



Wealth Management firms are facing significant transformation

Are you prepared for this evolution?

Changing market conditions, increasing operational complexity and emerging regulatory requirements are changing the landscape for Wealth Management Firms. Those that develop the ability to quickly adapt to evolving market and regulatory requirements will decrease risk, increase competitiveness and improve profitability. Sapiens DECISION is utilized by several of the world's leading financial services organizations to help them effectively respond to dynamic market conditions and evolving regulatory pressures; accelerating time to market and realizing significant cost reductions and quality improvements.

Empower Evolution with Business-driven Decision Management

Sapiens DECISION facilitates a paradigm shift in the way financial firms are approaching and responding to change, by enhancing traditional business rules management with a new and emerging discipline for meeting these challenges, called decision management. Decision management enables organizations to rapidly develop business logic (requirements) in an intuitive, consistent and reusable form that is readily understood by business users and technology teams alike. Sapiens DECISION creates a single repository for enterprise-wide business logic that offers complete documentation, version control, and visual comparisons of changes implemented in the business logic; it fosters clarity, understanding, and provides complete traceability and governance from policy to code. Centralized management of business logic allows for rapid and consistent deployment to many operational systems, helping to realize vast cost savings and efficiencies and to leverage existing assets.

Respond rapidly & consistently.

Collapse the development cycle and enable business users to communicate requirements directly and accurately to IT and Operations. The resulting business logic is developed once and deployed rapidly and seamlessly across the organization.

Limit Costs & Complexity.

Improve efficiency and reduce costs by centralizing the development and dissemination of institutional business logic. Sapiens DECISION standardizes business logic, and drives consistency and reusability across organizational systems.

Gain visibility, realize true governance.

Enable accurate, cross-organizational compliance and governance by putting the business users in full control of institutional business logic and enabling them to trace every policy and rule back to its business reason, owner and timing.

Reduce Regulatory Risk.

Enable 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 is documented.

Digitalize, Centralize & Optimize Strategic Operations

Wealth managers are faced with the challenge of implementing business strategies with outdated systems and processes. Sapiens DECISION simplifies the process of planning, implementing and optimizing regulatory and business changes by automating the innumerable decisions that your organization makes on a daily basis. Operationalization of business policies typically begins with the communication of a requirement to IT, which is further challenged to accurately and consistently translate each requirement into code that is deployed into each internal and external system. This process results in operational inefficiency and lack of transparency.

Sapiens DECISION bridges the gap between business users and IT by expediting the translation of business requirements into high-quality, centrally managed business decision logic that can be executed in any environment. By enabling business professionals to actively be involved in the design, implementation, analysis and optimization of decisions, the traditional risk and liability associated with change is mitigated. The impact of any change can be quickly assessed, planned, tested, and approved; their release scheduled and executed. Centralized management of business logic significantly decreases deployment and operational efforts, allowing for time and cost reduction.

Sapiens DECISION will enable you to rapidly and efficiently achieve strategic transformation with technology that is designed to address your challenges:

Introduce a common language between business and technical experts. The Glossary Manager allows both the business and IT to reference a common business logic repository, ensuring that accuracy does not get lost in translation as the business decision is streamlined from design and definition, through to execution and testing.

Enable effective change management. Centralized, simplified and accurate, the Business Change Request Manager allows business users 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, simulate 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 represented and enforced throughout the institution. The platform's administrative tools are designed to allow business users to autonomously develop a streamlined, traceable process that is understood by all.

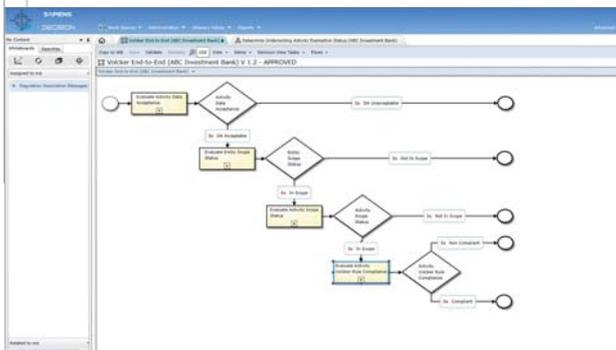
Gain complete visibility from policy to code. Manage, store and trace policies, their requirements and documentation from the same accessible interface that tracks their implementation. By providing a traceable link from each decision to its policy source, Sapiens DECISION allows business users a high level of visibility and manageability over policy implementation.

