotional intelligence, consideration of "softer issues" such as empathy and ethics, to determine truly equitable solutions.

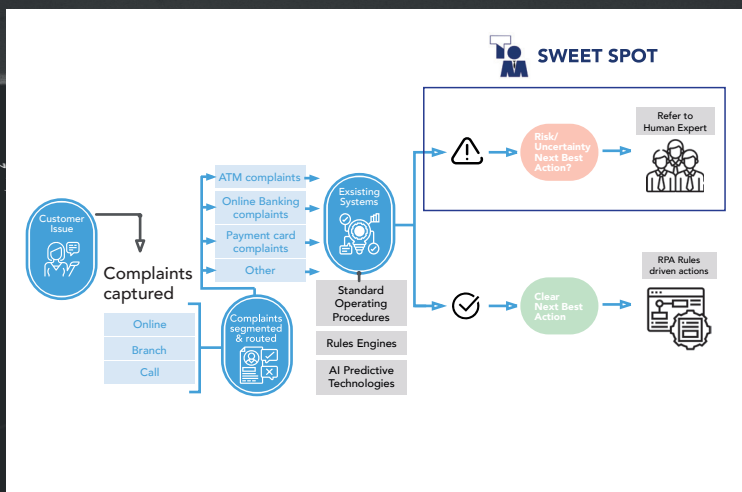
Key decision-makers and human experts make decisions which reflect insight, foresight and wisdom, collectively known as tacit knowledge. Processes remain reliant on human intervention, because technology has been unable to replicate the tacit knowledge inherent in their decisions.

**Merlynn's next-generation AI technology provides the ability to digitally replicate or automate these decisions to enable hyper-automation and revolutionise processes.**

Technology with Conscience

### AUTOMATION CHALLENGES

# TYPICAL DISPUTE RESOLUTION PROCESS



## Merlynn's

Tacit Object Modeler - TOM™ is a suite of AI technologies designed to rapidly model and replicate complex decisions. TOM is unique in its ability to capture tacit knowledge as well as the intangible human qualities experts subconsciously factor into their decisions.

The digital replica or "Virtual Expert" provides real-time access to these high dimensional decisions with a processes speed of around 20,000 records per second.

TOM democratises access to expertise and augments human expert capabilities.

REPLICATING  
HUMAN EXPERTISE

Real-time access to expert decisions enables organisations to automate processes which currently require human intervention.

TOM™ Virtual Experts are deployed into business processes - via the TOM™ API – complementing existing RPA and AI capabilities, requiring no investment into new systems

## NEXT GENERATION HYPER-AUTOMATION



## ENHANCED RISK MANAGEMENT

A panel of Virtual Experts enables organisations to simultaneously access multiple experts' insight from different disciplines within the business.

For example:

Dispute resolution would incorporate inputs from relationship managers, product experts, compliance and legal.

TOM™ Virtual Experts enables all of these human experts to collaborate in real-time to deliver the best possible outcome.

Every decision is transparent and traceable, as decision input meta-data is recorded.



## VIRTUAL EXPERTS DELIVER

1. Increased capacity and optimised resource efficiency.
2. Reduced operational cost.
3. Improved decision quality and consistency.
4. Optimised process efficiencies and service delivery.
5. Enhanced risk management.
6. Improved customer experience.

For more information visit [www.merlynn.co.za](http://www.merlynn.co.za)