



# Decide

Empower business users to author, test, deploy and manage rules.

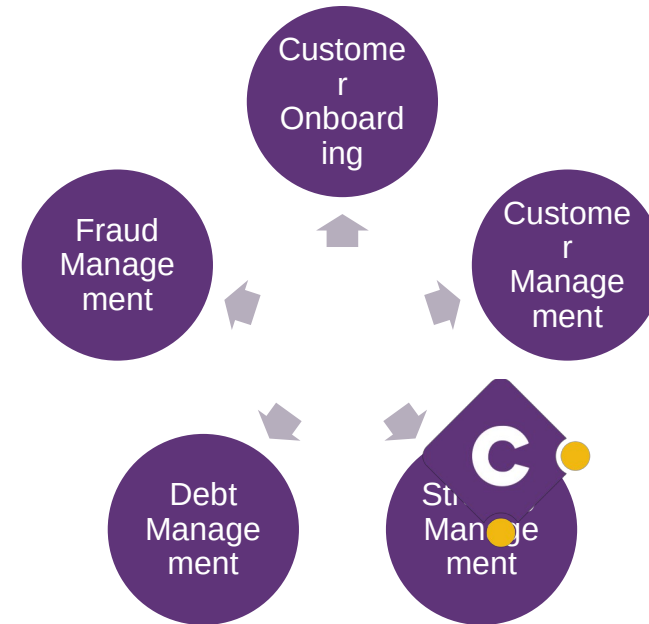
# OVERVIEW



## Improve decisions across your enterprise applications

Decide is a platform for strategy design and execution in dynamic business environments, across the customer life cycle.

- ❖ Lead scoring and grading
- ❖ Customer risk assessment
- ❖ Document checklists
- ❖ Application scorecards
- ❖ Straight through processing
- ❖ Product recommendations
- ❖ Behavioural scorecards
- ❖ Collection optimization
- ❖ Real-time fraud detection
- ❖ Regulatory compliance
- ❖ Risk scoring and limits



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# BENEFITS



## Business Owners

Simple interface allows business users and Subject Matter Experts to author their own rules.

## Share & Reuse

Composable modules make it easy to share and reuse common rules across the enterprise.

## Real-time Simulation

Simulate policies and the impact of rules to ensure business goals are met.

## Optimize & Refine

Apply champion-challenger strategies to refine & maximize business results.

## Robust Architecture

Publish rules with streamlined project lifecycles into a robust and scalable architecture.

## Decision as a Service

Deliver decisions as a service to all enterprise systems, shared across all touch points.

# ECOSYSTEM



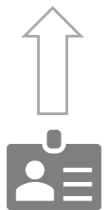
- Rulesets
- Decision Tables
- Scorecards
- Decision Trees
- Policies
- Financial Library
- Predictive Models
- Data Connectors

## RULES MANAGEMENT

100+ Financial Functions

Define one or more eligibility rules for the entity. You can also choose to raise a flag when a rule condition is matched.

Name	Condition	Flag	+
Age	AGE>=21 AND AGE<=60		
Min Finance Amount	LOAN_AMOUNT>=15000		
Tenure	TENURE<=48		
Salary	MONTHLY_INCOME>=5000		



Business Users  
Author & Collaborate



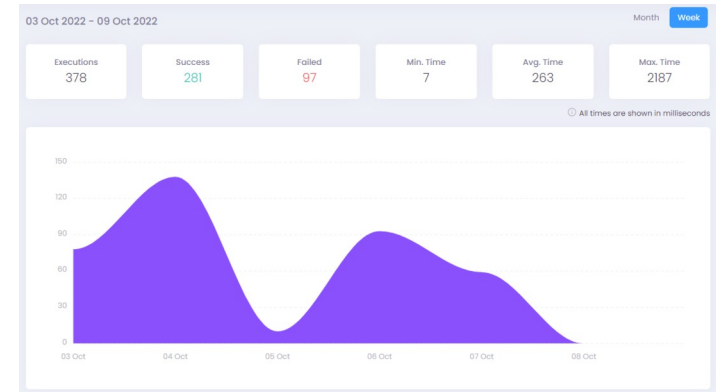
IT Users  
Manage & Deploy



Execute Rules



## RULES MONITORING



Business Users  
Monitor & Improve Decisions

# PRODUCT



## AUTHOR



- ✓ No code rule authoring
- ✓ 100+ financial functions
- ✓ Query complex credit reports
- ✓ Compose modular policies

