



MANAGEMENT CONSULTING, INC.

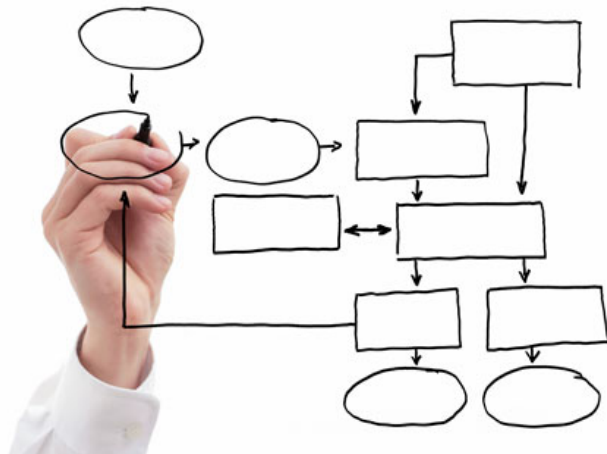
Have you captured your workflow?

By Rob Sommerfeld

The catch phrase around business processes management is “workflow improvement”, but how to get to improving from the current state of a process to the new future “improved” state can be difficult. Documenting the *real* step-by-step tasks being performed in your process is essential to understanding what is working and what is not working.

Creating workflow diagrams improve project communication, help solve business problems, and move you forward in your business.

Workflow maps are a visual representation of the actions, steps, or tasks performed to achieve a certain result. Originating accounts for borrowers, completing loan applications, servicing loans and/or completing customer complaints are all processes that happen in a bank on a daily basis; the required steps can be mapped to create a standard workflow or to find and remove wasted effort. Additionally, if automation of a process is the goal, workflow maps are the first step to designing the proper system.



In order to get from point A to point B of a process, it needs to be visually displayed. With workflow mapping, you map out the steps of your processes so you can understand them, evaluate them, and improve them. Workflow mapping creates a “roadmap” that you can look at to see if you’re taking the most efficient route from start to completion.

The process involves a few simple steps for creating the initial workflow map (the current state workflow):

1. **Identify the process.** A *process* captures any repeatable set of steps. It is different from a *project* which captures a collection of work completed a single time to achieve a specific result. Look for work or activities that happen again and again in your organization.
2. **Name your process.** When naming your process be clear and specific. Most often it makes sense to start with a verb. For example, “Collect Past Due Payments” is much more clear and specific than “Past Due Payment Process.”
3. **Identify a clear start point and end point** for the process. The most common mistake found while reviewing deliverables from participants is that they do not have a clear starting point or ending point. Visually this leads to models that have boxes off to the side and not integrated into the workflow diagram. Ask yourself: What’s the first activity that happens or what must be true before the process can start? What’s the last activity that happens or what signals that the process is complete? Example: Where does the Underwriter get involved in a new loan deal?
4. **Identify your purpose for diagramming the workflow.** Many of the decisions you’ll make in terms of granularity of detail and workflow scope will be driven by your reason for

diagramming the workflow in the first place. You might be looking for the root cause of known errors, preparing for an automation project, or initiating a bank-wide process improvement project.

5. **List or draw out a series of steps** that happen between the start point and the end point. Make sure that every step actually integrates into the process you are documenting. When working with the RLR, this is performed with the bank staff involved in the process and consists of simple sticky notes on the wall. This process will always lead to questions of “why do we do that” or “we just did that action and now we are performing it again?”
6. **Look for exceptions or rules** that are possible at each step in the process. For example, if your main flow is to receive requests by phone, is email also an option? How is an email request handled differently than a phone request? Add this information to your visual model. Often a simple sticky note in a different color will be adequate to capture the variations.

If it's for a single process, an entire department, or even a large project like a bank-wide Loan Origination System, RLR can help to document and create valuable workflow maps to support your institution toward a future state of efficiency and automation.

RLR Management Consulting

For more information, visit www.rlrmgmt.com and follow the company on [LinkedIn](#) and [Twitter](#)