

# INFOSYS DECISIONING-AS-A-SERVICE (DaaS), POWERED BY FICO® PLATFORM SOLUTION DOCUMENT

## Overcoming Legacy & Operational Challenges

Many enterprises have legacy decisioning systems that are disjointed over different lines of business, difficult to integrate with modern digital channels, inefficient to maintain, and lacking transparency in terms of results and regulatory requirements. Without an ability to harness their data, companies struggle to get a complete view of their customers, make timely and appropriate offers, and launch new products and services. Thus, when it comes to decisioning systems, a key imperative is to transform from a fragmented application and data landscape, to an enterprise platform with best-in-class capabilities.

## Together AWS, FICO and Infosys Offer Streamlined Decisioning

DaaS connects all the enterprise decision elements under a single platform, supercharges them with analytics and automated workflows, and empowers business user control. DaaS easily integrates with an organization's existing infrastructure (without requiring a large-scale overhaul) and ensures its architecture and functionality are protected. Once implemented, DaaS forms a data lake from a wide range of internal and external sources, breaks down the silos that prevent a complete customer view, and enables hyper-personalized service. DaaS has AI/ML capability for developing and fine-tuning advanced models, and business users can author and adjust decision rules, as well as test and validate new strategies before launching them—all without having to rely on IT. Designed for enterprise-wide scalability, DaaS ensures that even the most complex organizations stay agile and make the best decisions possible

## Benefits of the solution – with DaaS, enterprises will:

1. Create a scalable decision system across all business lines with flexible, decentralized architecture.
2. Seamlessly connect to internal/external data for a single customer view and hyper-personalized service.
3. Easily develop and fine-tune advanced AI/ML models fed by data sources in real-time.
4. Empower business users to manage strategies, rules, and analytics without having to rely on IT.
5. Bridge gaps between risk decisioning and model validation, fostering collaboration between IT and business SMEs.
6. Validate and simulate decisions at the business user-level before launching new strategies.
7. Reuse decision assets to improve customer outcomes.
8. Achieve agile, real-time decision-making.
9. Adapt easily to regulatory changes via decision rules that are transparent and auditable.
10. Expand business lines through digital partnerships



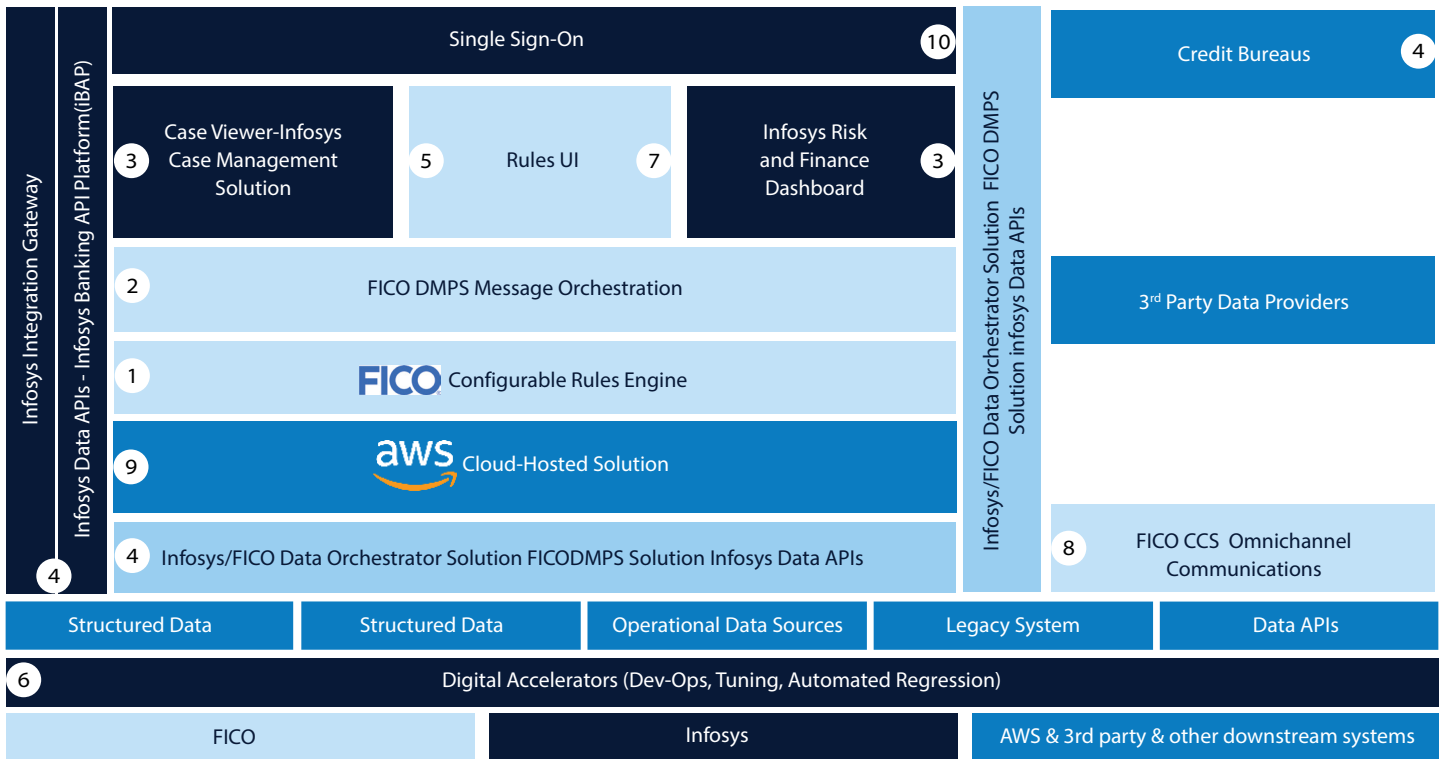
- AWS is the world's most comprehensive and broadly adopted cloud. Millions trust AWS to power their infrastructure, become more agile, and lower costs.
- AWS supports more security standards and compliance certifications than any other offering, helping satisfy compliance requirements for virtually every regulatory agency around the globe.



- The world's leading provider of analytics software, solutions and services that transform the way organizations understand their customers and optimize business processes around them.
- FICO has helped enterprise clients in 90+ countries apply innovative data science and artificial intelligence to solve complex business problems, upgrade decision-making and drive results.



- Leveraging experience from hundreds of customer engagements, Infosys understands the key tenets to building a robust and best-in-class decisioning system.
- Infosys's delivery capabilities and deep domain expertise in risk and compliance make them the ideal partner for transforming your decisioning landscape.



## Solution offering includes:

1. A decision engine that provides real-time decision making and batch processing with industry-leading performance.
2. AI- and ML-powered automated workflows for faster outcomes and service.
3. A configurable monitoring and reporting dashboard that provides centralized decisions and customer views.
4. A common platform that connects to any data source and processes billions of decisions across various channels, seamlessly and securely.
5. Automated business rules simulation and testing capability so users can see the potential outcomes of new strategies before launching them.
6. Preconfigured use cases and built-in support, based on extensive domain experience that reduces time-to-market from months to weeks.
7. An intuitive UI for business users to view and edit rules, breaking down siloes of risk modeling, risk decisioning and model validation.
8. Omni-channel communication solution for reaching customers when and how they prefer to be contacted.
9. Scalable cloud data and storage and computational platform.
10. Certified and proven security and compliance capabilities, including encryption and SSO authentication.

For more information, contact [askus@infosys.com](mailto:askus@infosys.com)



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