

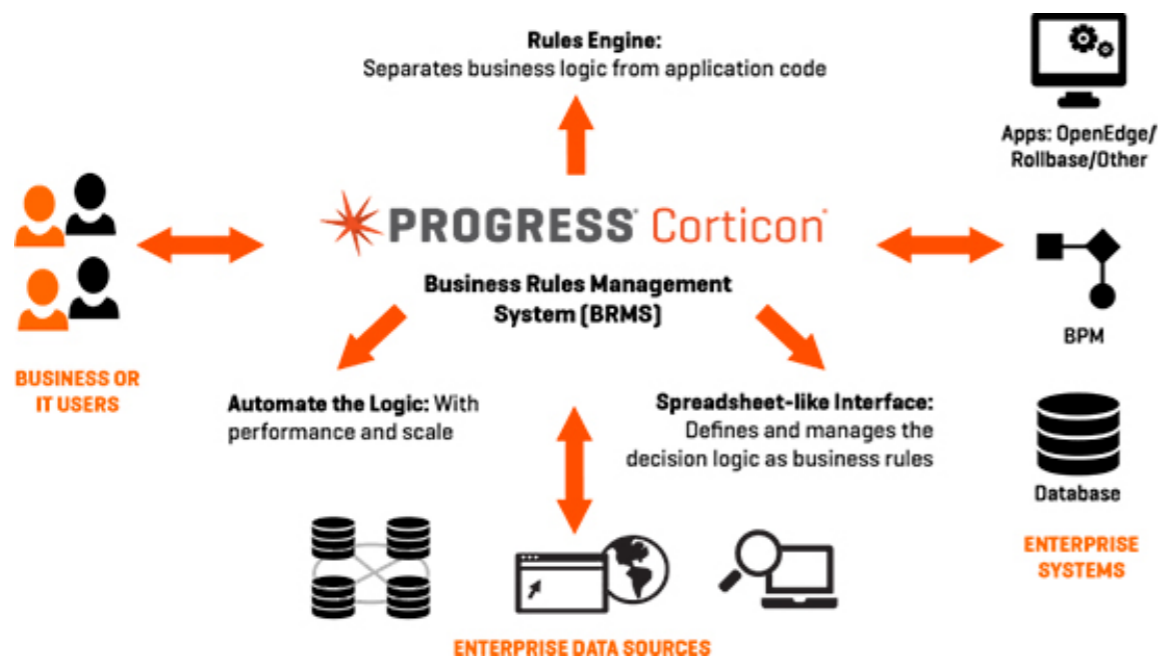


**SPARKING AGILE
BUSINESS DECISIONS
WITH PROGRESS[®]
CORTICON[®]**

DEMYSTIFYING THE
ADVANTAGES OF BRMS



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PLACING A HIGHER VALUE ON BUSINESS DECISIONS

In a business world focused on increasing agility and reducing operational costs, business decisions have become just as valuable as our data, our products and our people. Every day companies have to make thousands of recurring decisions:

- » Do we deny or approve the claim?
- » For which of our programs—if any—is the customer eligible?
- » How much of a processing fee are we going to charge for the current transaction?

Getting these decisions right can be critical to:

- 1 Accelerating speed to market
- 2 Enabling business agility
- 3 Meeting legislative and regulatory requirements
- 4 Reducing costs while increasing profits
- 5 Differentiating from the competition
- 6 Delivering a superior customer experience

But how can you ensure the decisions being made are correct given that your business is constantly changing to adapt to market conditions, customer requirements, regulations and evolving business strategy?

The answer is a Business Rules Management System (BRMS).

AUTOMATING BUSINESS RULES MANAGEMENT: MOVE YOUR DECISIONS OUT OF IT

You rely on the knowledge and expertise of your IT department for many things. Your business is better served when programmers code for operational efficiencies, not decision making.

Your business analysts are in the best position to know what decisions should be made and when. That's where BRMS comes in. **BRMS gives the control to the business**, letting business analysts determine the rules that dictate how applications behave.

