

From Manual to Agentic: Redesigning Dispute Resolution with Intelligent Agents

Executive Summary

As organizations seek to transform how they resolve customer disputes, many find themselves constrained by legacy processes that rely on human interpretation, fragmented systems, and unstructured data. While RPA and AI have already delivered measurable efficiency gains, the next frontier is **Agentic Automation**—where intelligent agents independently reason, act, and interact within business systems and processes.

This paper introduces a structured evolution of dispute resolution through four automation maturity stages, culminating in agent-led orchestration. It details the capabilities unlocked by agentic workflows and outlines how Lunatec's **Agentic Discovery Framework** empowers organizations to identify, prototype, and scale intelligent automation with real business impact.

1. The Challenge: Disputes Are Complex and Costly

Dispute resolution typically involves case intake, document review, data reconciliation, decision-making, and communication. In regulated sectors like finance, telecom, and utilities, these steps must be executed with:

- **Speed** to meet service-level expectations
- **Consistency** to reduce risk and rework
- **Auditability** to comply with governance and regulation

Manual handling of these processes leads to:

- Prolonged resolution times (20–40 minutes per case)
- Inconsistencies in decisions and outcomes
- Hidden compliance risks due to lack of traceability
- Over-reliance on key personnel and tribal knowledge

2. A Maturity Model for Automation

Lunatec applies a structured model that reflects how dispute resolution evolves through automation:

Stage	Description
Manual Work	Fully human-driven; each case is handled from scratch using siloed systems
RPA Only	Tasks like data entry and notifications are automated, but humans remain central
RPA + IDP + HITL	AI extracts information from documents; humans oversee edge cases
Agentic Automation	Autonomous agents interpret, act, and collaborate with humans only when needed

Agentic automation represents the shift from automating tasks to **automating decisions and outcomes**.

3. Agentic Automation in Action: Dispute Resolution Use Case

A typical agentic workflow for dispute handling:

- 1. Dispute Intake** – Agent captures details via structured form, email, or upload
- 2. Document Understanding** – IDP engine extracts and validates data (e.g., from PDFs)
- 3. Data Reconciliation** – Agent cross-references systems (ERP, CRM, credit systems)

4. Decision Support – Agent interprets case policy, recommends action, flags anomalies

5. Customer Communication – Agent generates resolution letter or email

6. Adjudication & Triage – Only exceptions go to human experts

The result is a **self-orchestrated workflow**, where humans are involved by exception—not necessity.

4. The Capabilities of Agentic Automation

Agentic automation is not simply more automation—it’s a new paradigm of work delegation:

Capability	Function
Autonomous Reasoning	Agents apply policy logic and contextual rules
Integrated Interaction	Seamless handoffs between agents, systems, and human operators
Learning and Adaptation	Agents can evolve based on feedback and new patterns
Audit and Explainability	Full traceability of decisions and interactions

This enables enterprises to transition from process automation to **goal-driven automation**—where agents understand intent and deliver outcomes.

5. Case-in-Point: Applying the Model in Practice

A financial services organization implemented Lunatec’s dispute resolution model:

