



# SPARKING AGILE BUSINESS DECISIONS

Improving Your Business Rules Management

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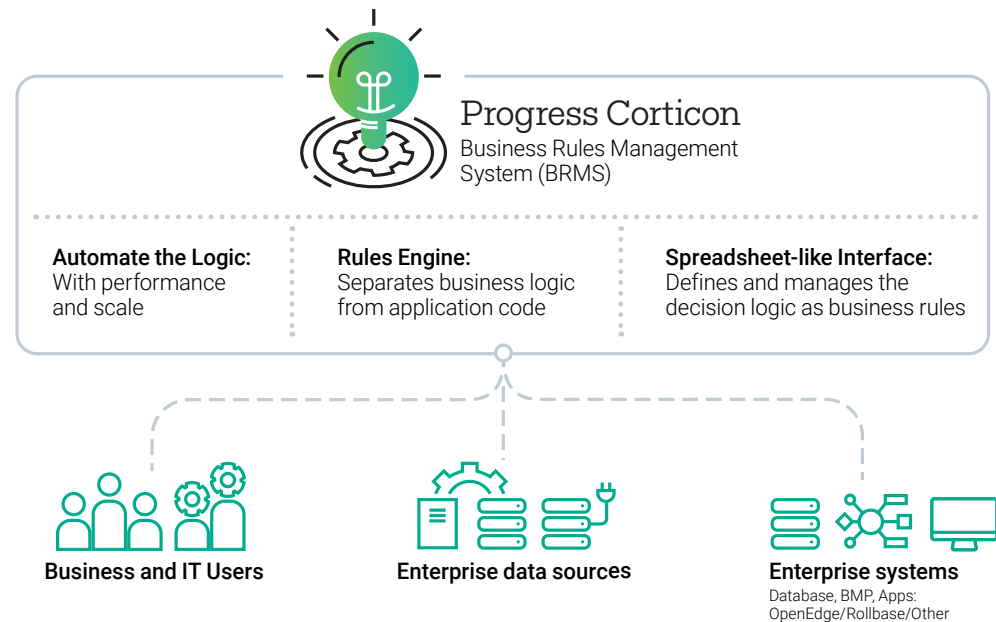
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# Placing a Higher Value on Business Decisions

In a world focused on increasing agility and lowering costs, decisions have become just as critical as the data used to make them. Every day companies make thousands of decisions; so many in fact, that often poor choices get made trying to act quickly, or decisions take far too long when they do happen. Both affect profitability, performance and business agility—all crucial to sustained success.

Employing a business rules engine helps keep processes flowing, enabling fast decisions on the fly, and rule modifications in days versus months, while freeing IT to focus on innovation—not minutia.

Good decisions can be pre-determined to advance business objectives and reduce risk:

- Do we deny or approve the claim?
- For which of our programs—if any—is the customer eligible?
- What processing fee should we charge for the transaction?

## Getting these decisions right can be critical to:

1. Keep pace with marketplace changes
2. Improve efficiency and productivity
3. Ensure compliance with policy and regulation
4. Improve customer service
5. Open new revenue opportunities

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 an evolving business strategy?

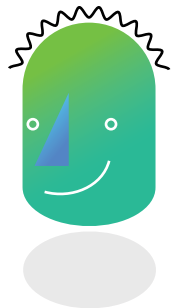
**The answer is adopting automated business rules.**

[Read 5 Reasons To Adopt Business Rules](#)

# Automate Business Rules: It's a Win-Win for it

Demands on IT departments are always increasing, while resources are not. Automating rules management with a system that keeps rules apart from the business logic lightens the IT load and leaves you more time to focus on business innovation. It's a win-win all around, decreasing change cycles by 90%, while delivering lower operational costs and fostering business agility.

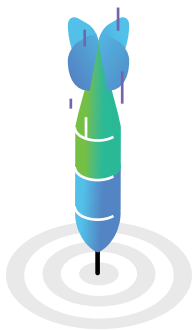
**Our business rules engine separates business logic from the code and provides an intuitive user interface to manage it all. Working collaboratively, business experts and IT can identify and maintain the decisions that guide a system's behavior, directly impacting business processes and results:**



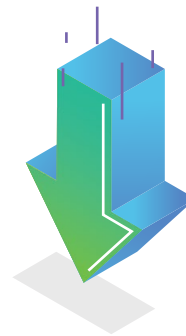
Increase business agility to quickly innovate or respond to change, accelerating time to market and time to value