By separating business rules from the code and providing an intuitive user interface to manage them, a BRMS gives business experts the power and ease to **define and maintain the decisions that guide a system's behavior** – without relying on IT so companies can:



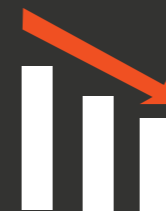
Increase business agility to quickly innovate or respond to change, accelerating time to market and time to value



Increase line of business control over the creation and management of the decision logic guiding compliance and business management

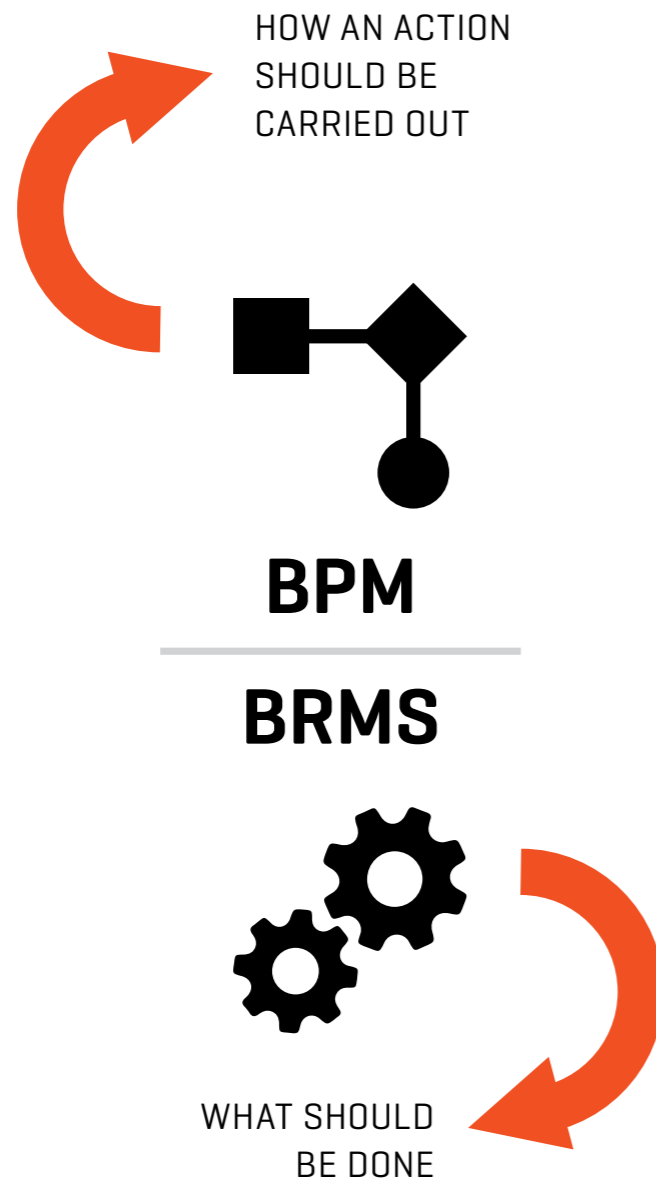


Improve decision making through greater visibility into business operations



Reduce total cost of ownership [TCO], improve process efficiency and accelerate delivery times

BRMS AND BPM – TAKING BUSINESS AGILITY TO A NEW LEVEL



People often confuse BRMS with [Business Process Management](#) (BPM), or they believe one solution can take the place of the other. But the truth is, BPM and BRMS are [synergistic technologies](#).

BPM enables companies to model, deploy and manage business processes within departments or across the enterprise.

Whereas BRMS enables business experts to define and maintain the decisions that guide a system's behavior.

A BRMS gives the business side direct control over each process defined using BPM that govern how enterprise applications behave.

Think of it this way: **BPM dictates how an action should be carried out whereas BRMS dictates what should be done.** Where BPM standardizes and automates business processes, BRMS standardizes and automates operational decision processes.

TOGETHER, BRMS AND BPM CAN TAKE BUSINESS AGILITY TO A NEW LEVEL BY ALLOWING THE RULES AND PROCESSES TO INTERACT FOR DYNAMIC PROCESS FLOWS IN RESPONSE TO EVOLVING BUSINESS FACTORS.

