

# SAPIENS

Partnering for Success



## Sapiens Decision for Mortgage Originators

# Responsiveness to market changes is a differentiator

The volume of home mortgages over the past several years continues to set records. But many originators still struggle with the high cost of obtaining, processing and selling their mortgages due to outdated technology and cumbersome loan origination systems.

Mortgage originators make thousands of complex decisions every day through the process of loan origination for new purchases and refinancing. Although many of the decisions made during the loan application lifecycle are automated, there is enormous pressure on operations to be responsive and agile, especially with new digital only competitors grabbing market share.

Originators must react quickly to market changes that impact decision making, like interest rate changes and dynamic customer needs, or risk losing out to more nimble competitors. Up till now, making rapid updates to business logic, rules and regulatory changes impacting decisions has often been challenging, whether due to a reliance on IT resources, outdated systems or unclear policies requiring staff interpretation.

Mortgage originators need to reduce dependency on IT for business rule updates and get the most from their existing business systems. Business Analysts need to be empowered to make changes quickly, consistently, and with a high level of confidence in outcomes, and without depending on IT. This agility provides a competitive advantage in meeting customer needs and closing new opportunities. Once decision logic is defined, it becomes an asset that can be reused throughout the enterprise to speed deployment and improve quality.

## Mortgage Originators need:



### Automation for Responsiveness

Differentiate with dynamic customer experiences



### Optimized Mortgage Processing Pipeline

Increase productivity and reduce operating expense



### Empowered Citizen Developers

Reduce coding time from months or weeks to hours

**Sapiens Decision is a market leading Decision Management Platform that solves the business problems caused by complex rules residing in disparate and difficult to manage mortgage systems. Our customers have extracted their rules from these systems into Sapiens Decision for dramatically improved business outcomes with no systems interruption.**



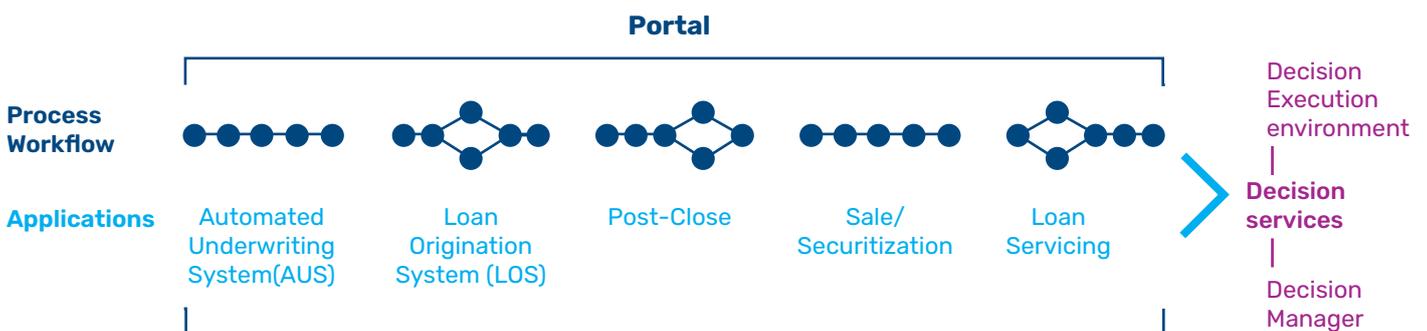


Our goal is to simplify and automate the home mortgage pipeline, from origination to servicing, allowing our clients to lower their costs. Our clients – including some of the largest mortgage firms – have achieved great success using Sapiens Decision.

Mortgage products have thousands of business rules that drive decisions on every aspect of the loan – income, assets, credit rating, and work history, among many others. Business rules are embedded in applications and wrapped with workflow. Our Decision for Mortgage Originators solution separates decision logic from the application and orchestration workflow.

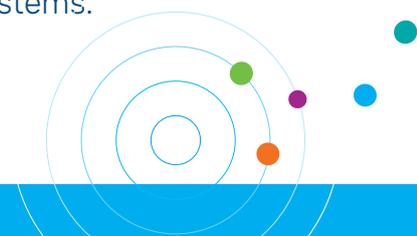
Decision models containing the decision logic are not tied to any product, or technology and can be reused across the organization. Models can be directly deployed onto the cloud (or locally onto a Decision Execution (DE) server) to be accessed by IT systems as an API. Alternatively, models may be deployed directly into the DevOps pipeline as Java code (POJOs), to be embedded into existing applications.

## Sapiens Decision makes decision logic accessible, manageable and scaleable



## Essential for digital transformation initiatives

Consumer adoption of digital mortgages has accelerated to the point where borrowers expect a digital purchasing experience. Traditional originators are moving quickly to digital to provide the accessibility, convenience and speed now demanded. Decision for Mortgage Originators addresses the digital challenge by giving originators omnichannel capabilities that support dynamic customer self-service. Originators can also manage business logic separately to reduce cycle times and costs per loan, without the need to “rip and replace” their systems.



## Ideal for Mortgage Originators

Companies operating in highly regulated industries like mortgage lending face challenges in keeping up with the velocity of regulatory changes. Non-compliance can result in heavy fines, penalties and lost business. With constant changes in federal laws, federal agency policies and state regulations, it's easy to understand why it's a struggle. Our solutions help mortgage originators and companies in other regulated industries stay current with compliance and exert greater control over policy changes across their business.

## Leading industry players rely on Sapiens Decision

We have earned the trust of a large portfolio of clients, including several of the world's largest mortgage companies, banks, insurance companies and Federal agencies. Our solution approach is the foundation for the emerging field of Decision Management. Let us help your organization adopt decision management practices to make better decisions faster.



Contact us at [info.sapiens@sapiens.com](mailto:info.sapiens@sapiens.com) to learn more about Sapiens Decision and view a demo.

### About Sapiens Decision

Sapiens Decision is a division of Sapiens International Corporation (NASDAQ and TASE: SPNS), a leader in digital software platforms, solutions and services. Sapiens Decision transforms how businesses are approaching change, by modernizing traditional business rules management. Our solutions enable businesses to respond to market needs through accurate and consistent enforcement of business rules and policies. Sapiens Decision is used by major corporations in banking, insurance, retail and public sector to implement process automation and drive digital transformation. For more information: [www.sapiens.com](http://www.sapiens.com)