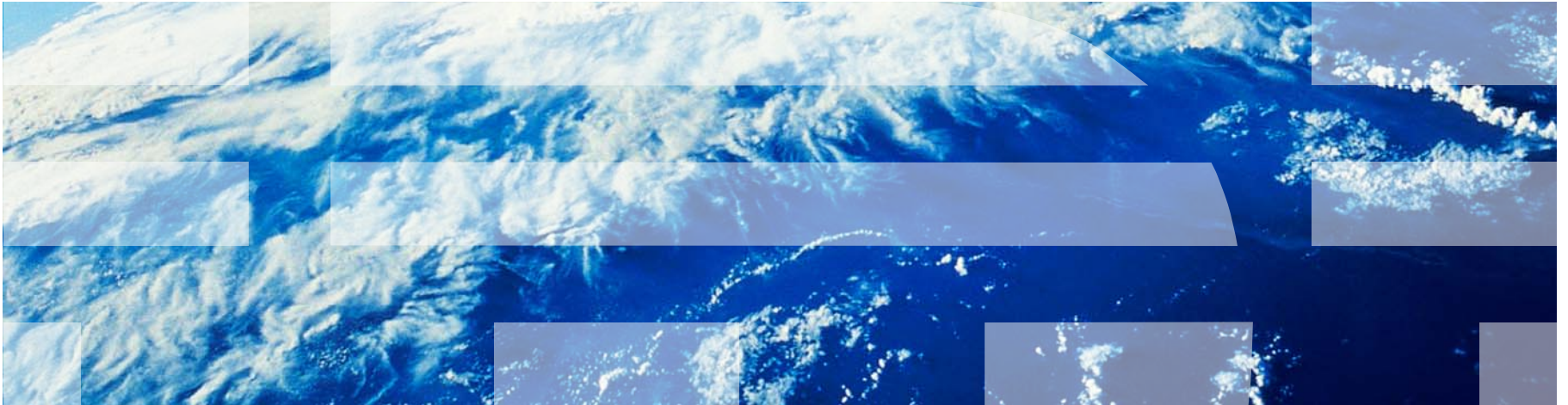# WebSphere Lombardi Edition and WebSphere ILOG JRules

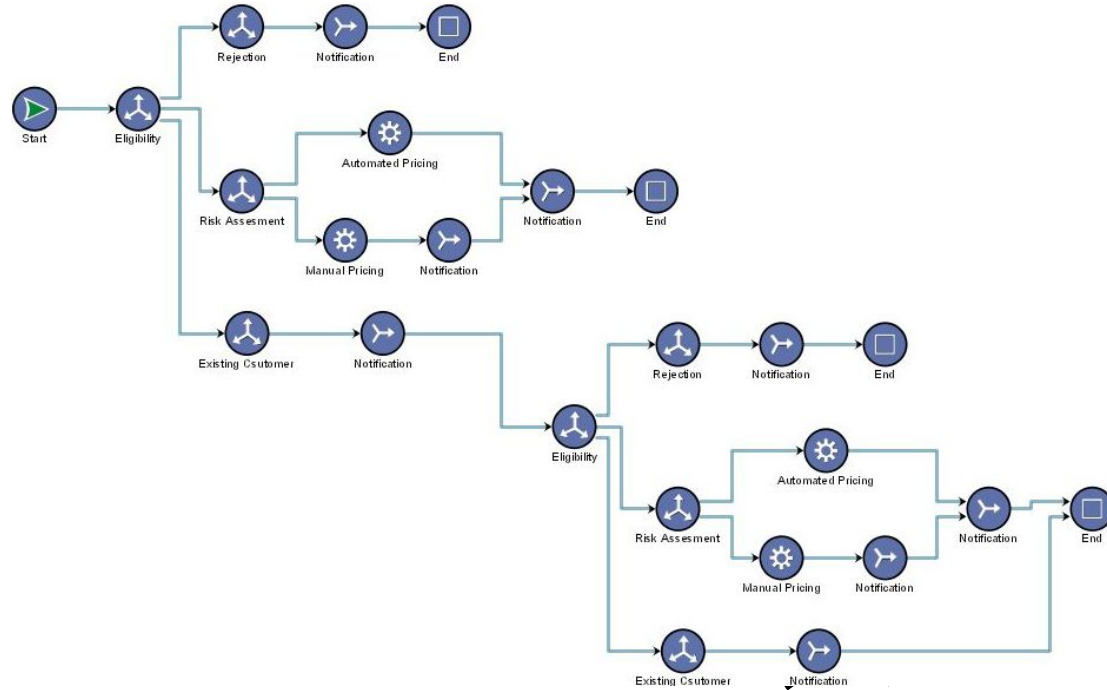![IBM]