THE VALUE OF BRMS ACROSS INDUSTRIES

Any enterprise managing tens of thousands of decisions each day can benefit from BRMS, particularly those companies in highly regulated industries with complex business rules. Faster time to market and the agility to quickly react to market change are benefits that apply to almost any organization.

Here are just a few examples of how five very different industries are using and benefiting from BRMS.

FINANCIAL SERVICES

A typical banking organization has over 300 unique business processes, with up to 1,600 unique activities. With as many as 70% of those activities involving decisions, banking organizations are making thousands of recurring decisions a day, for example, whether the bank should approve a loan application, what product configuration it should offer, or whether it can verify the identity of a specific customer.

With BRMS, Financial Services organizations can:

- » Accelerate customer acquisition
- » Decrease time to market for new products and services
- » Accelerate time-to-quote
- » Reduce loan processing times
- » Execute corporate policies
- » Ensure compliance with government regulations





INSURANCE

Most insurance organizations have 300+ unique business processes, with up to 900 unique activities. The majority of those activities involve decisions.

BRMS helps [insurance organizations](#) to automate recurring operational decisions across areas like Underwriting and Claims Leakage, Time to Claim Settlement, Time to Quote, and Time to Market, empowering these organizations to:

- » Reduce costs by removing unnecessary manual steps in processes with recurring decisions
- » Improve response times for processes that require calculations, validations and data transformations.
- » Increase consistency of decisions across a high volume of transactions
- » Reduce IT overhead by maintaining decision logic outside of process and application code



HEALTHCARE

For a healthcare provider, having access to accurate information at the right time to make the right decision means better patient care at a lower cost.

BRMS helps healthcare providers automate and manage the complex scientific rules that are associated with personalizing individual patient offerings. With BRMS, healthcare organizations can:

- » Offer patients tailored therapeutic healthcare plans with reduced help from IT
- » Provide these plans accurately and efficiently
- » Improve patient outcomes
- » Increase healthcare savings for patients and the organization
- » Enable an organization to pursue new revenue opportunities by taking personalization to the next level



PUBLIC SECTOR

Government organizations are making great strides in automating systems to better serve the needs of constituents and improve the agility and efficiency of public services.

The challenge for many is finding a way to manage the hundreds of unique business processes that require timely and accurate decisions, for example, understanding what programs a citizen is eligible for; determining if a document complies with relevant statutes; or determining if a change of address affects the citizen's policy.

With BRMS, government organizations can:

- » Reduce manual eligibility approvals
- » Increase citizen self-fulfillment
- » Eliminate duplication across programs
- » Improve governance for policy compliance
- » Enable instant compilation of context sensitive documents

HEALTH AND HUMAN SERVICES

For a government agency faced with managing program rules, regulations and requirements, paper-based records and manual processes aren't enough. It takes automated, regulated, rules-driven processes to serve millions of constituents in a timely and accurate manner.

Through business rules automation, BRMS helps organizations across the spectrum of [Health and Human Services](#) to automate operational decisions and web-enable intelligent citizen interactions by:

- » Accelerating and streamlining the implementation and maintenance of regulations, rules and policies
- » Improving the accuracy and speed of benefits eligibility and delivery
- » Consolidating redundant tasks and sharing information across programs
- » Preventing fraud with automated audit and fraud investigation processes

PROGRESS CORTICON: MAKING THE RIGHT DECISION AT THE RIGHT TIME WITH BUSINESS AGILITY

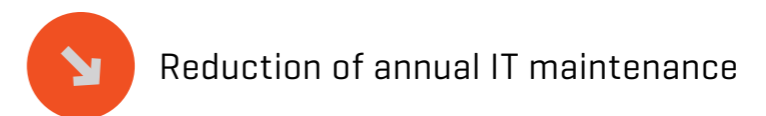
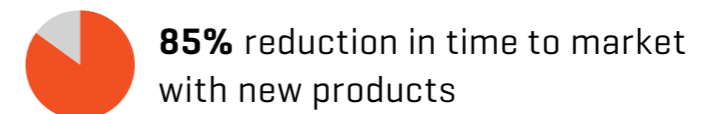
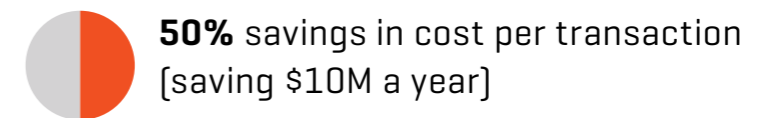
Now that you know about BRMS, we want to introduce you to [Progress® Corticon®](#), a market-leading business rules management system [BRMS] that delivers high-quality, high-fidelity, high-performance automated business decisions.