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 Better Together

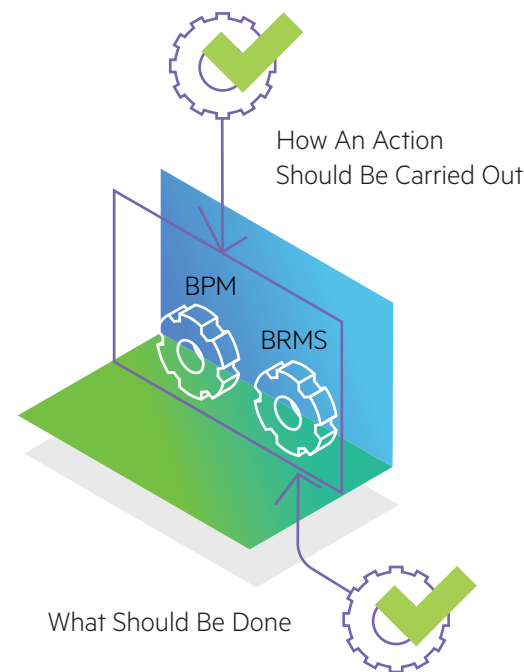
People often confuse a [Business Rules Management System \(BRMS\)](#) with Business Process Management (BPM)—or believe one solution can replace the other. In truth, BRMS and BPM are [synergistic technologies](#) and should be used together.

- Business Process Management enables companies to model, deploy and manage business processes within departments or across the enterprise.
- Business Rules Management Systems enable companies to define and maintain the decisions that guide a system's behavior. The effectiveness of a BRMS is dependent on the power, flexibility and reliability of the Business Rules Engine (BRE).

**Together, a BRMS gives users direct control of each process defined using the BPM that governs how enterprise applications behave.**

Said differently, BPM dictates HOW an action gets done, while a BRMS dictates WHAT gets done. Where BPM standardizes and automates business processes, a BRMS standardizes and automates operational decision processes.

By combining BPM with BRMS, businesses can take agility to a completely new level—quickly responding to evolving business factors by interfacing the rules and processes to create dynamic process flows.



# Industry Perspectives: The Value of Automated Business Rules

Any enterprise managing tens of thousands of decisions each day can benefit from a BRMS powered by a high-performance business rules engine—particularly companies in highly-regulated industries with complex rules. Any organization can benefit from a faster time to market, increased agility responding to market changes and regulatory compliance.

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



## Financial Services

A typical banking organization has over 300 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.

When effectively managing business rules, 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



## 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.

A Business Rules Engine helps healthcare providers automate and manage the complex scientific rules that are associated with personalizing individual patient offerings. [Healthcare organizations](#) can:

- Offer patients tailored therapeutic healthcare plans with reduced help from IT
- Provide 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



## Insurance

Most insurance organizations have over 900 unique activities tied to hundreds of unique business processes. The majority of those activities involve decisions.

A Business Rules Engine helps [insurance organizations](#) 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 requiring 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



## 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.

By automating operational decisions and web-enabling intelligent citizen interactions through business rules automation, organizations across the spectrum of [health and human services](#) can:

- Accelerate and streamline the implementation and maintenance of regulations, rules and policies
- Improve the accuracy and speed of benefits eligibility and delivery
- Consolidate redundant tasks and information sharing across programs
- Prevent fraud with automated audit and fraud investigation processes



## Other Government Entities

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 a Business Rules Engine, 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



# Progress Corticon: The Easiest Decision You'll Make Today

Now that you know about business rules management, let's review how [Progress® Corticon®](#) is delivering reliable, high-performance business rules management companies can—and do—depend on.

Our patented, “no coding” rules engine is used by the world's largest companies and agencies to automate sophisticated decision processes and reduce development and change cycles by 90%. Verticals like financial services, insurance, healthcare, ecommerce, as well as federal and state government agencies all trust Corticon to make better, faster decisions.

With Corticon you can:

- Empower business analysts to implement and modify rules, and enhance collaboration with IT
- Enable better, faster decisions by automating business rules
- Improve agility
- Accelerate time to market and time to value
- Mitigate risk
- Optimize operations
- Ensure performance and scalability

