

# ACTICO Platform

Software for digital automation in the banking, financial services and insurance industry



# Digitalization & Automation

Automating and optimizing decisions on a flexible software platform



ACTICO Platform is a highly **flexible software platform** for decision automation and optimization. It is used by banks, financial service providers and insurance companies to digitalize their core business processes, meet customer demands and reduce business and regulatory risks:

- Banks can give their customers an immediate response to their credit applications.
- Financial institutions automatically assess regulatory and compliance risks.
- Insurance companies process claims digitally and detect fraud at the same time.

ACTICO Platform allows companies to **align all stakeholder demands across the value chain** – from customers to the IT department.

## Improved customer engagement

- Meet customer demands for real-time responsiveness
- Interact with customers across all channels
- Deliver consistent offerings

## Better business operations

- Drive business through digital channels
- Increase business agility and accelerate time to market
- Improve the quality and value of operational business decisions

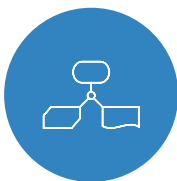
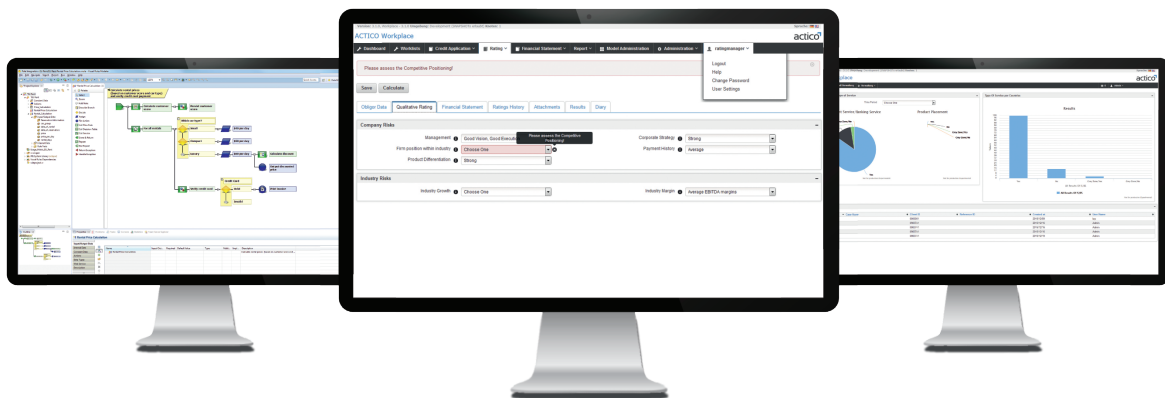
## Greater IT effectiveness

- Implement efficient IT architectures for digital business
- Improve business-IT alignment by separating both concerns
- Increase agility by eliminating redundancies



“ACTICO Platform allows us to quickly and flexibly model decisions without programming skills.”