With Corticon organizations can make better faster decisions. Its patented “no coding” rules engine is used by many of the world’s largest financial services, insurance, healthcare, and ecommerce companies as well as federal and state government organizations to automate their most sophisticated decision processes, reducing development and change cycles by 90%.

With a reputation as the best standalone BRMS on the market, Corticon:

- » Empowers business analysts to implement and modify rules, reducing their dependence on IT
- » Enables better, faster decisions by automating business rules
- » Improves agility
- » Accelerates time to market and time to value
- » Mitigates Risk
- » Optimizes operations
- » Ensures performance and scalability

RESULTS SHARED BY CUSTOMERS USING CORTICON:



For these and other Progress Software customer results with Progress Corticon, view the [infographic](#).

THE POWER AND REACH OF PROGRESS CORTICON

Over 500 customers rely on Corticon, including industry leaders like eBay, Unum, DBS Bank, NETELLER and Vitalbox.

The following are real-world, diverse examples of how people across industries and around the world are benefiting from the power of Corticon.



EBAY

NEXT GENERATION ECOMMERCE

Considered the largest worldwide online marketplace, customers trust eBay.com because it's a safe place to do business.

With more than 150-200 million transactions per day, eBay requires a millisecond response from a rule service to ensure a responsive customer experience.

To ensure that buyers get what they paid for, eBay may temporarily withhold payment from sellers for certain transactions until the purchased item arrives on time and in the promised condition.

Using Progress Corticon for each transaction, eBay rapidly evaluates thousands of business rules to determine if and how much to withhold, which ensures a smooth customer experience.

THE POWER OF PROGRESS CORTICON

Corticon has stood up to eBay's demanding production needs, enabling the retail giant to:

- » Improve performance and scalability—Corticon's patented rules engine is supporting millisecond response times with the ability to scale across millions of transactions per day worldwide.

- » Increase accuracy and ensure integrity—Corticon's unique rule integrity features ensure the right decisions are made at the right time.
- » Drive business agility—Through Corticon's intuitive spreadsheet-like interface, business analysts and developers can rapidly adapt to eBay's dynamic business by quickly and easily creating and modifying business rules.

READ THE CASE STUDY





UNUM

PROVIDING AN EXCEPTIONAL CUSTOMER EXPERIENCE

Unum is a Fortune 500 company and a market leader in disability, group life, long-term care and voluntary benefits.

The company is using Progress Corticon to automate the business rules within its product and service platform, including underwriting, customer acquisition, policy administration and billing and claims management.

THE POWER OF PROGRESS CORTICON

Unum has reduced the change cycle time from 40 hours to 15 minutes by empowering business analysts to manage business rules themselves.

It takes just one week from the time a customer's price quote is accepted to the time the policy is issued versus eight weeks previously.

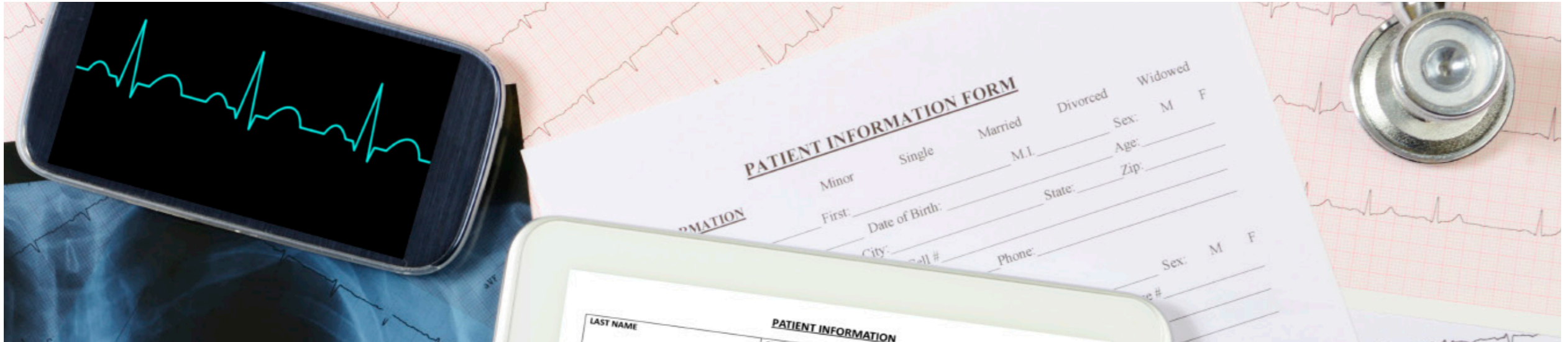
Business analysts can implement the changes they need at a pace that keeps up with market and customer demands.