Leverage, enhance and augment your existing technology. Sapiens DECISION is designed to augment and enhance existing technology, rather than 'rip and replace'. The Code Generator works in synchronicity with Sapiens DECISION Deployment Adaptors to ensure seamless communication with any rules engine or programming environment. The platform's Software Development Kit (SDK) provides control and flexibility for the technical team to easily and independently build deployment adaptors for additional environments.

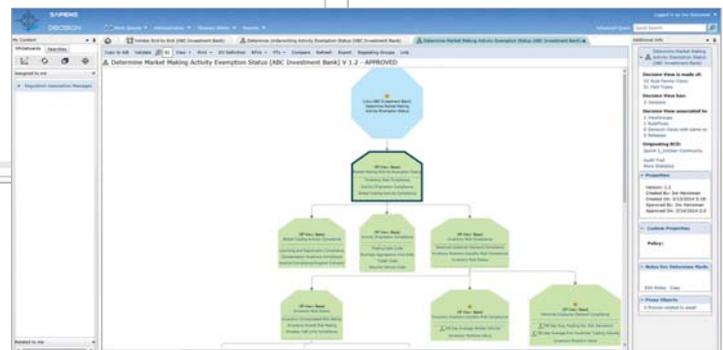
Anticipate and control results with automation and rigorous testing. The Testing Facility generates automated test cases and detects logical inconsistencies in the preemptory stages of introducing a business change requirement. It enables business users a full trace of each decision, down to its granular details and intermediate conclusions in each step along the path of reaching a final business decision.

Pat	Customer Legal Entity Basel II Exposure Class	SIC Basel III Type	Customer Legal Entity Basel II Exposure Sub-Class	Customer Legal Entity Basel III Type	Informational
1	Is Not P Retail	Is P Bank		Is P Retail	*Customer Legal Entity Basel III Type is Retail because Customer Legal Entity Basel II Exposure Class is P Retail
2	Is Not P Retail	Is P Government		Is P Bank	*Customer Legal Entity Basel III Type is Bank because Customer Legal Entity Basel II Exposure Class is P Retail
2	Is Not P Retail	Is P Public Sector		Is P Government	*Customer Legal Entity Basel III Type is Government because Customer Legal Entity Basel II Exposure Class is P Retail
2	Is Not P Retail	Is P Non-Bank Financial Institution		Is P Public Sector	*Customer Legal Entity Basel III Type is Public Sector because Customer Legal Entity Basel II Exposure Class is P Retail
2	Is Not P Retail	Is P Individual		Is Non-Bank Financial Institution	*Customer Legal Entity Basel III Type is Non-Bank Financial Institution because Customer Legal Entity Basel II Exposure Class is P Retail
3	Is Not P Retail	Is P Other	Is P Turnover Less Than €50m	Is P Individual	*Customer Legal Entity Basel III Type is Individual because Customer Legal Entity Basel II Exposure Class is P Retail
3	Is Not P Retail	Is P Other	Is P Turnover Less Than €50m	Is P SME	*Customer Legal Entity Basel III Type is SME because Customer Legal Entity Basel II Exposure Class is P Retail
3	Is Not P Retail	Is P Other	Is P Turnover Less Than €50m	Is P Corporate	*Customer Legal Entity Basel III Type is Corporate because Customer Legal Entity Basel II Exposure Class is P Retail

Create decision tables that are easily read and understood by both business and IT



Define end-to-end business logic flows



Develop detailed and specific business logic to address regulatory requirements