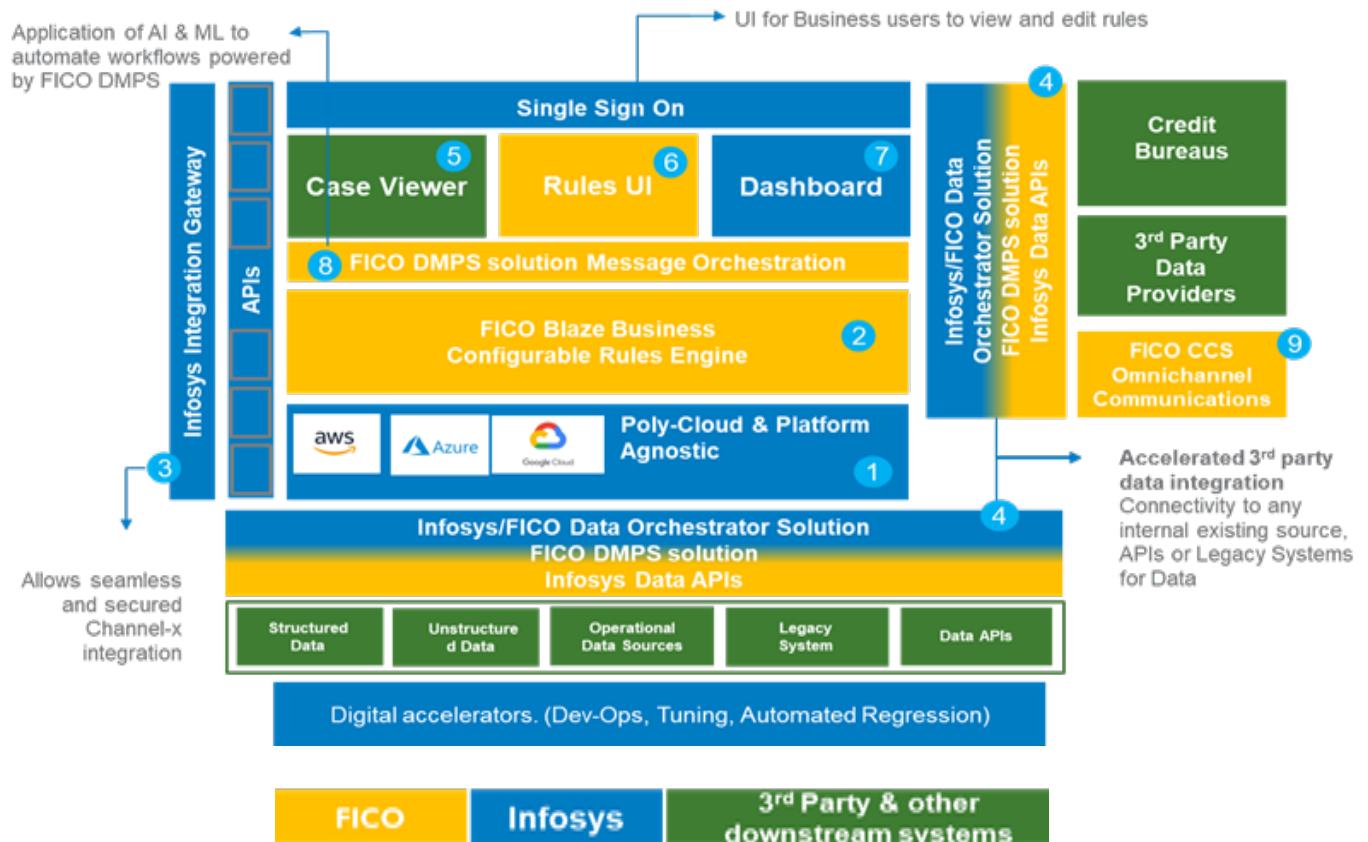# INFOSYS DECISIONING AS A SERVICE POWERED BY FICO DMP

Most enterprises today have legacy decisioning systems which have been developed over the time or gained through acquisitions. These systems or applications are increasingly disjoint for different lines of business, based on legacy technology, difficult to integrate with the new age digital channels, inefficient to maintain and lastly lack the transparency which the regulators command.

WHAT INFOSYS OFFERS

End-to-end Solution Stack

A **unique service offering** that accelerates modernization of **customer's Decisioning capabilities** introducing new age services, from risk function to their end customers enabling digital transformation of customer onboarding & management journeys. This subscription-based model offers a **complete peace of mind** to customers while allowing them to focus on business change.

Application of AI & ML to automate workflows powered by FICO DMPS

UI for Business users to view and edit rules

Infosys Integration Gateway

APIs

Single Sign On

Case Viewer 5 **Rules UI** 6 **Dashboard** 7

8 **FICO DMPS solution Message Orchestration**

FICO Blaze Business Configurable Rules Engine 2

aws Azure Google Cloud **Poly-Cloud & Platform Agnostic** 1

Infosys/FICO Data Orchestrator Solution — FICO DMPS solution — Infosys Data APIs 4

Credit Bureaus

3rd Party Data Providers

FICO CCS Omnichannel Communications 9

3 Allows seamless and secured Channel-x integration

Accelerated 3rd party data integration Connectivity to any internal existing source, APIs or Legacy Systems for Data

4

Infosys/FICO Data Orchestrator Solution
FICO DMPS solution
Infosys Data APIs

Structured Data	Unstructured Data	Operational Data Sources	Legacy System	Data APIs

Digital accelerators. (Dev-Ops, Tuning, Automated Regression)

FICO **Infosys** **3rd Party & other downstream systems**

KEY FEATURES OF INFOSYS DECISIONING AS A SERVICE

- Rule engine powered by FICO
- Allows seamless and secured Channel-x integration
- Cloud Agnostic and poly cloud support
- Connectivity to any internal existing source, APIs or Legacy Systems for Data

- Accelerated 3rd party data integration
- Choice of integration with existing or new
- UI for Business users to view and edit rules
- Configurable monitoring and reporting dashboard
- Application of AI & ML to automate workflows

THE INFOSYS DECISIONING AS A SERVICE ADVANTAGE

- Real-Time decision making
- Time to Market reduced from 6 months to 3 weeks
- Centralized Decisions and Customer View implemented
- Machine Learning execution inside FICO DMPS
- Breaking down siloes of Risk modelling & Risk decisioning and model validation
- Common platform for decision management, processing billions of transactions monthly across all channels
- Automated business rules test capability
- Frictionless lending by use of Advanced AI and Analytics
- Easy adaptation to regulatory changes

Retail Credit Risk Modernization for the largest Mortgage lender in the UK

Infosys implemented this solution for the largest UK mortgage lender designing the end-to-end hybrid Technical architecture (poly-cloud and transition states with on-premise). Further the solution Re-architecture and re-hosted of business strategies (rules engine) on FICO Decision Management Platform (DMP). The solution also enabled Seamless Integration of components across hybrid architecture (poly-cloud & on-premise) of the system.

Infosys®
Navigate your next

For more information, contact askus@infosys.com

Infosys.com | NYSE: INFY

Stay Connected