Initial State: 100% manual, 35 FTEs, 30-minute case resolution time

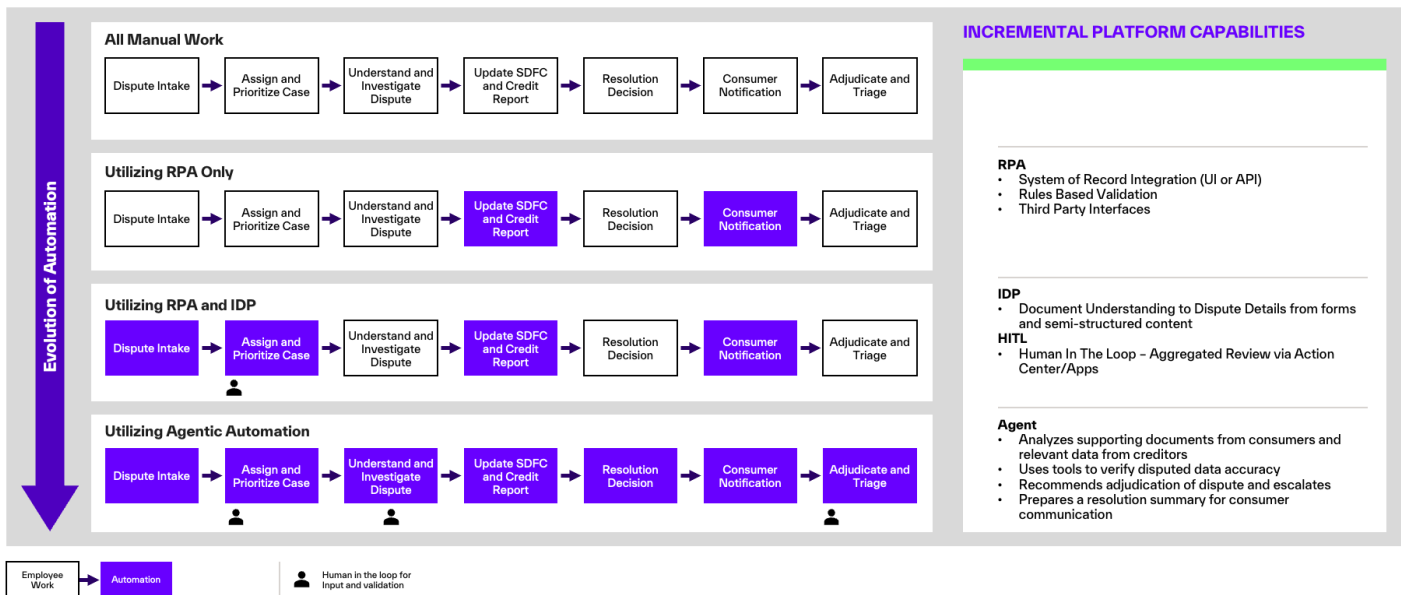
Phase 1 (RPA): Reduced manual updates → 15% effort savings

Phase 2 (IDP + HITL): Automated document extraction → 40% savings

Phase 3 (Agentic Automation): End-to-end orchestration → 80% automation rate

Result:

- Resolution time cut to **5 minutes**
- **90%** of cases fully handled by agents
- **12 FTEs** reallocated to higher-value work
- Compliance readiness **improved dramatically**



6. Implementation Approach: The Agentic Discovery Framework

Lunatec guides clients through a clear, human-centered framework to move from awareness to value:

Phase 1: Agentic Awareness Session (1.5 hours)

- Introduce the UiPath platform's agentic capabilities
- Demo relevant agentic use cases (e.g., dispute resolution, invoice triage)
- Discuss automation maturity and current challenges

Phase 2: Agentic Automation Workshop (4–8 hours)

- Co-create a portfolio of agent opportunities using business drivers
- Map agent stories using personas, triggers, goals, and desired outcomes
- Prioritize based on impact and automation readiness

Phase 3: Agent Prototype(s) (1–2 weeks)

- Build technical PoC with UiPath + AI components
- Demonstrate end-to-end orchestration of an agent in context
- Review expected value, operating model impacts, and next steps

This process ensures **alignment across business, IT, and automation stakeholders**—de-risking decisions and accelerating value realization.

7. Measurable Outcomes: What Businesses Can Expect

Organizations that deploy agentic workflows in high-volume cases like disputes report:

Metric	Impact
Processing time	Reduced by up to 85% (minutes instead of hours)
FTE load	Decrease of 60–80% per process
First-time-right accuracy	Exceeds 90% when combined with IDP and business logic
Compliance audit readiness	Fully documented agent actions and decision trail
Customer satisfaction	Significant increase due to speed and transparency

8. Why Lunatec

Lunatec is uniquely positioned to lead this transformation:

- UiPath Platinum Partner with 100+ certifications
- **Pioneers in agentic use cases** including dispute resolution, finance operations, customer services and HR processes
- **Deep AI and process automation expertise** across SAP, Oracle, Salesforce, Workday, Microsoft, and legacy environments
- **Proven results:** 120+ unique SAP processes automated
- **Three times UiPath Award Winner**



Conclusion: A New Operating Model for Intelligent Enterprises

Agentic Automation enables a shift from task execution to **outcome ownership by intelligent agents**. It redefines how work is distributed between humans and machines—allowing employees to focus on exceptions, creativity, and oversight, while agents manage the routine and the complex.

With the Agentic Discovery Framework, Lunatec delivers not just automation, but a **pathway to future-proof operations**.

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