



Stay Ahead of the Evolving Mortgage Industry

Market uncertainty and regulatory change have rocked the mortgage banking industry in recent years and many financial institutions are finding it difficult to enable strategic top-line growth, while minimizing risk and operational costs. Transformation is a struggle, because the heart of originations, servicing and secondary marketing organizations' operations lie in the business rules that drive performance.

Today's business rules are embedded inconsistently and often inaccurately across the various technologies that drive the business, leading to losses, limited compliance and an inability to respond to changing market conditions with agility. Sapiens DECISION has enabled several of the industry's leading mortgage institutions to overcome these obstacles and empowered them to achieve improved business control, governance and efficiency.

Introducing Sapiens DECISION

Sapiens DECISION is dramatically changing the way mortgage organizations are managing their businesses, by modernizing traditional business rules management with a new and emerging discipline called **decision management**. Sapiens DECISION bridges the gap between business and IT – by empowering business professionals to be actively involved in the design, implementation and optimization of decisions – so that the traditional liability associated with change is mitigated. An integrated solution designed to leverage, enhance and augment your existing technology, Sapiens DECISION drives consistency and reusability of strategically managed business rules, or *decision logic*, to ensure that the operational decisions that impact organizational performance are accurately and reliably adhered to – minimizing risk, rework and resource requirements.

Sapiens DECISION provides financial institutions the operational agility and transparency needed to effectively, efficiently and confidently respond to changing regulatory and market conditions.

Enhance Business User Insight & Control

Empower business professionals to independently author, validate, test and deploy business decision logic. Sapiens DECISION provides complete transparency of the organization's business decision logic and expedites the translation of business logic into high quality code that can be executed in any environment.

Increase Operational Efficiency

Centralize the development and dissemination of institutional business logic to increase efficiency. Business logic is developed once and deployed rapidly and seamlessly across every system.

Improve Policy Governance

Create a single repository for enterprise-wide business logic that offers complete documentation, version control and visual comparisons of changes implemented in the business logic. By providing business professionals with complete traceability and governance, from policy to code, business goals become attainable.

Reduce Regulatory Risk

Assess the impact of any regulatory change and allow business users to simply and quickly design new, sustainable models to meet evolving regulatory requirements. With every implemented change, the business reason, owner and timing are documented.

Strengthen Alignment Across the Business

Align loan production and loan servicing processes for effective mortgage operations. Sapiens DECISION enables compatibility of the business logic and data between products and channels; and across underwriting, loan production, servicing and default management systems.

Sapiens DECISION
is a proven solution with
measurable results

50%
cost reduction
in policy
operationalization

80%
improvement
in data quality

60%
increase in scope of
implemented rules


Reduced
processing time
from days to
minutes

Sapiens DECISION will enable you to accelerate progress with constant and accurate insight. Support your strategy with technology that is designed to address your challenges.

Leverage, enhance and augment your existing technology
 Although it sits at the core of the company's systems, Sapiens DECISION is technology-agnostic and can connect across the institution's systems, eliminating the costly "rip and replace" approach that is traditionally required for a solution of its caliber.

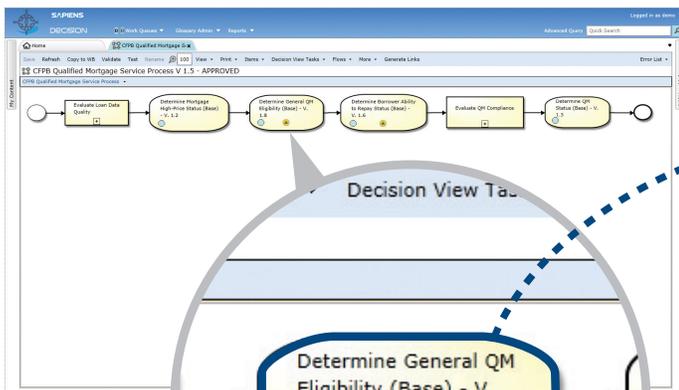
Introduce a common language between business and IT experts
 The Glossary Manager ensures that accuracy does not get lost in translation, as the business decision is streamlined from design and definition, through to execution and optimization.

Oversee Change Management in a format and language that speaks to business users
 Centralized, simplified and accurate, the DECISION Business Change Request Manager allows the business user to oversee the implementation of every decision across the organization, and to trace it back from the code level to its underlying business motivation and source.

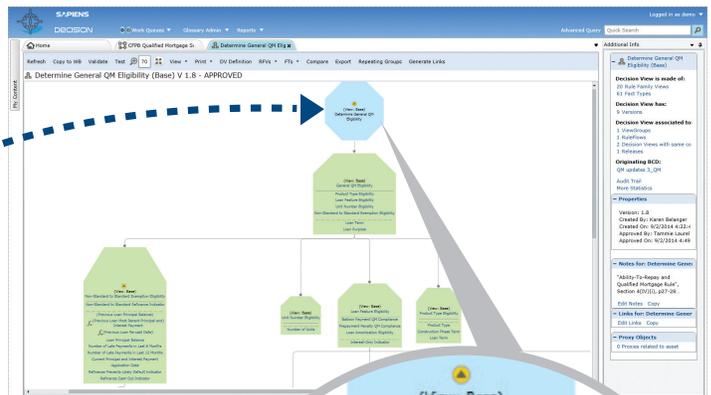
Create, automate and test business decisions for any process
 The Visual Decision Modeler provides a structured, graphical view of your regulatory and business changes as they are realized and enforced throughout the institution. The platform's administrative tools are designed to support a streamlined, traceable process that is understood by all.

Gain complete visibility, from policy to code
 Manage, store and trace policies, their requirements and documentation from the same accessible interface that tracks their implementation. The Policy Manager provides a drill-down to specific components of business logic and offers a traceable link from each decision to its policy.

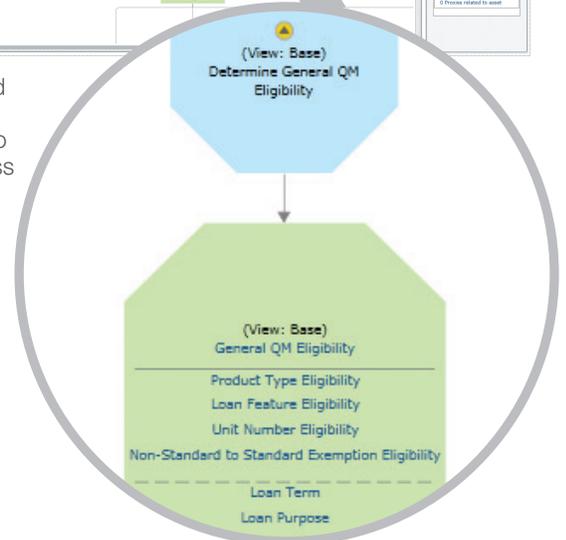
Anticipate and control results with automation and testing
 The DECISION Testing Facility generates automated test cases and detects logical inconsistencies in the preemptory stages of introducing a business change requirement. It enables business users a full trace of each decision, down to its granular details and intermediate conclusions, during each step along the path of reaching a final business decision.



Define end-to-end business logic flows



Develop detailed and specific business logic to address business requirements



For more information on how Sapiens DECISION can help steer your mortgage organization through its strategic business challenges, please visit www.sapiensdecision.com.