



SAPIENS
DECISION



An enterprise-scale solution to help businesses improve visibility and control

Sapiens DECISION simplifies the planning, implementing and optimizing of business policy changes

Respond Quickly and Effectively to Changing Business Requirements

Evolving regulatory requirements, competitive pressure, new product development and changing customer behavior are compelling organizations to fundamentally change how they operate and govern their business.

The exponential growth in the volume and scope of business-driven operational decisions has exposed a fundamental weakness in conventional processes: the business domain cannot articulate business requirements in a clear and complete manner.

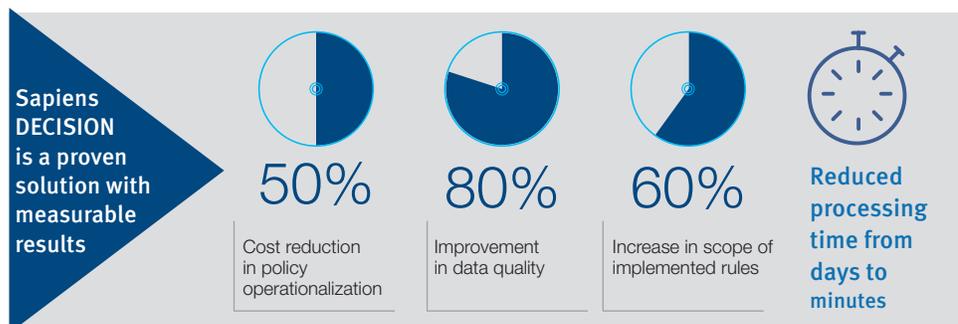
The Intelligent Decision

Sapiens DECISION is a business decision management solution that consistently enforces business logic across all enterprise applications. Organizations use it to track, verify and ensure that every decision is based on the most up-to-date rules and policies. The solution is powered by **The Decision Model**, a proven and widely adopted decision management methodology.

Introducing Business-Driven Decision Management

Sapiens DECISION facilitates a paradigm shift in the way organizations are approaching change, by replacing conventional policy and process management with an emerging discipline called **decision management**. Decision management bridges the gap between business and IT by enabling business users to rapidly frame requirements in formal business models that can be easily understood by all stakeholders. This ensures that the business logic is complete, internally consistent and accurate, and doesn't replicate existing logic.

While decision models can be easily developed by business users, they are also rigorous enough for IT to use, as the technology seamlessly translates the models into code that can be implemented across the organization.





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Redefining Today's Standard Approach

Sapiens DECISION simplifies the process of planning, implementing and optimizing business policy changes by automating the innumerable decisions made by an organization on a daily basis and providing visibility into their dissemination across all areas of the business.

Delivering Centralization and Complete Visibility

Sapiens DECISION lies at the operational heart of an organization and enables fast response to changing business requirements, by allowing firms to develop logic once and then deploy it across the organization. It is a highly-scalable, technology-agnostic solution that helps organizations establish a centralized business logic repository, ensuring consistency and reusability across the organization.

The business logic can be developed and maintained by business users who utilize Sapiens DECISION logic authoring, validation, testing, governance, deployment and execution capabilities, to significantly improve decision quality and operational efficiency.

With Sapiens DECISION, Organizations Will:

Reduce risk

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

Limit costs and complexity

Improve efficiency and reduce costs by centralizing the development and dissemination of institutional business logic. The organization's business logic is developed once and deployed rapidly and seamlessly across systems, regions and businesses.

Gain visibility, realize true governance

Achieve accurate, cross-organizational compliance and governance by putting business users in full control of institutional business logic and enabling them to trace every policy and rule back to its motivation and documentation.

Establish a "single point of truth"

Provide business and IT users a centralized business logic repository that ensures consistency and accuracy.

The Right Technology

Leverage, enhance and augment 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

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.

Learn More

For more information on how to succeed in the banking industry and capital markets, please visit us at www.sapiensdecision.com.

About Sapiens

Sapiens International Corporation (NASDAQ and TASE: SPNS) is a leading global provider of software solutions for the insurance industry, with a growing presence in the financial services sector. Sapiens offers core, end-to-end solutions to the global general insurance, property and casualty, life, pension and annuities, reinsurance and retirement markets, as well as business decision management software. The company has a track record of over 30 years in delivering superior software solutions to more than 190 financial services organizations. The Sapiens team of over 1,600 professionals operates through our fully-owned subsidiaries in North America, the United Kingdom, EMEA and Asia Pacific. For more information: www.sapiens.com.