Why Sapiens Decision?

The Need for Decision Management

There's no doubt that IT organizations and software solution providers are good at building and implementing business systems. Solutions are rapidly developed or configured with modern technologies.

That's not where the problem lies. The problem lies in business and IT lacking a shared framework for managing business logic.

This missing link leads to missed or misinterpreted requirements, expensive rework, difficult to maintain and change applications, and ultimately sub-optimal customer experience.
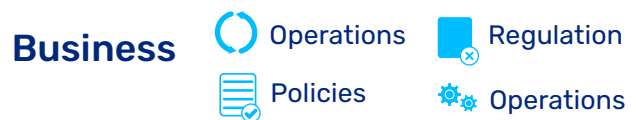
Sapiens Decision Increases Update Speed 5-10X

This gap between Business and IT is what leads to long development and update cycles. Decision Management closes the gap.

Decision models, created by business analysts, enable the business to discover, define, validate, test, and manage business logic. Company policies, regulations, and operational decisions can now be expressed with the clarity, simplicity, and rigor needed for IT to operationalize those policies accurately in near real time.

With Sapiens Decision, IT can reduce the overhead of interpreting and coding ambiguous business logic requirements. Instead, they can focus on more valuable engineering work.

Sapiens Decision decouples business policy updates from lengthier IT development cycles. This decreases development, implementation, and maintenance cycles by 5 to 10X. Organizations save time, reduce risk, and generate operational savings.
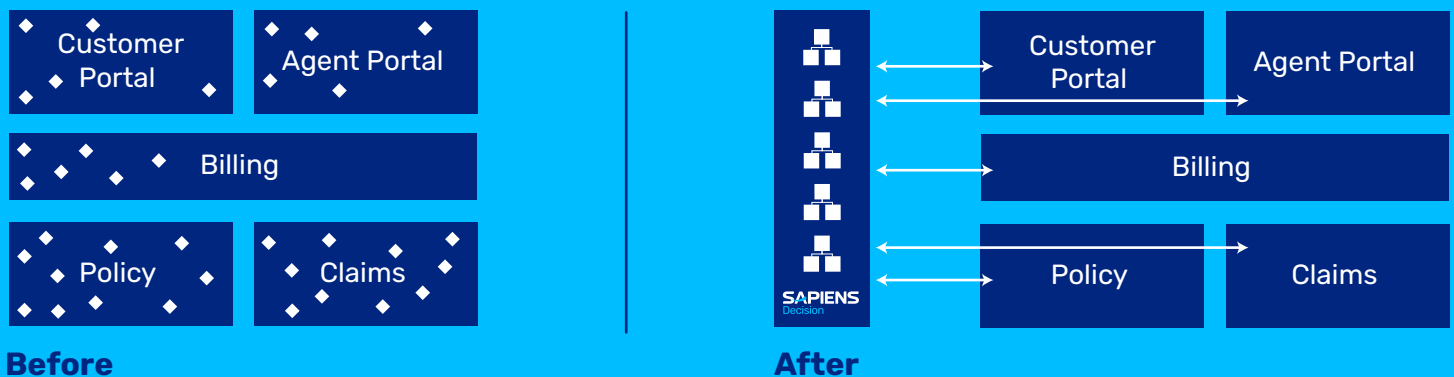
Business	Operations	Regulation	Business	Operations	Regulation
	Policies	Operations		Policies	Operations

GAP	SAPIENS Decision	Clearly defined business logic for any system

IT	Build, update, maintain systems	IT	Faster updates, more responsive to business

How Sapiens Decision Works

- Business logic is separated from its underlying IT infrastructure and centrally managed with decision models

- Business analysts create and manage models using visual tools with limited to no reliance on IT

- All business logic is tested to ensure integrity, and then code is generated

- Model generated code is deployed and then called by applications for specific decisions, i.e., Decision as a Service (DaaS)

- Business logic in models can be reused by multiple systems, creating additional productivity savings and consistency

Business logic across enterprise applications is extracted and placed into a decision model for rapid updates and improved governance

Customer Portal	Agent Portal
Billing	
Policy	Claims

Before

SAPIENS Decision	Customer Portal	Agent Portal
	Billing	
	Policy	Claims

After

Major Benefits of Sapiens Decision

- Business policy implementation and updates completed 5-10X faster

- Enhanced accuracy, visibility, traceability, and auditability of business logic and update history

- Centrally managed business logic with reuse

- Faster time to market by accelerating new product development

- Greater transparency and access to business logic in legacy systems – no rip and replace

- No code tools generate code automatically to manage business logic with 90% less reliance on IT

What Makes Us Unique

Most decision management system products share common functionality including cloud native decision modeling with code generation and integration with AI/ML. We are no exception. We set ourselves apart from competitors through our business logic framework and methodology, capabilities to extract logic from legacy code, and true "no code" visual tools that enable business self-service.

