CLAIMS

What is claimed is:

1. A computer-implemented method for managing referral workflows in a financial institution, the method comprising:

receiving an inbound communication of a user, wherein the inbound communication comprises data pertaining to the user's transaction with the financial institution;

generating a referral alert action message on the event the processing of the inbound communication leads to a non-overriding alert, wherein the referral alert message is generated by a transaction originator;

automatically routing the referral alert message to a first alert authorizer identified from one or more authorizers of an associated authority matrix, wherein the one or more authorizers are financial assistance providers of the financial institution;

automatically routing the referral alert message to a subsequent alert authorizer identified from the one or more authorizers of the associated authority matrix on the event a response has been received from the first alert authorizer; and

routing the response from each of the one or more authorizers to the transaction originator for taking an action pertaining to the inbound communication,

wherein the associated authority matrix comprises the one or more authorizers and associates the one or more authorizers with one or more exception codes to be handled by the one or more authorizers.

2. The computer-implemented method of claim 1, wherein the referral alert message is routed to a referral inbox of the one or more authorizers and the transaction originator.

3. The computer-implemented method of claim 1, wherein the non-overriding alert is a predefined business event.

a referral inbox module to display information on the status of the referral alert message.,

wherein the non-overriding alert comprises at least one exception code,

wherein the one or more authorizers are associated with one or more exception codes, and eligibility of the one or more authorizers is determined based on the associated authority matrix and the non-overriding alert's at least one exception code.

7. The system of claim 6, wherein the referral alert message is automatically routed to a first alert authorizer identified from the associated authority matrix.

8. The system of claim 7, wherein the referral alert message is routed to a subsequent alert authorizer of the associated authority matrix on the event a response has been received from the first authorizer.

9. The system of claim 8, wherein the referral message module is further adapted to generate a referral escalation message in the event the one or more authorizers fail to take action on the referral escalation message in a predetermined time period.

10. The system of claim 9, wherein the referral escalation message is routed to a first escalation authorizer identified in a predefined order from the one or more authorizers of the associated authority matrix.

11. The system of claim 6, wherein the referral alert message is routed to the referral inbox of the one or more authorizers and the transaction originator.

12. The system of claim 6, wherein the non-overriding alert is a predefined business event.

13. A computer readable medium having a set of instructions for execution on a computing device, the set of instructions comprising:

a referral message routine for generating a referral alert message on the event the processing of an inbound communication of a user leads to a non-overriding alert, wherein the referral alert message is generated by a transaction originator, wherein the inbound communication comprises data pertaining to the user's transaction with the financial institution;

an associated authority matrix routine, wherein the associated authority matrix comprises one or more authorizers eligible to receive the referral alert message;

a message router routine to automatically route the referral alert message to the associated authority matrix; and

a referral inbox module to display information on the status of the referral alert message.,

wherein the non-overriding alert comprises at least one exception code,

wherein the one or more authorizers are associated with one or more exception codes.