



Overcome Mortgage Servicing Challenges

Financial institutions are expending considerable effort to increase profit margins in an increasingly competitive and regulated mortgage servicing market. Continued regulatory oversight and changes to consumer protection, particularly fee management and loss mitigation requirements, necessitate complete and accurate decisions within tight timeframes.

But many financial institutions are reliant upon legacy systems that are decades old. The business requirements derived from policy and utilized to automate servicing processes are typically incomplete, ambiguous and opaque. And the rules that risk determination depend upon are scattered across systems and embedded in code that the business owners can't understand. Sapiens DECISION empowers financial institutions to overcome these obstacles and 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 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, enhance and augment 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.

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. Sapiens DECISION provides consolidated logic for HAMP, HARP, HAFA and other agency and government-mandated programs.

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, the traditional liability associated with change is mitigated and business goals become attainable.

Strengthen Alignment Across the Business

Align loan production and loan servicing processes for more 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

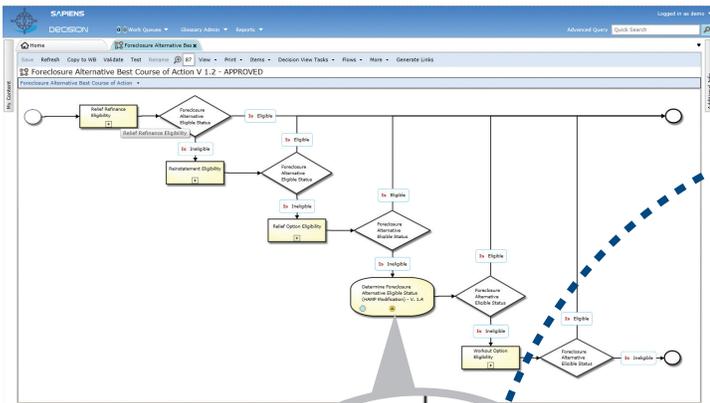
The Visual Decision Modeler provides a structured, graphical view of your regulatory and business changes as they are realized and enforced throughout the institution. The platform's administrative tools are designed to support a streamlined, traceable process that is understood by all.

Gain complete visibility, from policy to code

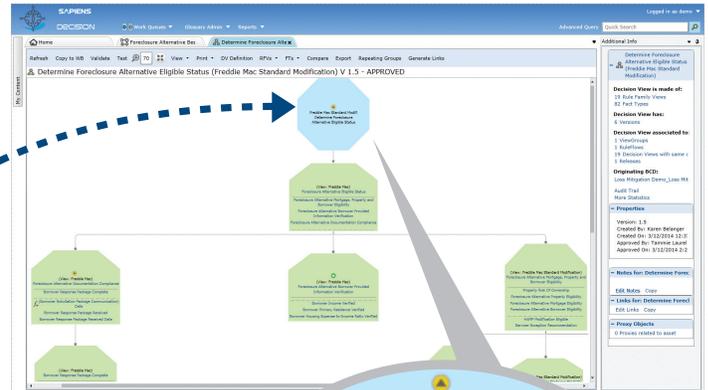
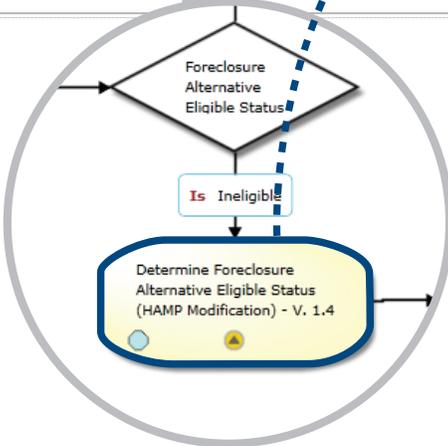
Manage, store and trace policies, their requirements and documentation from the same accessible interface that tracks their implementation. The Policy Manager provides a drill-down to specific components of business logic and offers a traceable link from each decision to its policy.

Anticipate and control results with automation and testing

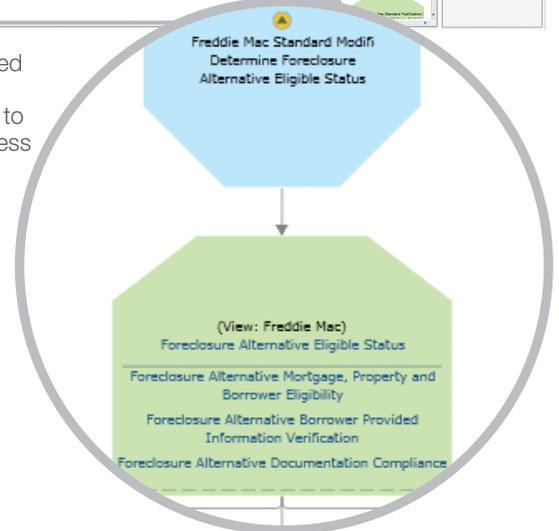
The DECISION Testing Facility generates automated test cases and detects logical inconsistencies in the preemptory stages of introducing a business change requirement. It enables business users a full trace of each decision, down to its granular details and intermediate conclusions, during each step 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 servicing challenges, please visit www.sapiensdecision.com.