The decision intensive process

Streamlined process
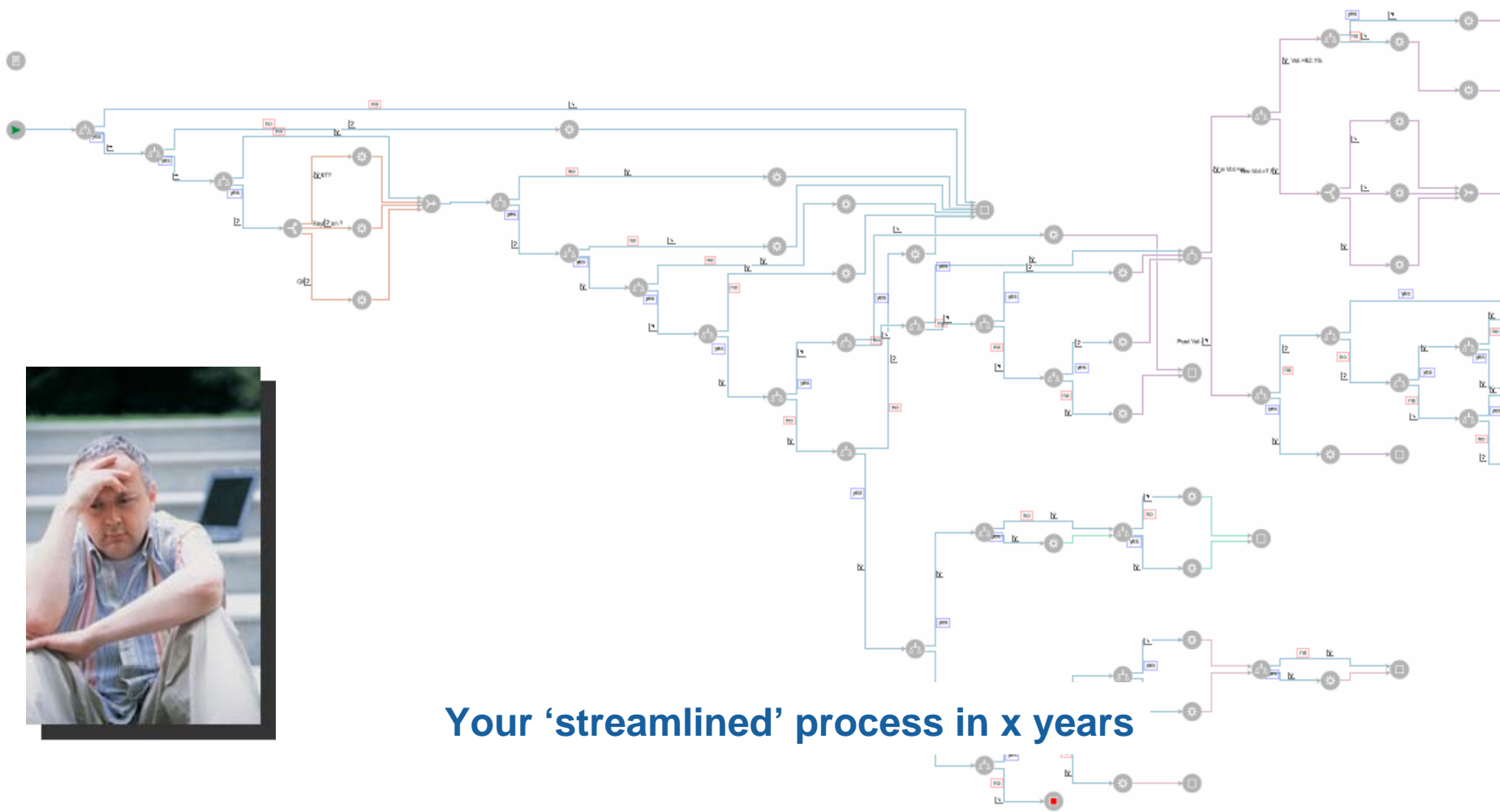
works fine <u>today</u>…