David Leong, UBS Hong Kong



### Decision Modeling

Create and share graphical decision models



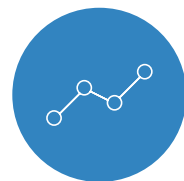
### Decision Automation

Automate decisions across all systems and channels



### Interactive Decisions

Implement highly flexible, interactive applications



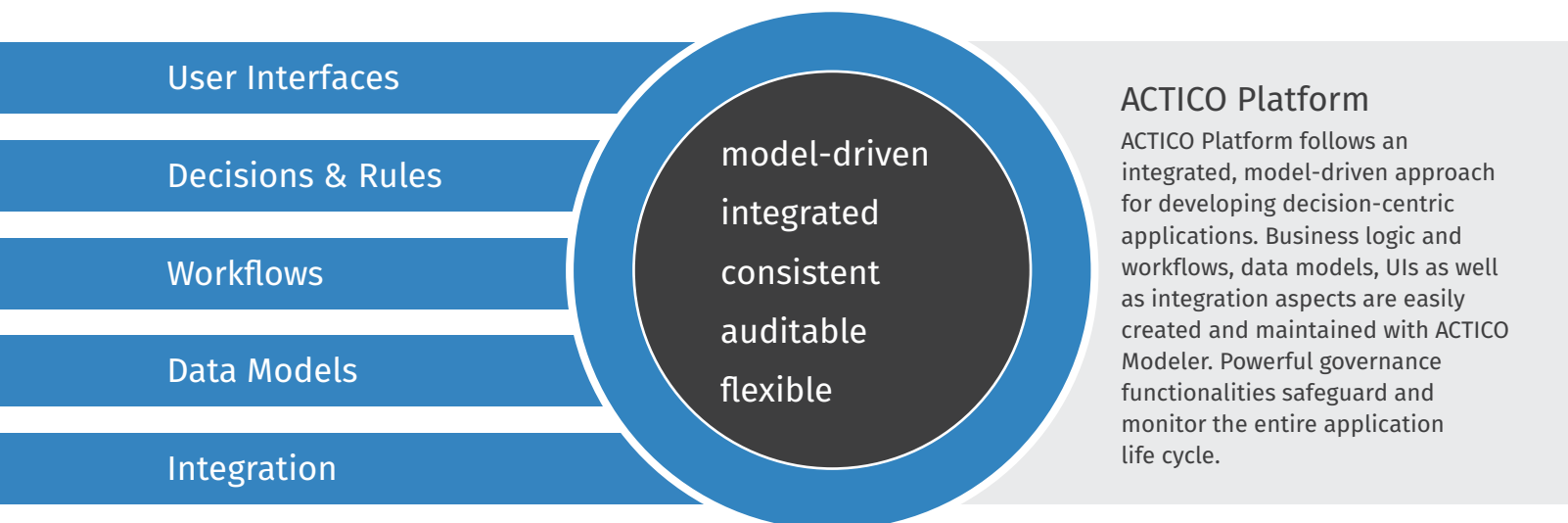
### Decision Analytics

Analyze and optimize your operational decisions

# Holistic, Model-Driven Platform

## One-stop shop for developing highly flexible applications

What aspects are required to digitalize your decision-making scenario? ACTICO Platform creates value on all levels of digital decision making. Simply model the aspects you need and execute your decisions – either fully automated across all channels or in interactive, case-based scenarios.



### Model-driven

The unique model-driven development approach offers a rapid way to create and maintain decision-centric applications with their layers. Modeled aspects can be quickly changed – safeguarded by tool-based governance support.

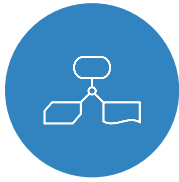
### Integrated

ACTICO Platform allows companies to easily manage all application layers, integrate data sources and connect with internal or external systems. It is built for the needs of digital companies even with heterogeneous and diverse IT landscapes.

### Consistent

With reusability and centralized model storage, ACTICO Platform helps ensure consistency across all processes, systems and channels. Internal and external stakeholders benefit from reliable, uniform results.





## Decision Modeling

### ACTICO Modeler

- Graphical modeling of decisions, rules & requirements
- Full support for the DMN 1.1 standard
- Organization & documentation of decisions & projects
- Quality assurance via comprehensive test editor

### ACTICO Team Server

- Collaboration platform
- Centralized model repository for versioning
- Security and access control



## Decision Automation

### ACTICO Execution Server & Core

- High-performance decision engine
- Reusable decision services (SOA)
- Embeddable decision engine (Java code)
- Hot deployment of multiple versions



## Interactive Decisions

### ACTICO Workplace

- Model-driven application development
- Case-related, human workflows
- Context-sensitive, dynamic user interfaces
- Versioned models for rules, workflows, data & UIs



## Decision Analytics

### Analytical Functionalities

- Interactive dashboards
- Simulation of decision models & impact analysis
- Dependency analysis
- Decision path visualization and execution statistics
- Import of predictive models via PMML

### Auditable

ACTICO Platform records all activities when creating, changing or executing applications in a detailed and auditable way. Changes to any application model can be traced back. Execution logs allow companies to clarify who has made a decision and which path was taken.