“Using Corticon to manage our business rules lets us adapt and evolve rather than having to reinvent everything for each new product or service. We have realized a strong ROI with respect to Corticon.”

*Rick Klausner, Vice President,
IT Enterprise Architecture*

READ THE CASE STUDY





VITALBOX

ADDRESSING THE GLOBAL HEALTHCARE CRISIS THROUGH PREVENTION

Vitalbox is committed to improving individual healthcare while reducing costs through its innovative Personal Health Platform. Using Progress Corticon, the platform creates a personalized assessment of health risks, providing individuals with a health map that calculates the chance of that person developing chronic conditions. The system then proposes actions to reduce risks and sends alerts if information is required or actions need to be performed.

THE POWER OF PROGRESS CORTICON

- » Vitalbox has significantly reduced time to market with the ability to develop and deploy a new rule in just 10 minutes.
- » The company expects to reduce the development and maintenance cycle by 90%.
- » Vitalbox plans to scale the number of users on its platform by over 350%.
- » Corticon will support the company's plans for international expansion.

“Progress Corticon can easily support our large amounts of dynamic data. It offers the flexibility and agility around rules creation and management that we needed...There are no other solutions on the market that can do for us do what Progress Corticon does.”

Carlos Bassi, CEO and Founder, Vitalbox.

[READ THE CASE STUDY](#)





AKIOMA

MASTERING COMPLEXITY

AKIOMA's CRM solutions allow its manufacturing clients to quote and deliver proposals with thousands of sub-orders, interdependencies and contingencies.

By automating the underlying business rules and empowering business users to create and manage those rules, AKIOMA enables its customers to handle virtually any product and order scenario. And through its integration with Progress OpenEdge BPM, the company's business rules and processes interact for dynamic process flows based on constantly evolving business factors.

THE POWER OF PROGRESS CORTICON

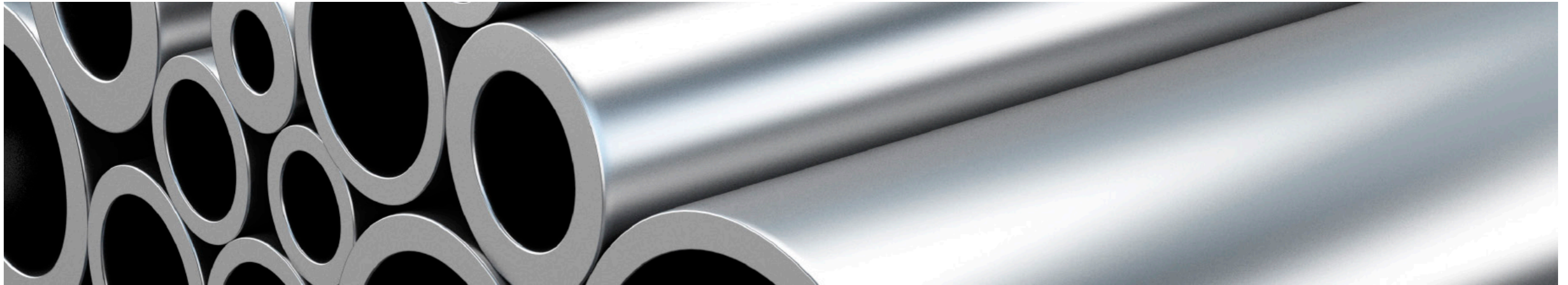
- » AKIOMA accelerated its go-to-market cycle by speeding up the implementation of rules.
- » Corticon liberated software developers from implementing business decisions, decreasing costs for its customers and improving their time to value.