## Customer Successes



eCommerce: **140 million** daily business rules decisions—all accurate



Financial Services: **25% faster** market response time

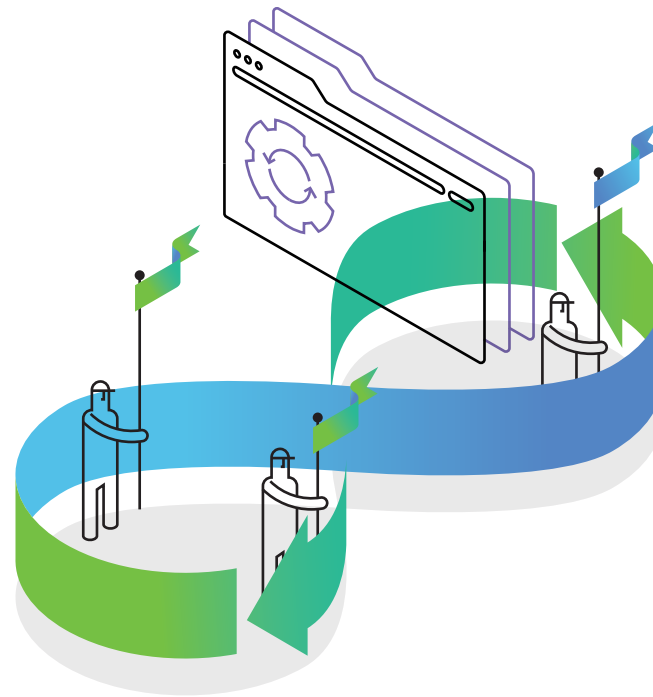


Insurance: **Increased productivity by 20%**, while reducing costs coverage with reduced maintenance

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

# The Power and Reach of Progress Corticon

Over 500 customers rely on Corticon, including industry leaders like eBay, Adobe, Unum and NETELLER—plus the governments of half the U.S. states. Government regulations and corporate policy changes affect the fortunes of companies and industries around the world. What follows are real examples of how organizations are succeeding by leveraging the decision-making power of Corticon.



# Adobe



## Increased Productivity and Functionality

Adobe is the global leader in digital marketing and digital media solutions with tools and services that enable customers to fuel success by creating content, then deploying, measuring and optimizing it over time. Adobe turned to the powerful business rules engine, Progress Corticon, to help it keep its global sales operation working smoothly by efficiently delivering and improving sales territory assignments.

With Progress Corticon, Adobe can separate decisions from processes to quickly create or reuse business rules, as well as create, improve, collaborate and maintain decision logic.

## The Power of Progress Corticon

- Easily change rules “on the fly” to respond to business needs.
- Outstanding integration capabilities; it’s standard SOAP web service let Adobe leverage existing platform investments, such as in Salesforce.com.
- Strong rule integrity, with transparent accuracy at design rather than later in the lifecycle.

“Knowing rules are accurate at design time rather than later in the solution delivery lifecycle has been vitally important in our constant search to deliver value to our business partners sooner.”

**Stuart Wong**  
Director, Business Solutions



## 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

# 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 what Progress Corticon does."

**Carlos Bassi**  
CEO and Founder



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

Mike Liewehr  
Development Manager

## 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.



# Columbus Stainless

## Executing Manufacturing Process Excellence

Columbus Stainless is a global producer of stainless steel flat products with facilities in Africa, Asia, Europe and North America. 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 calculations 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

# 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 rules.

"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



# 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 rulesbased 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 for 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





# 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

# Tokio Marine



## Ensuring Ongoing Performance and Scalability

Tokio Marine Group is 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 processing 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.





## 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— the Corticon patented rules engine supports millisecond response times with the ability to scale across millions of transactions per day worldwide.

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



# Work Smarter: Make Your Own Rules

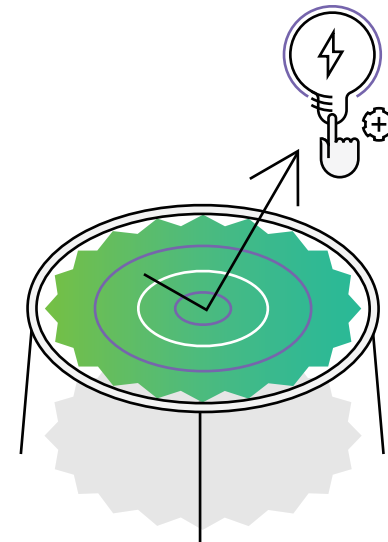
Every business, in every industry, is looking to be more agile, productive and profitable. Realizing those goals means your operations must keep up with the velocity of information and thousands of decisions required to run the business.

The key to success is flexibility—the ability to quickly adjust to constant market, customer and regulation changes.

## With Progress Corticon, You Get That Flexibility

Corticon gives business users the ease and control to create and manage the business rules that drive organizational success, while freeing IT to focus on innovation.

To get started, visit [progress.com/corticon](https://progress.com/corticon) or call **1-800-477-6473**






# About Progress

Progress (NASDAQ: PRGS) is a global leader in application development, empowering the digital transformation organizations need to create and sustain engaging user experiences in today's evolving marketplace. With offerings spanning web, mobile and data for on-premises and cloud environments, Progress powers startups and industry titans worldwide, promoting success one customer at a time. Learn about Progress at [www.progress.com](http://www.progress.com) or 1-781-280-4000.

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