## SIMULATE



- ✓ Simulate rule executions
- ✓ Analyze working dataset
- ✓ Benchmark rule performance
- ✓ Champion challenger testing

## GOVERN



- ✓ Monitor & design new strategies
- ✓ Authorized rule deployments
- ✓ Operations dashboard
- ✓ Usage reports & execution logs



Rule execution in milliseconds

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# COMPONENTS



## COMPUTED VARIABLES

Compute variables using mathematical & financial formulas and auto-calculate various CAM sheet parameters and more.

## ELIGIBILITY RULESETS

Provide product/rate recommendations or quick eligibility results on a real-time basis using different rule matching criteria.

## SCORECARDS

Flexible and easy-to-create scoring model that allows managing scorecards for demographic, financial and alternate data.

## DECISION TABLES

Represent your rules in tabular format specifying which actions to perform when conditions are matched.

## DECISION TREES

Create rules in a tree structure with branches and visualize rules, possible outcomes and the next set of child rules.

## DATA CONNECTORS

Connect to credit bureaus, KYC registries, banks, government agencies and internal systems to retrieve data points.

## OBJECT QUERY

Compute aggregates from complex object responses received via data connectors and use them in rule conditions.

## FUNCTIONS

Execute custom scripts to transform data and execute logic to clean data to use further down the rule execution pipeline.

## PREDICTIVE MODELS

Import PMML models and run predictive models like regression, clustering, neural networks to leverage machine learning.

## POLICIES

Define a complete flow of steps to be executed as part of your policy and create complex decision flows.

# COMPUTED VARIABLES



Define variables that are derived by applying calculations on existing variables E.g. Banking ratios

Built in library supports both mathematical and financial functions. 100+ financial functions are available in the library.

## Banking Trend

Banking Details Available For	More than 6 months	▼
Average Monthly Banking Credits	1000000	₹
AMBC Norms	35.97	%
Lowest Monthly Banking Credits (in last 6 months)	800000	₹
LMBC Norms	28.78	%
Current Total EMI Obligation	25000	₹
EMI Offered for this Loan	44795	₹
Total EMI Obligation per month	69795	₹
Average Bank Balance	850000	₹
ABB Norms	18.98	

## Debt to Banking Ratio

Debt to Banking 6.98 %

## Financial Status (Latest Year)

Annual Reported Turnover	5000000	₹
Annual Cash / Net Profit	500000	₹
BTO	240.00	%

# ELIGIBILITY RULESETS



Configure rules that help take a decision on the eligibility of a customer or recommend applicable products and offers.

Achieve straight through processing or mark deviations for higher level approvals based on the matched rules or flags.

**Eligibility Simulation**

Add variables and click Evaluate to run the eligibility rules and generate the output.

**EVALUATE**

Variable	Value	
ANNUAL_INCOME	100001	×
DPD_INSTANCES_MORE_THAN_IC	0	×
LOCATION	Metro city	×
CUSTOMER_CATEGORY	New	×
BUREAU_SCORE	525	×
EXISTING_CUSTOMER_SINCE_NUM	2	×
CURRENT_CREDIT_CARDS_COUNT	1	×
PRODUCT	Silver Card	×

**Eligibility Results**

Silver Card ✓

Displayed below is the list of conditions that were evaluated and their associated match/flag result.

