SAPIENS
DECISION for Mortgage Lending

Streamline the Mortgage Origination Process

Mortgage originations are complicated: they require complex logic specific to investor requirements, state and federal regulations, and diverse operational platforms. Further, the processes and systems that drive operations are time-consuming to modify and changes impact numerous systems, because business logic is not centralized.

This complexity means that many mortgage lending institutions struggle to evolve their product lines and grow their business channels.

Sapiens DECISION has simplified the implementation and modification of mortgage origination policies for several of the **top ten lenders** by centralizing the development, management and dissemination of decision logic. This unification improves governance, consistency and cost savings.

Introducing Sapiens DECISION

Sapiens DECISION is dramatically changing the way lenders are managing their businesses, by modernizing traditional business rules management with an emerging discipline called **decision management**. The Sapiens DECISION platform bridges the gap between business and IT, so that the traditional liability associated with change is mitigated. An integrated solution designed to leverage and enhance your existing technology, Sapiens DECISION drives consistency and reusability of strategically managed business rules, or *decision logic*. This ensures that the operational decisions that impact organizational performance are accurately and reliably adhered to, minimizing risk, rework and resource requirements.

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.

RESPA, Truth-In-Lending, Uniform Mortgage Data Program and other regulations and standards can be easily and completely structured for immediate deployment to any platform or rules engine across an enterprise.

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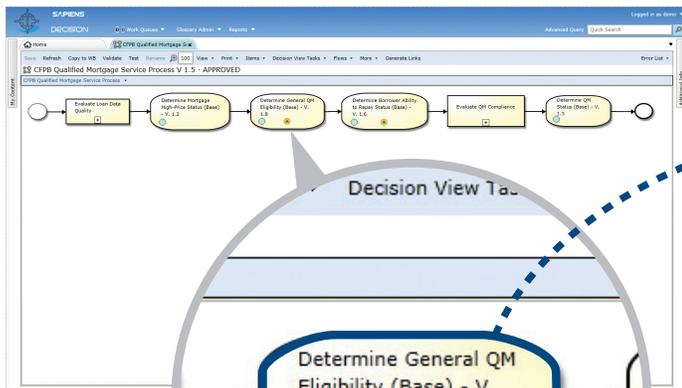
Introduce a common language between business and IT experts
The Glossary Manager ensures that accuracy does not get lost in translation, as the business decision is streamlined from design and definition, through to execution and optimization.

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.
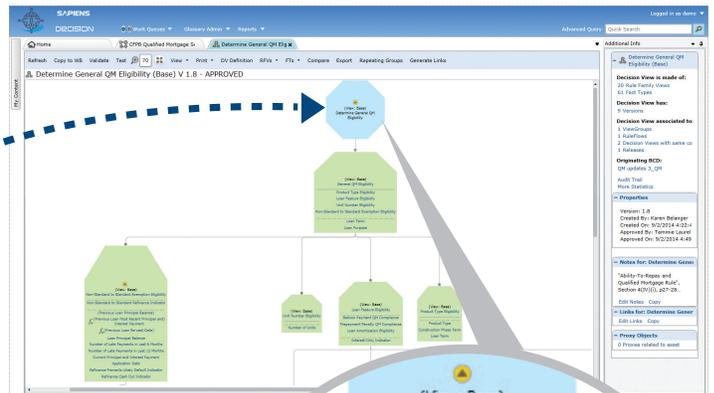
Create, automate and test business decisions for any process
The Visual Decision Modeler provides a structured, graphical view of your regulatory and business changes as they are realized and enforced throughout the institution. The platform's administrative tools are designed to support a streamlined, 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.
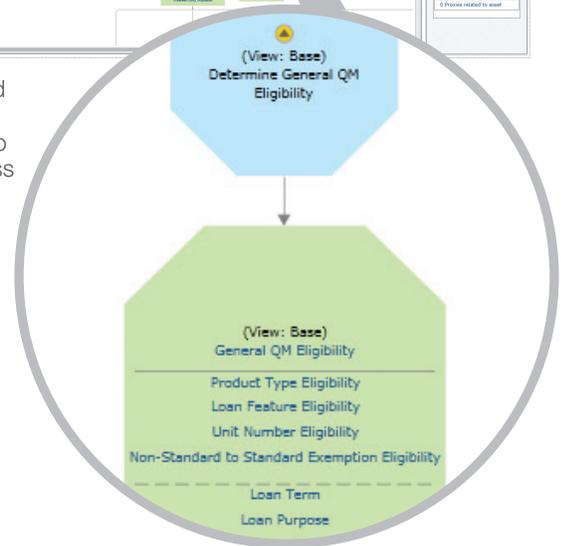
Anticipate and control results with automation and testing
The DECISION Testing Facility generates automated test cases and detects logical inconsistencies in the preemptory stages of introducing a business change requirement. It enables business users a full trace of each decision, down to its granular 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 origination challenges, please visit **www.sapiensdecision.com.**

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