“There is nothing you can't do with Progress Corticon.”

Mike Liewehr, Development Manager, AKIOMA

[READ THE CASE STUDY](#)





COLUMBUS STAINLESS

EXECUTING MANUFACTURING PROCESS EXCELLENCE

Columbus Stainless is a global producer of stainless steel flat products with facilities in Africa, Spain, North America and Malaysia. The company operates in a competitive market, with volatile raw material prices and tight margins that require a highly flexible manufacturing production process.

Columbus Stainless chose Progress Corticon to automate the business rules responsible for managing a wide range of control variables, including differing chemical compositions, mechanical properties, physical properties and surface finishes.

THE POWER OF PROGRESS CORTICON

- » Corticon empowers business users to take full control of daily operations and rules without any involvement from program developers.
- » The company realized increased flexibility and agility with the ability to accommodate a wide range of ever-changing commercial and production rules.
- » Columbus Stainless has improved quality control with the ability to run potential rule changes through predefined scenarios before making them live.

“Corticon distinguishes itself from other Business Rules Engines because it is much more than just the standard table lookup mechanism—it manipulates datasets and allows for complicated calculation and algorithms. As an added bonus it was the most user-friendly option for end users. They loved the power we put in their hands.”

*Alfrieda Robertson,
Former Technical Project
Leader and External
Consultant*



**COLUMBUS
STAINLESS**
— [Pty] Ltd —

READ THE CASE STUDY



THE NETELLER GROUP

ADDING MILLIONS TO THE BOTTOM LINE

With more than \$7 billion in electronic transactions for 2.5 million customers and 3,400 supporting merchants, NETELLER is recognized as the world's largest independent online money transfer business.

One of NETELLER's core competencies is providing positive proof of identity of online individuals to eliminate identity theft and fraud. The company uses Progress Corticon to optimize the verification and approval process for new applicants.

THE POWER OF PROGRESS CORTICON

- » NETELLER realized measurable ROI in just three months.
- » The company can now implement a new rule in 24 hours.
- » By implementing just one rule set to allow verification and approval of customers, NETELLER has increased revenue by \$1.5 million per month.
- » The company has accelerated its time to value by empowering business users to create and modify rule.

“Our new system gives us a huge amount of flexibility, and greater confidence in the accuracy of our results. Now we are able to verify more applicants, approve more customers at a higher level, which translates directly to more business with more people.”

Andy Scott, Chief Security Officer, NETELLER

[READ THE CASE STUDY](#)

NETELLER[®]



REDWOOD

DELIVERING A ONE-OF-A-KIND SOLUTION TO A RIPE MARKET

Redwood created mobicred, South Africa's first online-only revolving credit facility. Progress Corticon is a vital component to the system, driving the process of approving or declining an application, and for those approved, to allocate a spending limit on the account.

Because all of this activity must happen in almost real-time while the online applicant waits for a decision, speed and flexibility of the rules-based process is paramount to completing the purchasing transaction.

THE POWER OF PROGRESS CORTICON

- » Redwood accelerated its time to market, launching mobicred in just four months from proof of concept through to deployment.
- » Faster time to market of future solutions will reduce Redwood's costs, increase profits and drive a competitive advantage.
- » Corticon gives Redwood the flexibility and ease to expand into new markets and regions.

“The ability to quickly modify or add rules is vital to keeping customers happy, especially in a start-up environment where you are constantly making changes... Today, with Progress Corticon, we can modify a rule in almost real-time instead of the hours or days it would take if we were dependent on hard coding.”

Peter Versfeld, Chief Information Officer, Redwood

[READ THE CASE STUDY](#)





D-REIZEN

OFFERING NEXT GENERATION TRAVEL BOOKING TO CONSUMERS

Considered the largest independent travel retailer in the Netherlands, D-reizen must constantly adapt to new and evolving payment rules. To keep pace with these changes and ensure rapid and accurate payment processing for its customers, the company replaced its manual hard-coding approach to rule management with Progress Corticon.