- **Until**
  - •**New Product**
  - •**New Policy**
  - •**New Regulation**
  - •**New Pricing Rules / Model**
  - •**New Scoring Rules / Tables**
- **…**

The decision intensive process

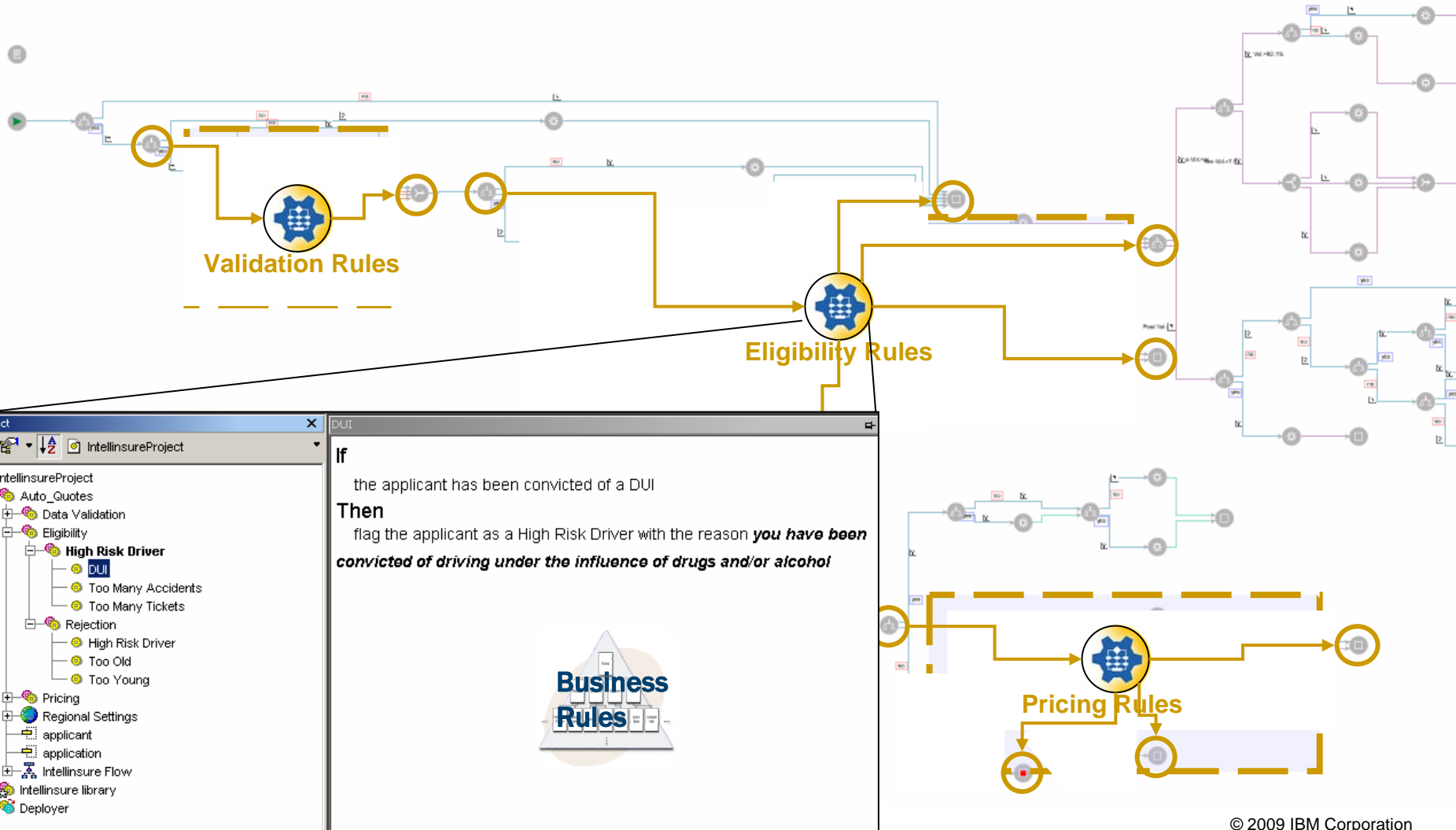**Your 'streamlined' process in x months**

