

Incanto Decisioning and Business Rules Engine?

Business Rules

What are they?

What is a Business Rule?

- **From The Business Perspective:-**

The business perspective of business rules involves the behavior of people in the business (human activity) system.

A Business Rule is guidance that there is an obligation concerning conduct, action, practice or procedure within a particular activity or scenario.

Characteristics:

There ought to be an explicit motivation for it

There needs to be a regime to enforce a consequence if the rule is broken.

- **Information Systems Perspective:-**

A business rule pertains to the facts of the system which are recorded as data and the constraints on changes to the values of those facts.

A Business Rule is a statement which defines or constrains some aspect of the business.

It is intended to assert business structure, or to control or influence the behavior of the business.

Solutions Which Are Attracting The Use Of Business Rules For More Efficiency

- Marketing/Campaign Management
- Account Management/Personalization
- Behavior Scoring
- Product/Service Recommendation
- Underwriting (Lending/Insurance)
- Diagnostics/Problem Resolution
- Sales Commission Calculation
- Pension Portfolio Marketing
- Risk Analysis
- Business Process/Workflow
- Data Validation/Formatting
- Self-Service Web Inquiries
- Regulatory Compliance
- Order Configuration
- Call Center/CRM
- Fraud Detection
- Authorization
- Benefits Analysis
- Manufacturing Process
- Claims Processing
- Compliance Enforcement
- Database Migration Tool.

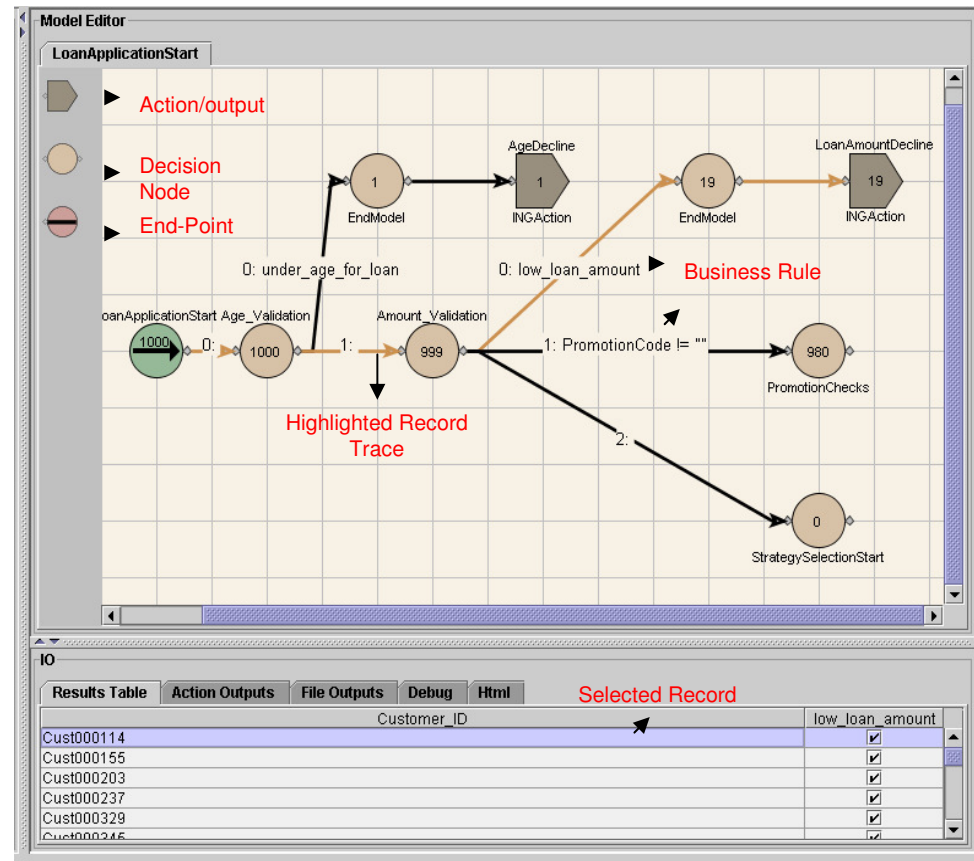
Incanto positions Decisioning, Business Rules Authoring and Execution as a Service

- Incanto combines the ability to graphically create a decision network and embed conditions and business rules within this network.
- This allows for all complex conditions or constraints applicable to people behavior (business perspective) or on the ability to change or transform data (information system perspective) to be included in a Decision-based Rule Model.
- This named rule model can then be tested rigorously prior to being deployed within a business application or process.
- It can be called by presenting the required data to the engine and passing the result back to the application or process for use.
- This rule model is then re-usable by any application or process.
- This integration can be loosely coupled as a Web-service within an SOA environment or tightly coupled as a deployed object file.

