

Infosys Decisioning-as-a-Service (DaaS),

Powered by FICO® Platform



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About Infosys and FICO

Global partners with a proven record of enhancing their clients' capabilities and outcomes

About Infosys

Infosys is a global leader in next-generation digital services and consulting. Over 300,000 Infosys employees work to amplify human potential and create the next opportunity for nearly 1,900 clients in more than 56 countries.

With more than 40 years of experience in managing the systems and workings of global enterprises, Infosys expertly helps guide clients as they navigate their digital transformation. Infosys enables its customers with an AI-first core, empowers their businesses with agile digital capabilities at scale, and drives continuous improvement with always-on learning through the transfer of skills, expertise, and ideas.

Infosys is deeply committed to being a well-governed, environmentally sustainable organization with diverse talent that thrives in an inclusive workplace.

About FICO

FICO is a leading analytics and enterprise decisioning platform company that helps businesses in 90+ countries drive higher levels of growth, profitability and customer satisfaction.

FICO has pioneered the development and application of critical technologies behind decision management. These include predictive analytics, business rules management and optimization, all of which FICO uses to help businesses improve the precision, consistency and agility of their complex, high-volume decisions.

FICO clients comprise more than half of the top 100 banks in the world, 95 of the 100 largest financial institutions in the U.S., and the 100 largest U.S. credit card issuers.

Why are enterprises struggling to make better decisions?

Outdated, disconnected systems result in suboptimal results and customer experiences



01

Many enterprises run on legacy systems that hinder fast and flexible decision-making. These older systems are based on technologies that are difficult and costly to improve, modify and maintain.

02

Firms also run a patchwork of decisioning and risk scoring systems across product lines and LOBs, leading to a high cost of maintenance and no cross-selling opportunities.

03

Changing business rules and launching new products on older systems also depends heavily on IT, which may lead to delays and high costs.

04

Further, an outdated system usually suffers from decision processes that are tainted by biases and a lack of all available data.

05

Firms that want to upgrade believe that integrating existing legacy systems to new decision and analytics techniques is too costly. Thus, they resign themselves to making the best of what they have.

What are the macroeconomic factors affecting enterprise decisioning?

01

Enterprises are expanding globally and offering custom solutions across multiple business lines

02

Storage and computing capacities are not keeping pace with accelerating data volumes and complex analytics

03

Customers expect a consistent, personalized experience across business lines and omnichannel environments

04

Agile disruptors are competitive threats, in part because they're unhindered by legacy processes, systems and approaches

05

Customers want fast, localized service and resolutions that don't require waiting for the "home office"

06

Decisions should be transparent, well-defended, and easily explained, especially when leveraging cutting-edge analytical techniques

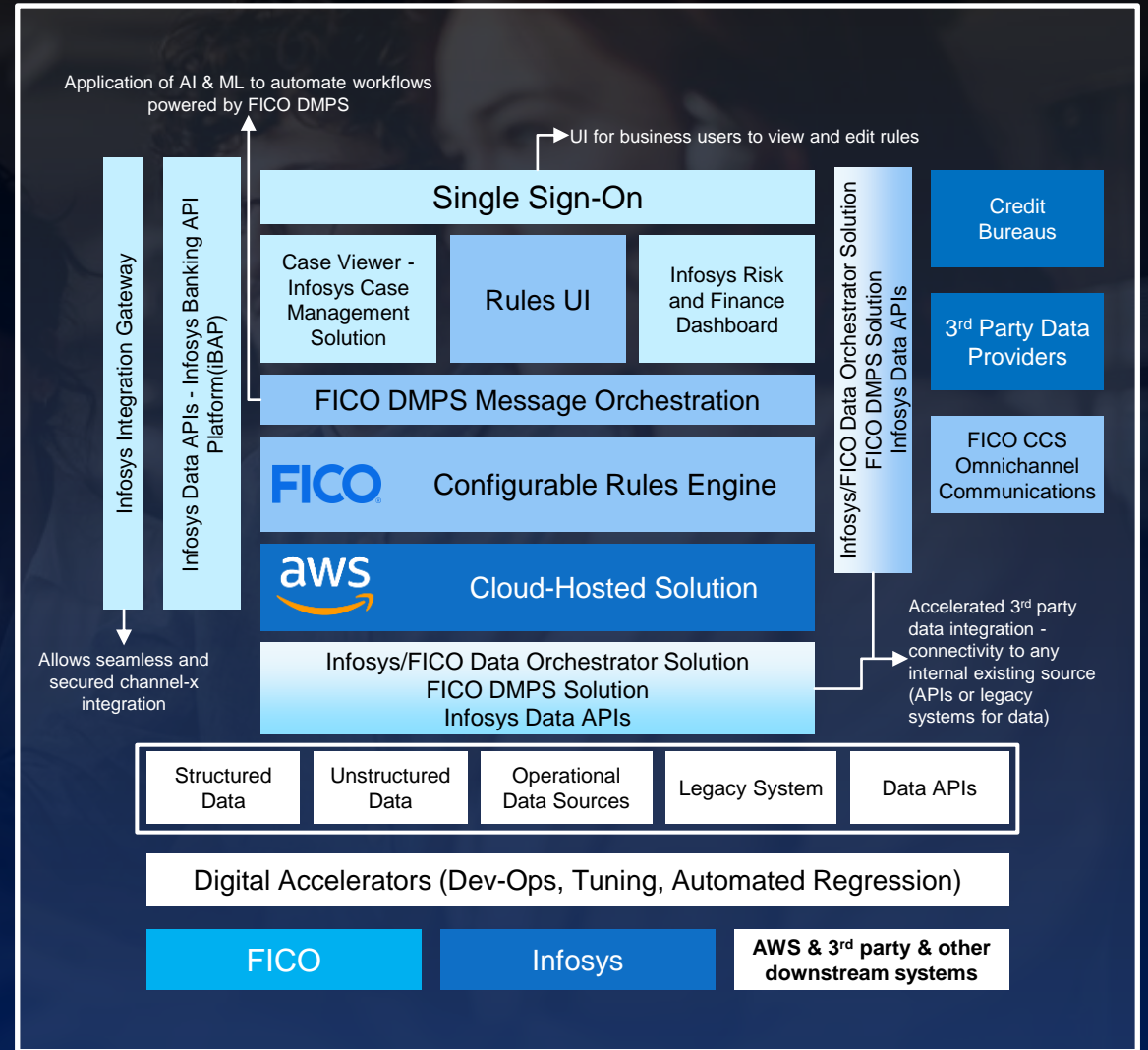
Introducing Infosys Decisioning-as-a-Service (DaaS), Powered by FICO® Platform