Your 'streamlined' process in x years

Simplifying Business Processes

Business Policy Externalization → Agile BPM

DNA of the Agile Enterprise

Process Management

- Defines and orchestrates the end-to-end process

- Combines automatable and human elements

- Is fundamentally concerned with operational efficiency of the organization

Rules Management

- Defines and executes specific decision points in processes and applications

- Is focused on automating and improving decisions

- Is fundamentally concerned with the operational intelligence of the organization
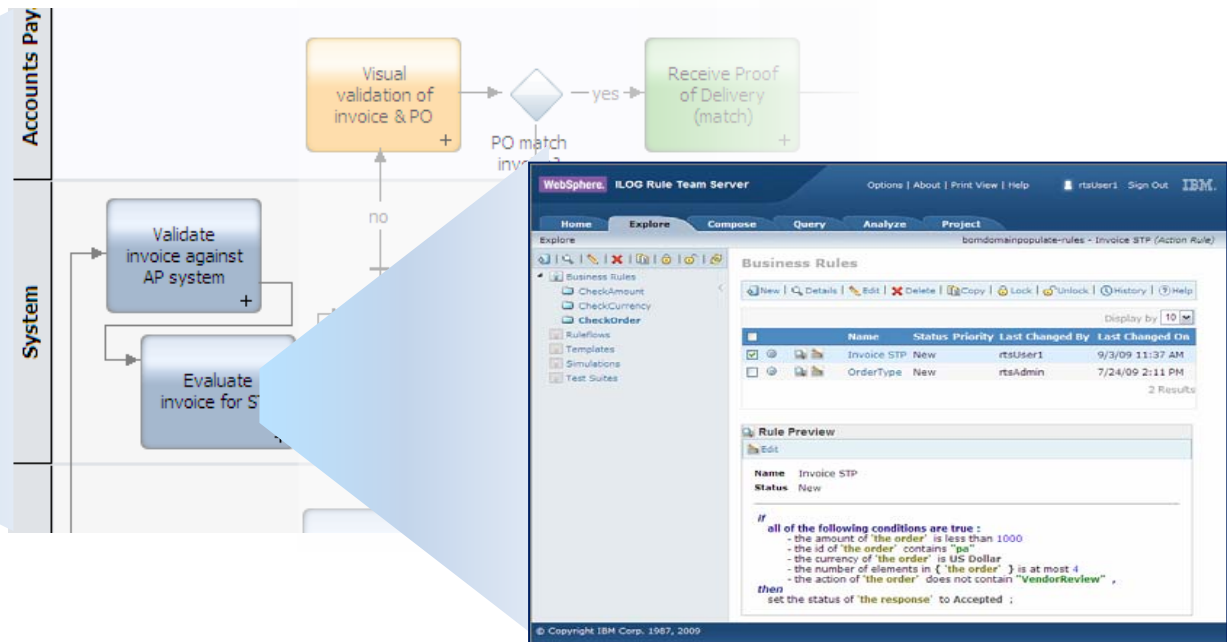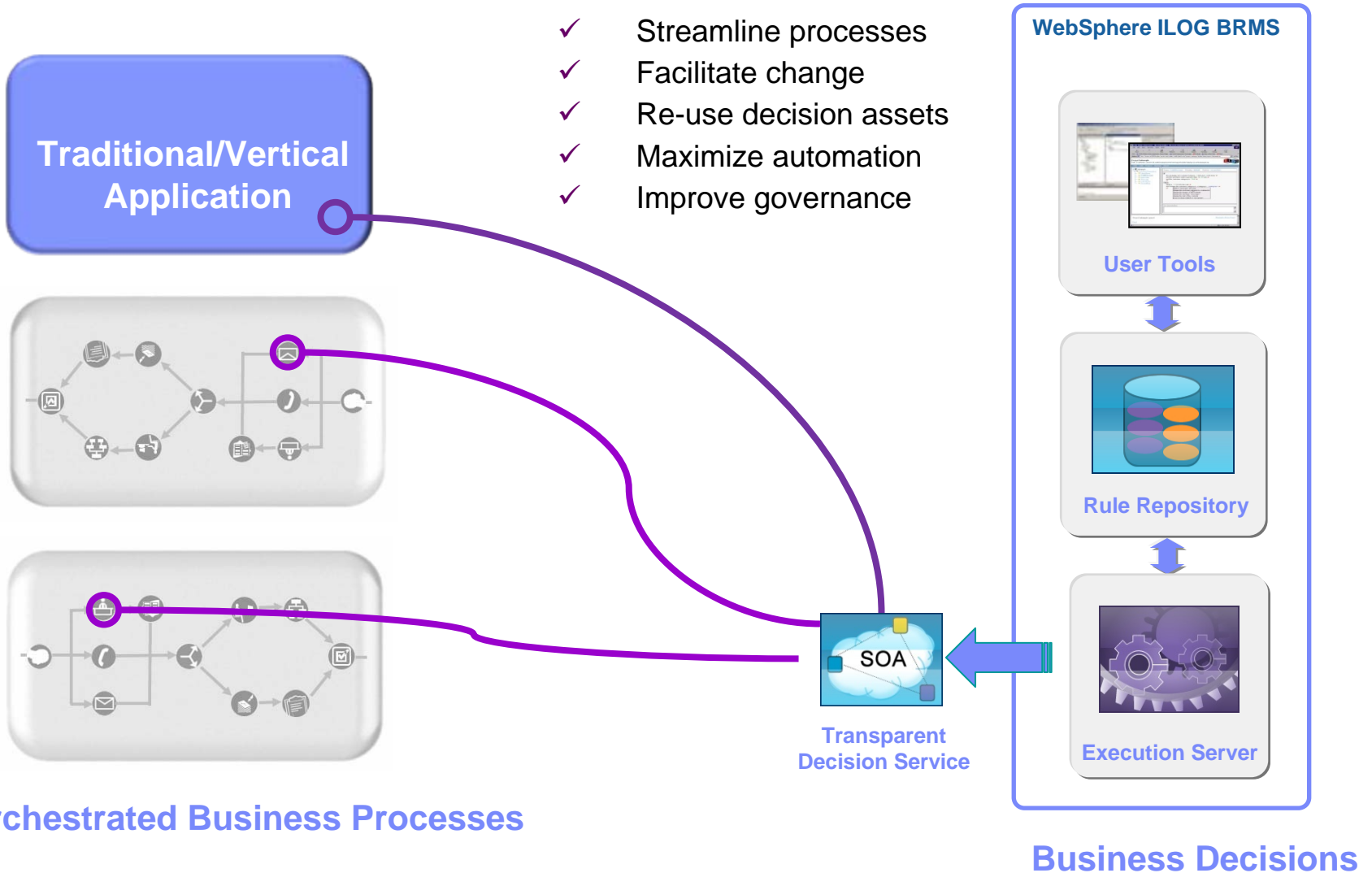
Redefined process change cycle
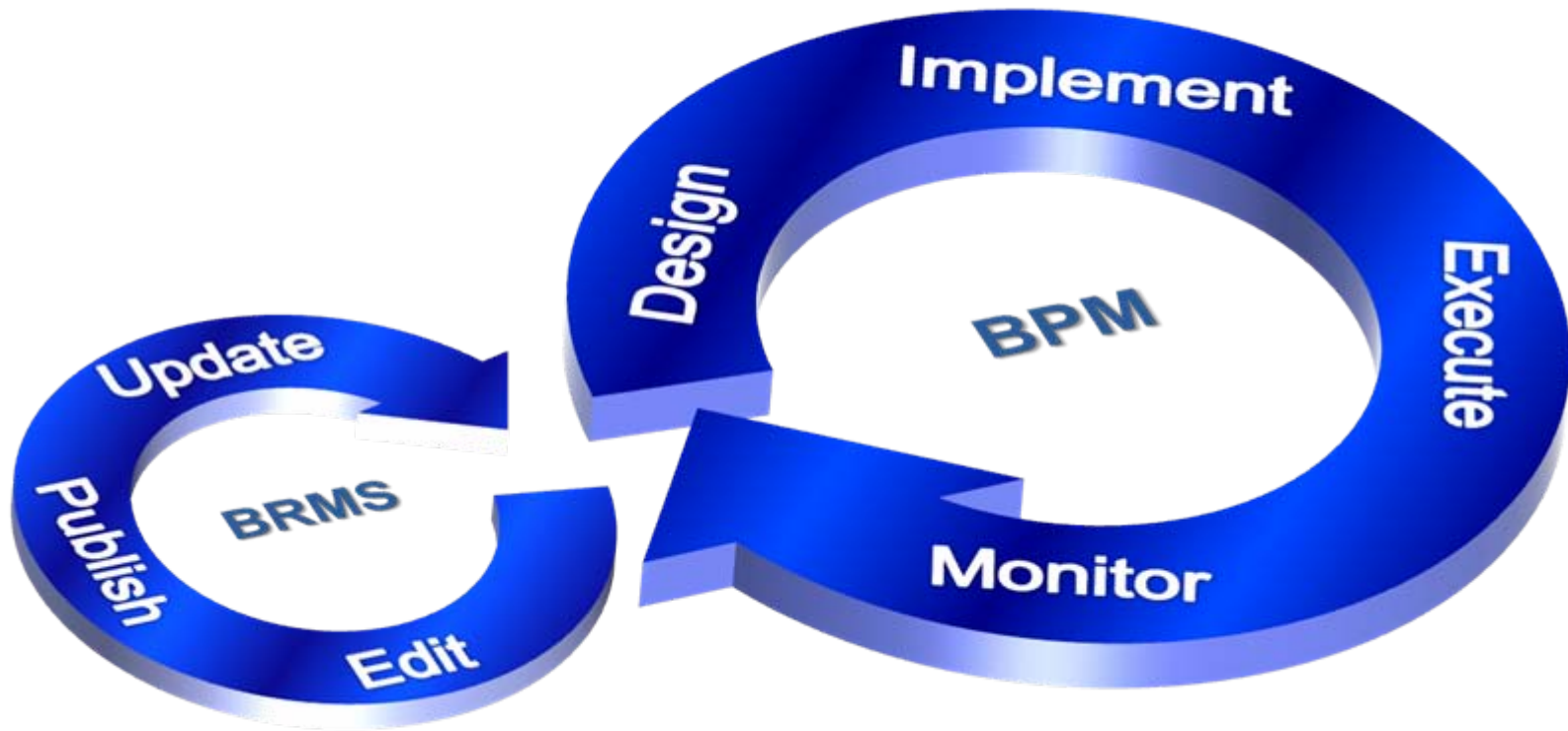
Business