1. The Decision Model™ Methodology Assures Bullet-proof Integrity

Sapiens Decision's key differentiator is The Decision Model™ methodology or TDM™, a formal methodology for decision model authoring and management. Decision models based on TDM™ enable the business to understand, author, visualize, validate, test, and deploy business logic with minimal IT involvement, all with the confidence that these models produce the most stable, consistent, and accurate representation of the business logic.

TDM™ based decision models are capable of capturing the most complex business logic, often exceeding the capabilities of rules engines. Modeling is done using visual tools, as easy to use as a spreadsheet, but with the ability to validate model logic, and then test models to ensure they deliver the exact intended results.

Business policies only need to be interpreted once in constructing the decision model. All ambiguity is eliminated.

2. Business Logic can be Extracted Automatically from Legacy Systems into Decision Models

IT organizations face challenges in maintaining their legacy code base, due to declining levels of support and lack of trained resources, especially when processes need to be updated, or business logic needs to be changed. These changes are becoming more and more prevalent. Enterprises with millions of lines of legacy code bases often find their situation to be very challenging.

The traditional method of converting legacy code to a modern, API-based architecture has been to deploy an army of coders using cumbersome tools to modernize the code. This approach is expensive, time consuming, and the converted code may not be best suited to the modernized architecture. Sapiens Decision provides the capability to automate much of this process, with conversion of the business logic embedded in the legacy code directly to decision models. Business logic within legacy code is implemented as decision services, an ideal pattern in today's API driven architectures.

Automated code conversion drives down cost, creates faster time to market, and produces more accurate results, while resulting in the desired architecture. Our tools convert the logic to decision models, not just to another technical code, providing a long-term solution that is independent of technology.

3. Visual Tools that Enable Business Analysts to Make Logic Changes and even Build New Products

There's a lot of buzz from providers of low code/no code tools that claim all the capabilities necessary to build enterprise-wide applications. The reality is often not as advertised when it comes to users, though.

Sapiens Decision software doesn't require users to have any background in coding or technology skills. This capability empowers the business side of the house to have greater visibility to the logic and the decisions that drive business.

Unlike other no code or low code solutions, Sapiens Decision does not require any proprietary run-time, or produce proprietary code. The TDM™ models are technology independent and can be used to generate code in industry standard languages like Java, or deployed to Sapiens Decision as a Service. Future technologies can be implemented using additional adapters or the Decision SDK.

Business Logic in Code:

```
if ( anyCheckedProgram is known and anyCheckedProgram is not null
and pClinicalProfileBOM.ExecutionContext.RuleContext.MemberAge is known
and pClinicalProfileBOM.ExecutionContext.RuleContext.MemberAge is not between 12 and 50
and at least one Participation in
pClinicalProfileBOM.MemberProfile.ParticipationList.Participation
        such that it.EndDate > pCMRuntimeInfo.CurrentDate)
then
{anycheckedProgram.ReferralEligibilityIndicator = false;
aRejectReason is some RejectReasonType initially a RejectReasonType;
aRejectReason.RejectReason = "Invalid Age";
fnAddDisplayEligibility( anyCheckedProgram.ProgramRejectReasonList, aRejectReason);
ruleLogger("Invalid Age", "rsDetermineProgramEligibility")}
```

No Code Needed With Sapiens Decision

	Clinical Program Code	Member Age	Program Participation End Date		Program Age Referral Eligibility Indicator	ruleLogger
1	Is: Populated	Is Not Between: {12,50}	Is After the Date:	🕓 Current Date	Is: Ineligible	"Invalid Age"
2	Is: NotPopulated				Is: Eligible	
3		Is Between: {12,50}			Is: Eligible	
4			Is On or Before the Date:	🕓 Current Date	Is: Eligible	

Summary

Sapiens Decision redefines the relationship between IT and business. Our TDM™ based decision models bridge the gap between IT and business by providing a shared approach in managing business logic across the enterprise. Organizations gain immediate benefits from increased productivity, logic reuse and auditability by separating business logic from technology and managing it with visual tools for the business. Beyond initial operational gains, Sapiens Decision provides long term transformative capabilities in enabling self-service for business users and streamlining technology transformation of legacy systems.

Learn more about Sapiens Decision at www.sapiensdecision.com

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 automation and drive digital transformation.

For more information: www.sapiensdecision.com

SAPIENS
Decision