Decisioning-as-a-Service (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.



What DaaS offers...

- A decision engine that provides real-time decision making and batch processing with industry-leading performance.
- Built-in support based on extensive domain experience that reduces time-to-market from months to weeks.
- A common platform capable of processing billions of decisions across various channels, seamlessly and securely.
- Connectivity to any internal existing source, APIs, or legacy systems for data, enabling easy adaptation to regulatory and business changes.
- A UI for business users to view and edit rules, breaking down siloes of risk modeling, risk decisioning and model validation.
- A configurable monitoring and reporting dashboard that provides centralized decisions and customer views.
- AI- and ML-powered automated workflows for faster outcomes and service.
- Automated business rules simulation and testing capability so users can see the potential outcomes of new strategies before launching them.
- Secure infrastructure, hosted by AWS, and protected with encryption and SSO authentication.
- Full servicing that includes licenses, upgrades, patches, and configurations.



The DaaS Advantage

01

Unify the enterprise with a scalable decision system across all LOBs, featuring flexible and decentralized architecture

02

Empower business users to create and manage the strategies, rules and analytics

03

Re-use connected decision assets to improve outcomes across the customer lifecycle

04

Validate, simulate and optimize decisions before they are put into production

05

Bring technologists and business SMEs together to solve vexing challenges collaboratively

06

Gain agility with decision-making that adjusts in real time to new information

07

Break down siloes between risk decisioning and model validation

08

Provide a more frictionless and consistent customer experience that better anticipates their needs

09

Easily adapt to regulatory changes in a transparent, explainable, and expandable manner

10

Quickly launch new products, enhance cross-selling opportunities, acquire new customers, and service unbanked/new customer bases

11

Expand business lines by leveraging a digital partner ecosystem

12

Decrease the time-to-market necessary to implement changes

DaaS Applicability Across Industry Sectors



Financial Services

DaaS accelerates credit risk decisioning for financial institutions. It enhances digital lending capabilities and enables real-time credit/ mortgage approvals, and point-of-sale financing.



Retail and E-Commerce

Retailers can use DaaS for instant credit limit changes, personalized offers, and fraud detection. Real-time decisioning with DaaS also improves customer experience and loyalty.



Telco

DaaS helps telcos optimize customer interactions, such as credit checks during device purchases or subscription upgrades.



Healthcare

DaaS streamlines patient eligibility checks, insurance claims processing, and treatment authorization. It also ensures efficient decision-making in healthcare workflows.



Insurance

Insurers benefit from DaaS for underwriting, claims processing, and policy renewals. Additionally, real-time decisions enhance operational efficiency.



Automotive

DaaS supports financing decisions for auto loans, lease approvals, and trade-ins—all while speeding up the buying process for customers.

The Power of Three: Infosys + FICO + AWS = Better Together

Why FICO?

FICO's the world's leading provider of decision management software, solutions, and services that transform the way organizations understand their customers and optimize business processes around them.

Why Infosys?