Condition	Match	
Annual Income	Yes	
DPD Instances	Yes	
Location	Yes	
Customer Category	Yes	

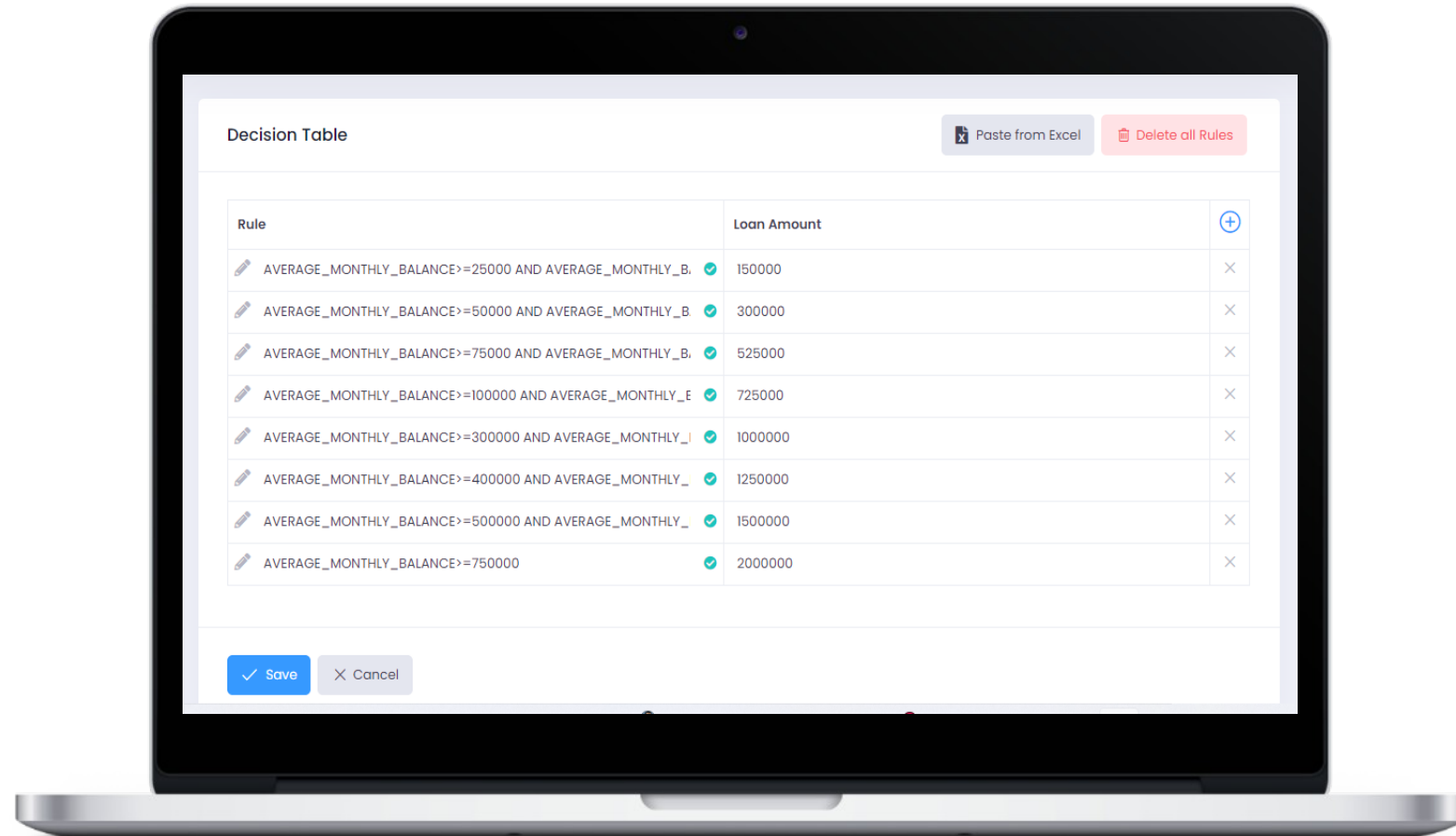


# DECISION TABLES



Configure rules in a tabular format to choose the applicable rates or limits. E.g. Processing fee, rate of interest or maximum loan amount

Use lookups to translate data to categories and then apply decision rules to the category E.g. company category or city tier.