Decisions / Policies

Days / Weeks

Technical

Tasks / Flow

Months / Years

WebSphere ILOG BRMS Enables Reuse Across the Enterprise

Traditional/Vertical Application

✓ Streamline processes
✓ Facilitate change
✓ Re-use decision assets
✓ Maximize automation
✓ Improve governance

WebSphere ILOG BRMS

User Tools

Rule Repository

Execution Server

SOA

Transparent Decision Service

Orchestrated Business Processes

Business Decisions

Using the Right Tools for Different Types of Rules

In business process solutions …

LOG BRMS

Lombardi

Sophisticated, managed policies

Eligibility rules

Credit rules

Decision Services
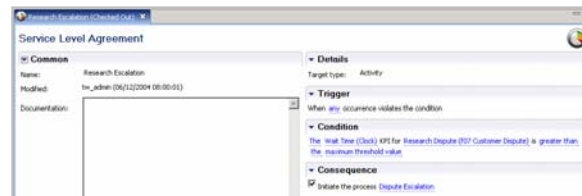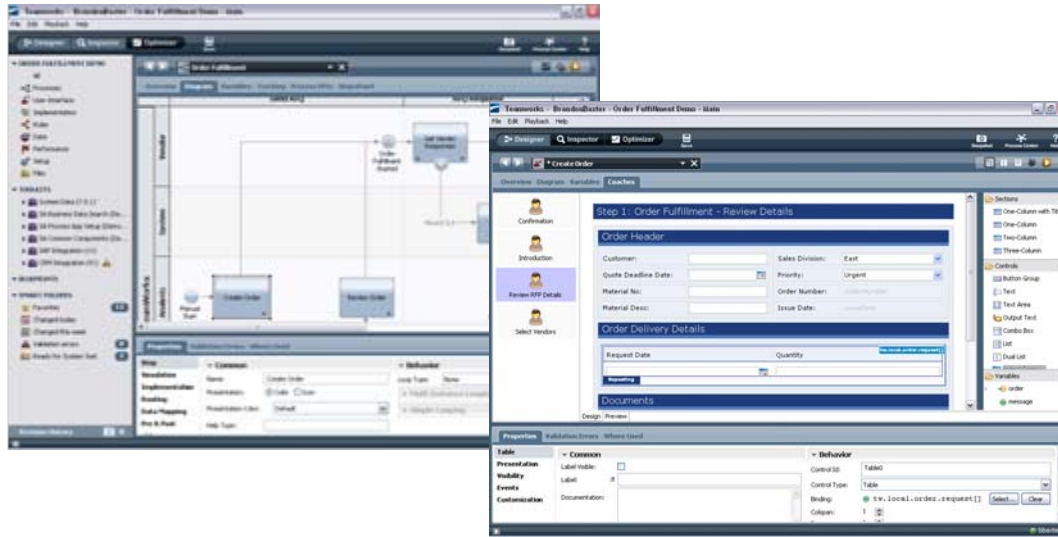
Process-specific decision table
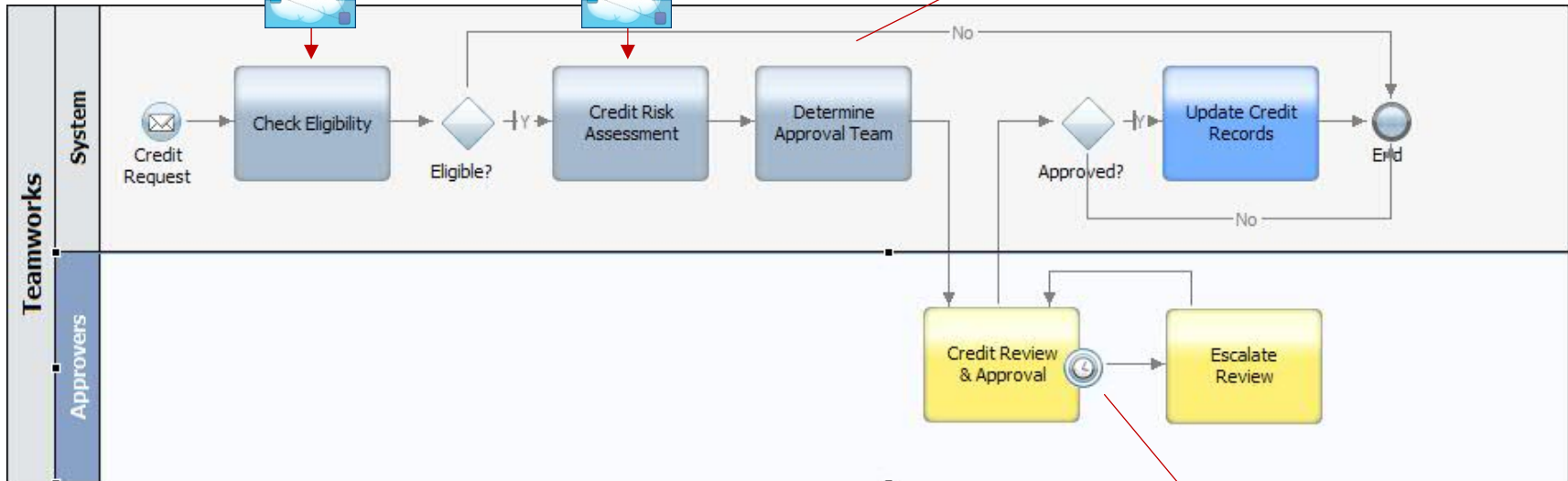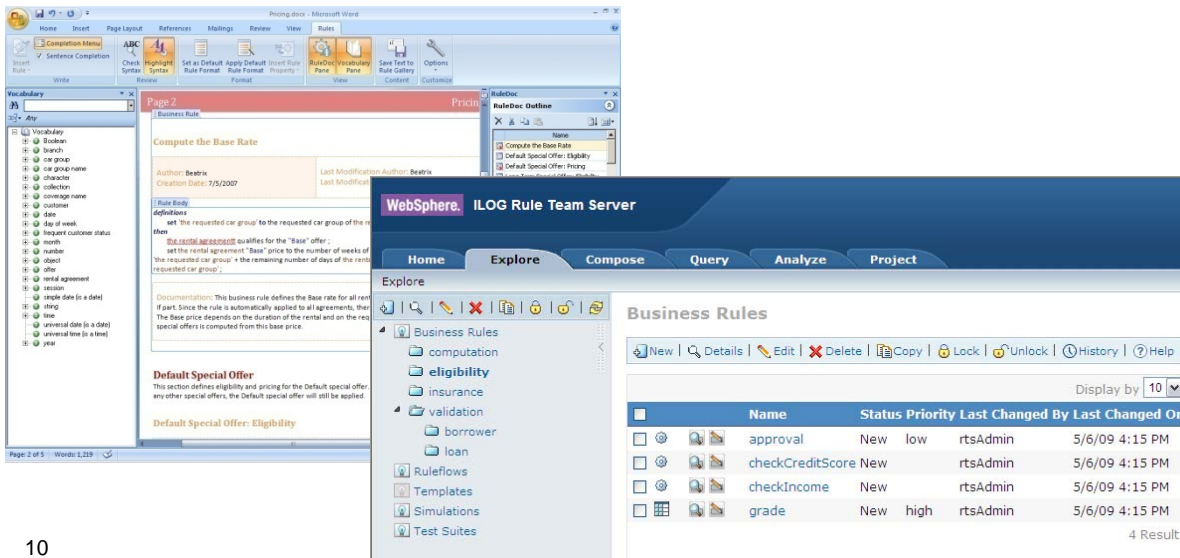
Process-specific SLA / Escalation rules