Leveraging experience from hundreds of customers, Infosys understands the key tenets to building a robust and best-in-class decisioning system. With superior delivery capabilities, proven leadership and deep domain expertise in risk and compliance, Infosys is the ideal partner on your journey to transforming your decisioning landscape.

Why AWS?

AWS is the world's most comprehensive and broadly adopted cloud. Millions of customers trust AWS to power their infrastructure, become more agile, and lower costs.



Use Case 1 – Credit Origination System



Background

- Financial institutions regularly evaluate credit applications from individuals and businesses.
- The process involves assessing an applicant's creditworthiness, determining the loan terms, and approval/rejection.



Challenges

- Lenders may be relying heavily on manual assessments by underwriters and relationship managers, which are time-consuming and prone to bias.
- They may also be working with a limited set of data sources, hindering accurate risk assessment. They also might not have a complete view of customer data across all lines of business, resulting in inconsistent service and missed opportunities.
- Existing credit models may be outdated and hard-coded to existing decision systems.
- All of these challenges typically stem from legacy systems that are based on old technologies that are difficult and costly to improve, modify and maintain.



The DaaS Solution

- DaaS automates large parts of the assessment process, reducing manual effort and streamlining credit decisions.
- DaaS is unified and scalable across all LOBs, which unlocks opportunities to cross-sell and acquire new customers.
- Advanced models built within DaaS can more precisely determine the likelihood of default.
- Business users can create and manage credit strategies, rules and analytics without relying on IT.
- DaaS can access alternative data sources to supplement risk assessments and affordability calculations, as well as reduce the data needed from customers during onboarding.
- Hosted on the AWS cloud, DaaS uses enterprise-grade technology components and secure, future-proofed infrastructure.

Use Case 2 – Early Warning System



Background

- An Early Warning System (EWS) is software (and associated processes) designed to monitor and identify warning signals of potential financial distress faced by a lender's customer, which may translate to risk to the financial institution.
- EWS serves as a proactive mechanism that enables the timely detection and mitigation of risks before they escalate into significant problems.
- EWS employs sophisticated algorithms and data analytics, to detect patterns and anomalies in customer behavior, transaction trends, and other risk indicators.



Challenges

- Many financial institutions rely on legacy systems that are based on old technologies, which are difficult and costly to improve, modify and maintain.
- Another significant challenge with legacy systems is their inability to tap into a wide variety of internal/ external data sources. It's critical for an EWS to have access to all available data; otherwise, its accuracy and overall utility are severely compromised.
- An EWS running on legacy infrastructure typically requires IT specialists to update or to implement new strategies. This entails entails long lead times and a lack of collaboration with LOB leaders, which can result in further delays as IT and business users struggle to align.



The DaaS Solution

- An EWS supported by DaaS accesses a wide range of traditional and alternative internal/external data sources for credit risk deterioration tracking, affordability calculations, and optimized alternative deals. Lenders have a complete customer view for providing a better, more personalized experience.
- DaaS has AI/ML capability for developing and fine-tuning advanced models. DaaS also has automated model simulation and testing capability, so lenders can see the potential outcomes of new models before launching them.
- DaaS empowers business users to manage rules in collaboration with IT for agile strategy launches and policy changes.
- DaaS integrates with customer engagement systems (including those offered by FICO) so customers can receive timely and appropriate alerts, as well as self-service their accounts.

Customer Stories



Challenge

- The United Kingdom's largest mortgage lender needed to modernize its in-house credit decisioning and risk management platform.
- It was their first cloud implementation; security and governance frameworks needed to be defined from the scratch. Also, there was little documentation of existing business rules and strategy.
- Each transition state had to be backed by a strong business case and delivered under stringent timelines.
- The new system had to meet regulations and stay current with new business requirements while being built.
- The implementation required coordination with 4 external vendors and 15+ internal systems/channels.



Solution

- The Tri-Party Partnership worked together to:
 - ✓ Design the end-to-end hybrid technical architecture
 - ✓ Re-architect and re-host rules engine on FICO Decision Management Platform (DMP)
 - ✓ Design and build an orchestration layer on cloud-agnostic PaaS
 - ✓ Modernize case management by utilizing AI & ML solutions and a 3rd party system
 - ✓ Incorporate Infosys value-added services (DevOps automation, poly-cloud integrations, API microservices-led architecture, message-driven orchestration layer implementation)



Results

- The first use case (enabling personal loans via aggregator sites) went live in under 6 months, and 80% of the expected annual ROI was realized in the following 3 months.
- Decisions such as pricing changes that used to take weeks can now happen within hours, and the mortgage lender can respond faster to market and regulatory changes as well.
- DaaS has enabled the rapid expansion of new business via digital channels.

Next Steps

For more information:

- Visit the [Infosys-FICO partner page](#)
- See the Decisioning-as-a-Service offering on [AWS Marketplace](#)
- Contact us at askus@infosys.com





Thank you

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