Incanto Rule Authoring Example

Graphical Drag-and-Drop Rule Model Builder

- Simple easy-to-use drag and drop graphical tool.
- Design, build, test and run models in one build-process.
- Rules are applied on the arc following a decision node.
- Comprehensive Test-Data Generator provided so that model can be rigorously run and tested.
- Trace the resulting record step-by-step through the model.
- Model de-bug utility included.



Incanto-Unique Selling Points (authoring)

Authoring of Decision/Rule Models

Incanto have provided an authoring tool, which is suited to Business Analysts being able to quickly and efficiently configure decisioning and rule models collaboratively with business managers and users.

Single Process Design, Configure, Test And Run

The benefit of being able to author complex models from inception through to being production-ready, is unique within Incanto. Due to the refined testing capabilities within the application, it allows one to test as you build, until models are ready for production.

Absolute Business Rule Traceability

Business Analysts are able to trace the path of a data record from its entry into the model, through the rules and condition paths and to the outputs/actions checking the integrity of the complete model.

Testing And De-bugging

The comprehensive test-data generator creates all levels of required testing parameters to run many test records through the models. A model de-bugging utility identifies errors in the models formats and usage.

Incanto Unique Selling Points (Performance)

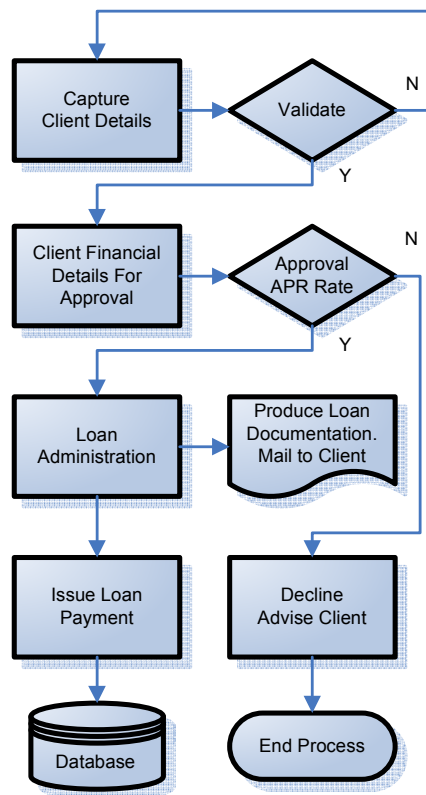
Incanto Performance

Most available business rule engines employ the use of the RETE algorithm or derivatives of this. This places a ceiling on performance whatever the processing power.

We are yet to discover a similar product which can match the performance of the Incanto engine. We are currently able to run in excess of 1000 complex rule models per second on a single processor. This scales in a linear fashion with additional processing power. In Batch processing mode this becomes even more efficient being able to process 1000's of complex models per second. There is a parallelised version available for Bulk Processing, Grid Computing solutions. This performance is an enabling technology for real-time analysis requirements be they real-time behavior patterns (Web-site or Database), real-time billing systems, real-time trade analysis etc.

Example Of How Rules May Be Used

Process (Loan Application)



Business Rules (Credit Risk and Compliance)

Validate Client Details for format, address/postcode, or call 3rd party service for “duration at this address.” Validate age of applicant.(DOB calculation)

Validate Client Financial Details, other loans outstanding and Credit Card Accounts. Check for CCJ status (3rd party look-up). Then score credit Risk (ability-to-pay) and calculate suitable APR to match credit risk profile. Decline application if unsatisfactory outcome.

Enforce delivery of FSA declarations to inform client of their obligations in T&C’s of the loan. If all conditions and rules are met, issue client documents and update database with new loan completion.

Compelling Reasons To Consider Incanto

- Considered ease-of-use in a very complex use-area.
- Ability to design, develop and test complex business logic in a collaborative manner by Business Analysts and users, without the need to write a line of code.
- Re-usability of rule models across the Enterprise.
- Advanced Test-Data Generator to test rule models and integrated applications without using “live data.”
- Visibility and the ability to trace an actual record through the model be that test data or live. Models can be printed in PDF format for audit purposes.
- Extremely cost effective, given the rich and diverse functionality of the product.
- Unsurpassed performance for real-time data analysis and processing.

Contact Us for More Information

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