Lombardi

Enabling Direct Process & Rules Management by Business Users

Lombardi
- 100% graphical design
- "Picture is the process"
- Designed for business engagement / collaboration

ILOG
- Business-friendly Office based rule editing
- Team Server for sharing & collaboration

Value-Add of Combined Offering

An Enterprise Business Platform with Strong Agility

❑ **With WebSphere Lombardi Edition leveraging WebSphere ILOG BRMS, the agility of business processes and business decisions can easily span the enterprise, and extend beyond to external systems and partners.**

❑ **Easy to define, deploy, and change process applications based on reusable business & decision services.**
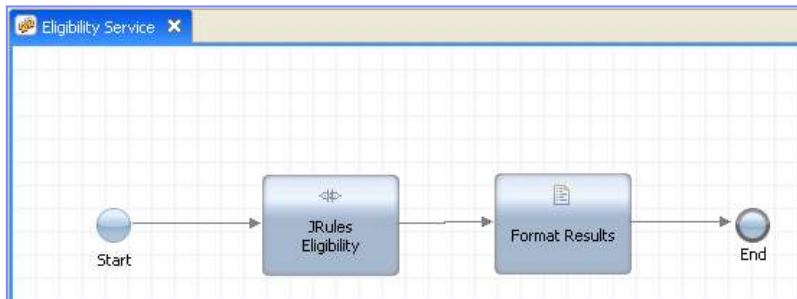
❑ *WebSphere Lombardi Edition and ILOG BRMS provide the most comprehensive capabilities for enabling non-technical business users to participate directly in managing their critical operational systems.*

```
Name    checkIncome
Status  New
_____

definitions
  set 'minimum income' to 0.37  * the yearly income of 'the borrower'  ;
if
  the yearly repayment of 'the loan'  is at least 'minimum income'
then
  in 'the loan report'  , refuse the loan with the message "Too big Debt/Income ratio: "  + (formatted amount) the yearly
repayment of 'the loan'  / the yearly income of 'the borrower'  ;
```

Q and A

DEMO

Demo Scenario

Loan Processing

Determine eligibility for a loan
Check eligibility for a loan online
Determine loan outcome

Show straight trough approval
New policy is being published by management: Change LTV ratio for
young people who makes less than 50000

Create a product recommendation rule
Follow up with the applicant

Show change of rules
Deploy new rules
Restart process, show new person being rejected for loan

Current rules

ELIGIBILITY
Refuse customer under 21

RISK
IF customer rating is below 300
THEN set risk rating to REFUSE

New rule

Eligibility
If loan purpose is HECS loan
And customer age is between 18 and 21
THEN eligibility is true

RISK
Accept customer who have a risk rating between 250 and 300

RECOMMEND
If loan purpose is study
Then recommend HECS student loan and HECS GOLD loan

Discount rule
If risk level is HIGH and the loan purpose is HECS GOLD than
Add 5% surcharge on the loan fees