# IBM Automation Decision Services

# Highlights

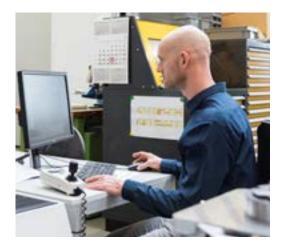
Empower business users to drive decision automation projects

Apply AI to help make more effective decisions

Process decisions and integrate with existing tools

The key to any business's success is making the right decisions at the right time. In today's increasingly competitive and fast-paced environment, businesses must have the ability to execute decisions quickly. While in recent years many organizations have worked to digitize and transform their systems, many still lack the operational agility and flexibility to execute accurate business decisions quickly. Some organizations continue to implement business policies through manual decision making. However, manual decision making is prone to errors, time consuming and expensive. Still, other organizations embed policies and business logic into their application code. While digitized, the logic is effectively hidden from the business users who determine policies. When policies inevitably change, it can take weeks or even months for IT teams to reflect those changes in code. This can lead to an unacceptable bottleneck in a highly competitive world.

IBM Automation Decision Services is a low-code, full-function intelligent automation platform. With IBM Automation Decision Services, businesses can combine prescriptive business rules and predictive models to execute intelligent operational decisions that improve customer experience and make organizations run more effectively. IBM Automation Decision Services provides a low-code environment where business experts can effectively initiate decision automation projects and apply their knowledge to model decisions without coding or deep AI knowledge.



### Empower business users to drive decision automation projects

Historically, businesses have treated decision making as a process that is fully contained within their own organization. For example, in banking, loan approval was done manually, following precise steps described in business documents. As these processes were digitized, the logic involved in those business decisions was often embedded within a dedicated application that the bank put in place. While digital applications are more efficient than manual processes, there are significant challenges when business logic is embedded into code.

In these cases, the logic is not directly visible to business stakeholders who own the policies reflected in that logic. Changing that logic can be challenging and involves multiple steps. Policy makers need to meet with IT teams, define requirements, wait for implementation, check results and wait for the next version to be released. Additionally, many policies are quite complex and contain several detailed steps. With so many steps to meticulously follow, there is a risk that the implementation is not mapped exactly to the business requirements.

With decision management systems such as IBM Automation Decision Services, business logic is extracted from applications to ensure that business users can make changes quickly without engaging IT. When business demands change—for example, when policies change or compliance rules are modified—business users can quickly update decisions, providing the agility and speed needed in today's fast-paced environment.

IBM Automation Decision Services gives even more power to business users with a low-code, easy-to-use UI that allows them to initiate and build enterprisescale decision automation projects, without having to rely on IT and developers. Business users can define decision logic through a simple visual representation and write business rules with business-friendly language and editors, using terms and concepts that matter to the business.

Giving business experts the ability to manage business decisions in a way that corresponds to how they think and speak increases business agility and enables faster change cycles. This can help increase overall efficiency.

IBM Automation Decision Services users can also verify the impact of decisions with a simple test. This can be done on a small scale or even simulate multiple versions of the same decision using big data analytics.

Finally, IBM Automation Decision Services allows different users to collaborate on decisions across users, departments and disciplines. As decisions evolve over time, they can become more complex, incorporating multiple SMEs, reviewers, and new authors. The solution supports collaboration amongst team members to build decisions that address a multitude of situations and improve over time.

#### Apply AI for more effective decisions

Predictive analytics and machine learning provide valuable insights that can help businesses make more effective decisions. For example, machine learning algorithms can help identify at-risk customers, fraudulent claims, failing machines, competitive orders and cost-effective suppliers. However, these insights must be acted upon to provide value to the organization. This can be achieved with the help of decision automation.

Decision automation complements and operationalizes AI by helping organizations act on these insights. It does this by combining machine learning-based predictions, scores and propensities with policies, regulations and rules.

As a low-code solution, IBM Automation Decision Services takes the complexity out of combining AI and decisions, creating a sustainable, agile process that can be managed as business conditions change.

You can use machine learning predictions from a variety of sources. Take advantage of native integrations with IBM Cloud Pak® for Data, including IBM Watson® Studio, IBM AutoAI, and IBM Watson Machine Learning, to discover and import machine learning (ML) models directly. Alternatively, you can invoke machine learning services on Amazon Web Services, Google Cloud, Microsoft Azure, or custom services using the Open Prediction Services API. Businesses can take predictions and scores from these external data science services into account and apply them to make more effective decisions.

Transparency in machine learning is becoming increasingly important. Organizations need to understand how decisions are made to help ensure fairness and compliance with regulations such as the European Union AI Act. IBM Automation Decision Services can import rule set and scorecard ML model types in PMML format and turn them into transparent business rules or decision tables that can be understood and managed by business users. These rules, which are learned externally from historical data like other ML models, are governed and executed in IBM Automation Decision Services identically to those authored manually by business analysts.



# Process decisions and integrate with existing tools

Decisions are most effective when executed quickly to respond to a given change. IBM Automation Decision Services enables fast decision execution by allowing users to leverage Git software and deliver decision services through standard Continuous Integration/Continuous Delivery (CI/CD) pipelines. With these familiar tools, new or updated decisions can be deployed for testing purposes or heavy production in minutes. This integration is seamless to end users, providing the power of DevOps without requiring users to deal with its complexity.

Multiple deployment options are available to help you build and execute decisions where you need them. This allows your organization to be flexible and scale to meet your enterprise needs. IBM Automation Decision Services provides microservicesbased and cloud-native architectural options to address your most demanding workloads. Whether decisions are deployed through managed runtime servers or through collections of microservices, the solution offers outstanding performance, throughput and scalability.

IBM Automation Decision Services is also available as part of IBM Cloud Pak for Business Automation, which provides the ability to take advantage of preintegrated automation such as Workflow, Capture, and Content capabilities, and deploy on nearly any hybrid cloud environment.

# Conclusion

IBM Automation Decision Services brings the power of decision intelligence to business users with its low-code UI and simple integration of machine learning models. The solution helps businesses make more effective decisions that can improve efficiency, drive growth and manage compliance.

# Why IBM?

IBM has a long history in business automation, with hundreds of clients across industries who have executed millions of business rules and processes. As a recognized leader in decision management and AI, IBM is uniquely qualified to help you identify and execute high-impact automations with the right tools, insights and experts to achieve new levels of performance and drive business growth.

### For more information

To learn more about IBM Automation Decision Services please contact your IBM representative or IBM Business Partner, or visit <u>ibm.com/products/automation-decision-services</u>.

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