THE POWER OF PROGRESS CORTICON

- » D-reizen can now modify a rule in a few hours.
- » The company can keep its online travel booking website fresh and competitive with the latest great travel deals.
- » D-reizen is no longer concerned about falling behind in posting new travel offers because of friction around payment rules.
- » The travel retailer can ensure payments are processed in ways that satisfy both its customers and regulators.

“The Progress business rules management software makes everything significantly faster. A rule change that used to take five days to code and implement can now be completed in a few hours.”

*Lucas Nijenhuis, Functional Architect,
D-reizen*

[READ THE CASE STUDY](#)





TOKIO MARINE

ENSURING ONGOING PERFORMANCE AND SCALABILITY

The Tokio Marine and Fire Insurance Co. [HK] Ltd. is a member of Tokio Marine Group, one of the largest international insurance groups in the world. Performance and scalability are critical issues for Tokio Marine, as the overall system includes 400,000 steps, 120 unique screens, 94 total jobs and a database of 600,000 customer clients.

To manage this incredibly complex process, the organization is using Progress Corticon to

control workflow, check the validity of data and manage pending cases within its existing 401K business support system.

THE POWER OF PROGRESS CORTICON

- » Tokio Marine increased current staff productivity by 20%.
- » The company reduced user training workloads.
- » Corticon enabled business users to manage the process of 400,000 steps with ease.

- » Tokio Marine improved overall system performance/throughput, maintenance and security
- » The organization improved quality due to increased accuracy, better information sharing and historical records

[READ THE CASE STUDY](#)



TOKIO MARINE



DBS

MOVING AT THE SPEED OF THE MARKET

Based in Singapore, DBS is a leading financial services group in Asia and a leading consumer bank in Singapore and Hong Kong, serving more than 4 million, including 1 million retail customers. The company implemented Corticon to build and strengthen credit reporting and analysis capability within the company's key markets. Using Corticon to power the credit rules process required to determine eligibility, DBS has a reliable, accurate, and flexible credit scoring process to support both its consumer and commercial loan activities.

THE POWER OF PROGRESS CORTICON

- » Has built a better credit model; reducing risk and the amount of financial reserves that must be held aside to cover unanticipated losses
- » Has increased time to value by 25%, enabling the company to keep up with market and customer demands
- » Can quickly and accurately assess risk and creditworthiness of individuals and businesses

“With Progress Corticon we have been able to move at the speed of the market by implementing new rules to reflect new realities when needed. Corticon makes it easy to adopt and deploy these changes.”

*Sakthidaran Swamirajan Vice President,
Application Management at DBS*

[READ THE CASE STUDY](#)



ISN'T IT TIME FOR YOU TO MAKE THE RULES?

Every business, in every industry, is looking to be more agile, productive and profitable. Realizing those goals means your operations must keep up with the velocity of information and thousands of decisions required to run the business.

As we have seen across the various customer stories in various industries, the key to success is flexibility—the ability to quickly adjust to constant market, customer and regulation changes.

WITH BRMS—YOU CAN HAVE THAT FLEXIBILITY.

BRMS puts the business back in the driver seat, giving business analysts the ease and control to create and manage the business rules that ultimately run your business.

To get started, visit www.progress.com/products/corticon or call **1-800-477-6473**.



PROGRESS SOFTWARE

Progress Software Corporation [NASDAQ: PRGS] is a global software company that simplifies the development, deployment and management of business applications on-premise or in the cloud, on any platform or device, to any data source, with enhanced performance, minimal IT complexity and low total cost of ownership.

WORLDWIDE HEADQUARTERS

Progress Software Corporation, 14 Oak Park, Bedford, MA 01730 USA

Tel: +1 781 280-4000 | Fax: +1 781 280-4095

On the Web at: www.progress.com

Find us on |  [progresssw](https://www.facebook.com/progresssw) |  [progresssw](https://twitter.com/progresssw) |  [progresssw](https://www.youtube.com/progresssw)

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