### Flexible

ACTICO Platform has evolved through our customers' needs for high flexibility. The model-driven, rule-based architecture allows business and IT users to flexibly update business logic, data models or any other aspect of their application.

# Use Cases & Application Scenarios

Powerful business solutions are built on a scalable & reliable platform

ACTICO Platform is at the core of our customers' solutions that are in production at scale globally. More than 100 customers from the banking, financial services and insurance industry have successfully digitalized their business and are moving towards business excellence.

## >> Companies use ACTICO Platform ...

- ... when business processes are **decision-centric** or knowledge-intensive.
- ... when they want to **automate** repeatable decisions.
- ... to **speed up business processes** that require human judgement.
- ... when their business logic is **dispersed and managed redundantly**.
- ... for more **flexibility** to adapt to a frequently changing business environment.
- ... to **quickly create and maintain applications**.

Across all industries and use cases, ACTICO Platform significantly improves business-IT alignment. This is made possible by a clear separation of concerns: Business analysts and professionals create and maintain their decision models, while IT experts focus on technical issues. With ACTICO Platform, companies introduce a new form of collaboration across and beyond the organization and drive their digital business transformation.

### Cross-industry applications

- Automate decisions and processes
- Optimize customer interactions
- Streamline customer onboarding
- Implement flexible pricing systems
- Realize intelligent inbox routing
- Centralize decisions and rules

### Banking applications

- Assess credit risks
- Ensure regulatory compliance
- Detect financial fraud
- Prevent money laundering
- Detect market abuse
- Automate loan origination processes

### Insurance applications

- Accelerate claims processes
- Set up underwriting rules
- Detect insurance fraud
- Manage and calculate loss events
- Digitalize contract management
- Comply with insurance regulation



#### Investor Protection

- Compliance with regulatory guidelines for investor protection
- Integrated transaction control checks
- Fast implementation from scratch within 6 months



#### Credit Risk Rating

- Scalable regional rating system for the CIMB Group
- Fast time-to-deploy in the face of changing regulatory requirements
- Intuitive management of credit risk rating models



#### Claims Processing

- Fast customer responses through automated claims processing
- High process flexibility in case of changes
- Improved business and IT alignment



#### Digital Customer Communication

- Highly relevant customer communication in online banking portal
- Fast implementation of online marketing and sales measures
- Improved agility, transparency and consistency



#### Equipment Financing

- Reduced credit evaluation processing time by an estimated 60%
- Improved credit decisions and strengthened competitive position
- High flexibility and adaptability of business logic

**What's your challenge?** We are looking forward to discuss the solution with you.

60% Reduced  
Processing Time  
Beacon Funding

500%  
Performance Boost  
ASSU 2000

50%  
Less Preparation Efforts  
LGT Bank

"Before we had ACTICO Platform,  
it took us several months to  
update rating models. Now, we  
complete the roll-out of a new  
version within days or even hours."  
LeasePlan

"Within six months, cost savings  
and improved decision quality  
were apparent."  
MarkOne Financial

"Using ACTICO Platform allows us to  
quickly and flexibly model the rules  
as required on a continual basis."  
UBS Hong Kong

## ACTICO

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ACTICO is a leading international provider of software solutions and technologies for decision management.

In a digital world, it is necessary to process large volumes of data and make real-time, consistent and auditable decisions. ACTICO software allows companies to implement highly flexible applications to optimize their daily decision-making on a continuous basis. This enables them to accelerate growth, innovate effectively, stay compliant and as a result, increase profits.

ACTICO offers solutions in these areas:

- Credit Risk Management: Monitor, assess and manage credit risk
- Loan Origination: Automate credit decisions
- Compliance: Enable transparency, avoid fraud and comply with regulations
- Client Management: Process sensitive customer data securely – from onboarding to reporting
- Underwriting & Claims: Make claim settlement processes quicker, consistent and cost-effective

Since 1997, ACTICO has delivered software and services to our customers' benefits. Headquartered in Germany with offices in USA and Singapore.

More information at [www.actico.com](http://www.actico.com)