# SCORECARDS



Configure application and behavioural scorecards that can be applied across various stages of a customer lifecycle.

Monitor scorecard results and enhance the scoring model periodically to maximize business results.

**Model Simulation**

Enter values for all the parameters and click Calculate to generate the scorecard.

**CALCULATE**

**83**  
Total Score

Parameters		Score	Flag
<b>Quantitative</b>		<b>45.50</b>	
<b>Credit History</b>		<b>91</b>	
Current Credit Cards Count	2	25	🚩
Bureau Score	720	25	🚩
DPD Instances more than 10 days	0	25	🚩
Current Loans Count	1	16	🚩
<b>Qualitative</b>		<b>37.50</b>	
<b>Demographics</b>		<b>75</b>	
Age	32	14	🚩
Location	Metro city	20	🚩
Education	Graduate	14	🚩

# DECISION TREES



Configure your rules visually using multiple inputs, splitting them into various branches to decide outputs.

Use decision trees to provide product recommendations, product eligibility results, category definitions in real-time.



# PREDICTIVE MODELS



Utilize the power of machine learning and predictive analytics with PMML models for better decisioning.

Supports 15+ predictive models like Clustering, Regression and Neural Networks that can run alongside structured rules to give you the best of both worlds.

## Model Building



## Model Execution

**DECIDE**  
Prediction Engine

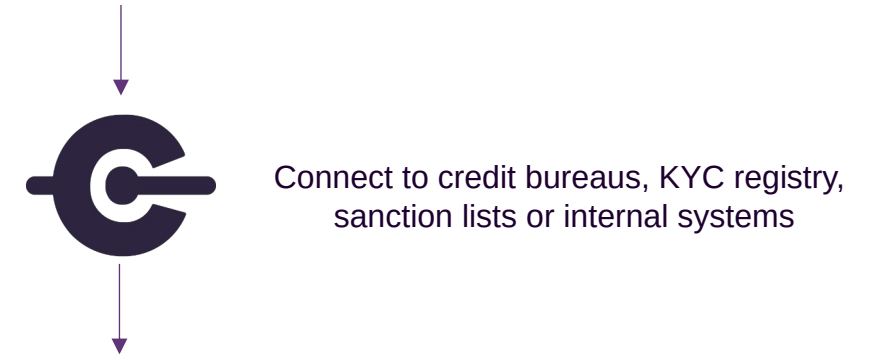
- Anomaly Detection
- Cluster Models
- Regression Models
- Classification Models
- Naïve Bayes
- Neural Networks
- Trees
- Vector Machine
- Scorecard

# DATA CONNECTORS



Retrieve additional data points from internal and external systems via REST API to improve the decisioning process.

Get credit history, bank statement ratios or verify against blacklists and use the responses or compute aggregates from the response to use them in the decisioning process.



Save response using Data Connectors  
Compute aggregates using Object Query

# POLICIES



Build complex policies and decision flows using a sequence of calculations, data connectors, eligibility rulesets, decision tables, predictive models and scorecards.

A modular structure allows you to reuse and share rulesets across different policies.

|| Evaluate eligibility ruleset [Document Checklist Selection](#)

|| Evaluate decision table [Retail Unsecured Quick Eligibility](#)

|| Execute scoring model [Personal Unsecured Loan Scoring Model](#)

|| Evaluate decision table [Subsidy Offer](#)

|| Evaluate decision table [FOIR and ROI](#)

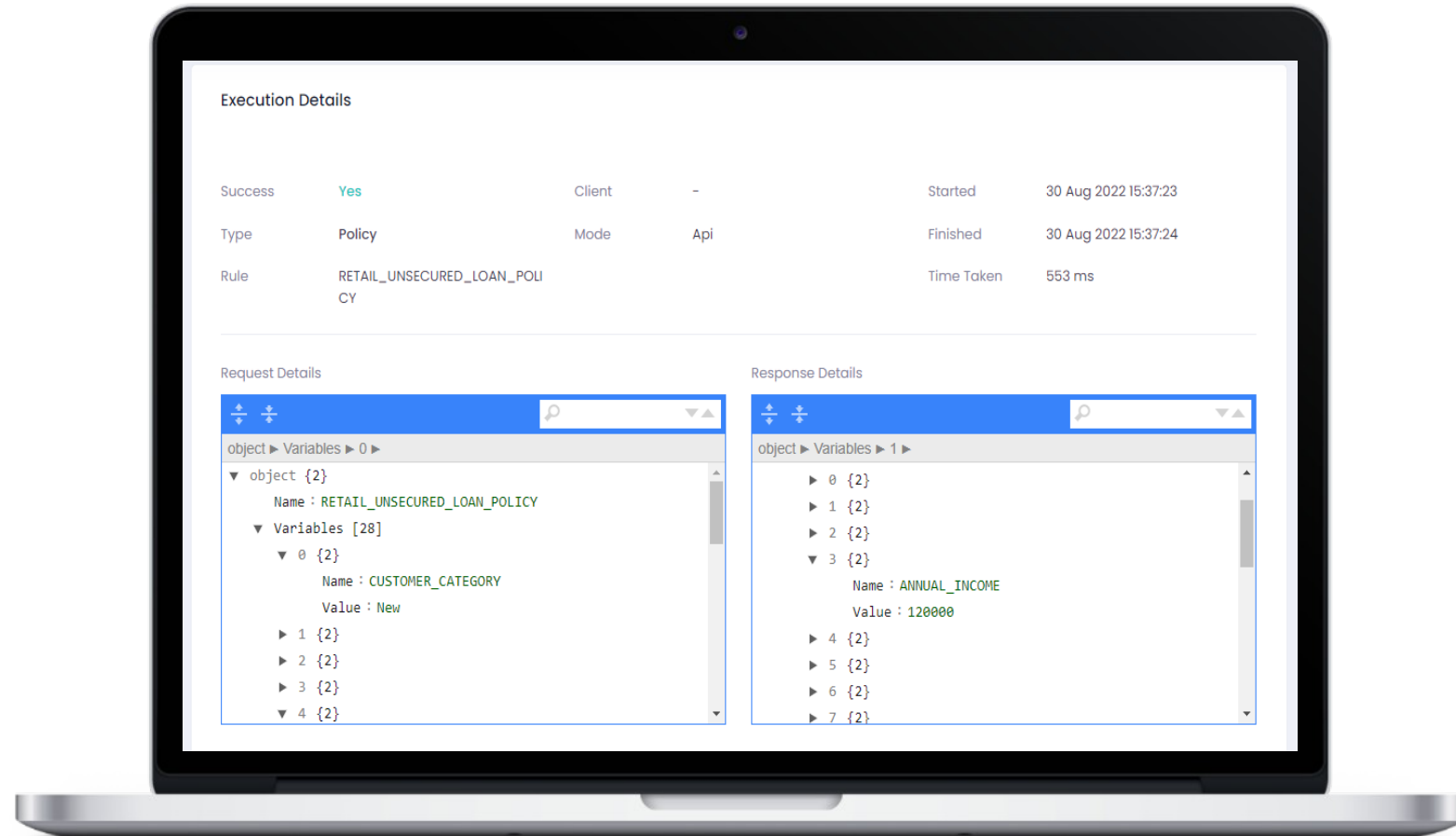
|| Evaluate decision table [Customer Category](#)

# REPORTING

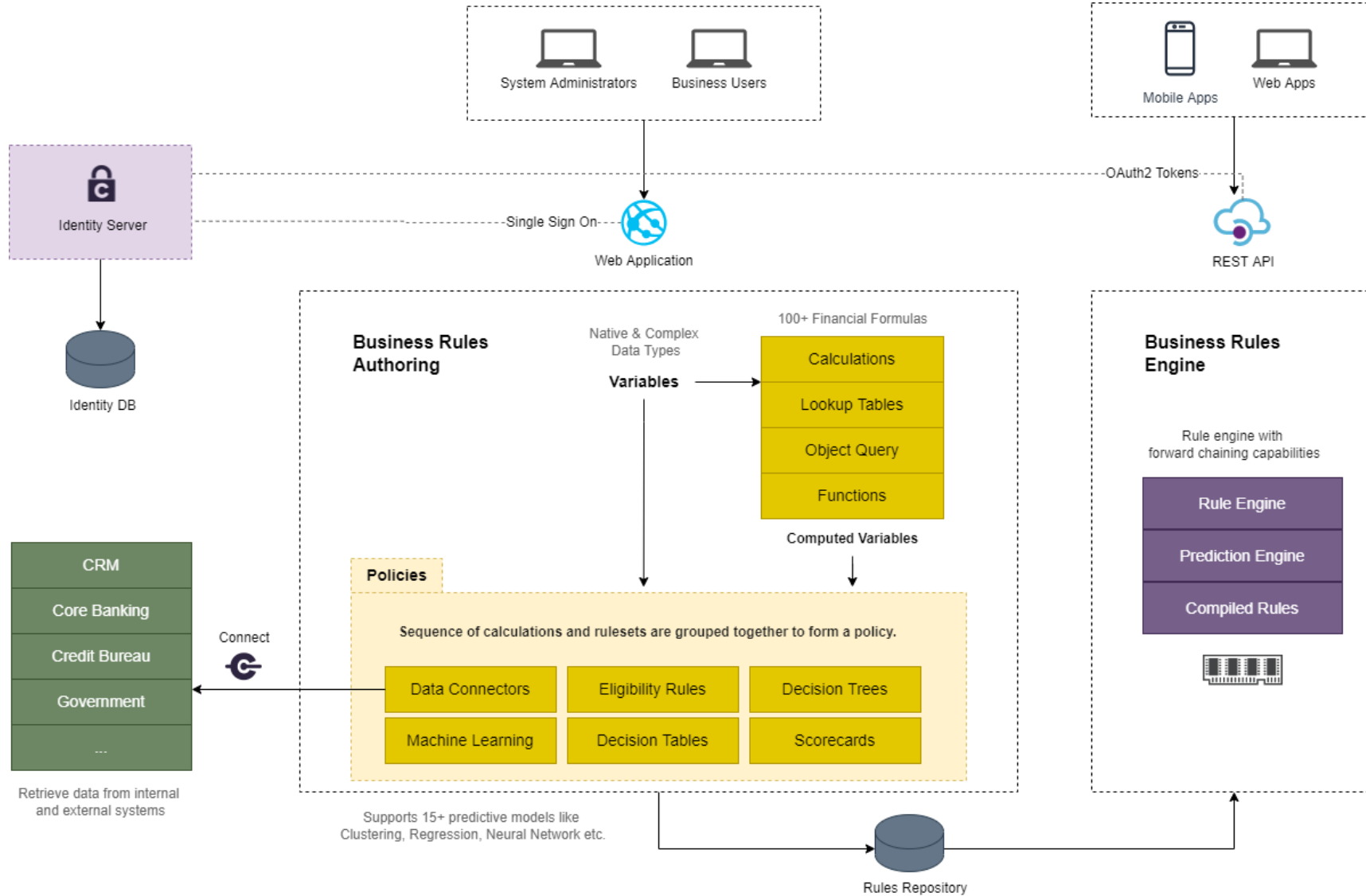


Detailed logs record the execution of each rule and their associated input / output variables.

Summary reports and dashboards give you a quick overview of total requests, consuming applications and rule performances.



# ARCHITECTURE





# CUSTOMERS





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# Easier finance for all

We build simple, smart and compliant technology for banking and financial services.

