



IBM Operational Decision Manager

Centrally manage rule-based operational decisions with speed and auditability

Organizations make thousands of operational decisions every day in processes such as credit assessment, offering generation, eligibility checks, claims management, pricing, campaigns, collections and risk analysis. When these decisions are scattered across application code, policy changes may be implemented slowly, outcomes may become inconsistent and auditing may be difficult.

IBM Operational Decision Manager (ODM) is an enterprise decision automation platform for discovering, modeling, developing, testing, deploying, executing and governing rule-based business decisions. By separating business rules from application code, it enables technical teams and business units to work together through a shared and controlled decision management model.

What Can Your Organization Gain with ODM

Agility: Manage regulatory, policy, pricing and risk changes without depending on lengthy application development cycles.

Consistency: Apply the same decision logic across every channel and application under the same conditions.

Transparency: Trace which rule produced an outcome, with which data and in which version.

Scale: Execute high-volume online or batch decisions on an enterprise runtime infrastructure.

Governance: Control roles, permissions, versions, approvals, testing and deployment steps.

From Rules Embedded in Code to Managed Decision Services

With ODM, decision logic is transformed into reusable decision services. Business analysts contribute to rule content through understandable business language and decision tables, while developers manage the data model, integrations and runtime design. The result is a centrally managed and auditable decision layer that can change faster.

Featured use cases

- ✓ Credit, limit, scoring and application eligibility decisions
- ✓ Insurance underwriting, claims, premium and exception assessments
- ✓ Dynamic pricing, campaigns, discounts and personalized offers
- ✓ Fraud indicators, compliance checks and risk classification
- ✓ Order routing, supplier selection and service-level decisions

Decision Automation Architecture

ODM manages decision logic throughout a unified lifecycle, from the development environment to production execution. Its architecture brings together decision design, business-oriented rule management, a central repository, testing and simulation, deployment and high-performance runtime components.

- 1. Decision Request:** Application, process, API or channel
- 2. Decision Service:** Deployed ruleset
- 3. Execution:** Rule Execution Server
- 4. Result:** Decision and reason data
- 5. Governance:** Versioning, testing, approval and audit

Core Components

Rule Designer: The development environment where developers design decision services, the business object model, rule projects, decision tables and the execution structure.

Decision Center: The workspace where decision assets are stored centrally and business users can view and edit rules while change and governance processes are managed.

Business Console: Provides business users with web-based access to decision tables, business rules, queries, tests, simulations and version management.

Decision Server: Provides the server capabilities required to develop and run decision services.

Rule Execution Server: Executes deployed RuleApp and ruleset components, processes decision requests and returns results to the calling application.

Decision Lifecycle

- 1.** Identify decision points, inputs, outputs, policy owners and performance objectives.
- 2.** Convert existing regulations, procedures, application code and expert knowledge into business rules.
- 3.** Model rules using natural business language, decision tables or technical rule structures.
- 4.** Run tests and simulations using scenarios, expected results and key performance indicators.
- 5.** Deploy the approved version to the target environment, where applications call the decision service.
- 6.** Monitor results and introduce new policies and requirements through controlled versions.

Integration and Deployment Options

Decision services can be called by applications, microservices, workflows and integration layers. IBM offers multiple deployment options for ODM, including OpenShift, certified Kubernetes, application servers,

embedded Java, compute grids, z/OS and SaaS. Integration methods such as REST-based services and Java APIs provide access to decisions in line with the enterprise architecture.

Turn Decisions into Business Outcomes

ODM delivers strong value in processes where decisions are frequent, policies change regularly and outcomes must be explainable. The best starting points are decision areas that contain many conditions, are repeated across multiple applications and require continuous software development whenever a change is needed.

Industry Use Cases

Banking and Finance: Credit eligibility, limit allocation, pricing, early warning, collection strategies, customer segmentation and regulatory checks.

Insurance: Policy underwriting, premium and discount calculations, coverage eligibility, claims routing, suspicious transactions and exception management.

Telecommunications and Retail: Campaign eligibility, real-time offers, loyalty benefits, pricing and discount rules, and order and channel policies.

Public Sector and Healthcare: Application eligibility, entitlement, prioritization, regulatory assessment and service routing.

Manufacturing and Logistics: Supplier selection, inventory and order routing, maintenance prioritization, quality classification and service-level decisions.

BBS ODM Services

BBS provides an end-to-end service model that goes beyond product installation and brings decision management capabilities into the organization across process, data, application and governance dimensions.

1. Decision automation opportunity analysis and prioritization of high-value use cases
2. Inventory of existing business rules, application code, procedures and decision points
3. Conceptual design, solution architecture, topology, capacity and licensing consultancy
4. Proof of concept and pilot implementation with measurable success criteria
5. IBM ODM installation, configuration, security integration and environment preparation
6. Development of the Business Object Model, decision services, rule projects and decision tables
7. Decision Center governance model, roles and permissions, approval and versioning processes
8. REST, Java, workflow, microservice, API management and enterprise application integrations

9. Test scenarios, regression testing, simulation, performance testing and load testing

10. Design of CI/CD, packaging, deployment

automation, monitoring and operational processes

11. Migration from existing rules engines or decisions embedded in application code

12. Training, documentation, knowledge transfer, maintenance, technical support and version upgrades

Sample Project Deliverables from BBS

Project deliverables include a decision inventory and prioritization matrix, target architecture and capacity plan, business object model, managed rule repository, testing and simulation scenarios, production-ready decision services, security and authorization model, deployment pipeline, operations guide, and training and knowledge-transfer documentation.

The BBS Approach to Controlled Transformation

A successful ODM project requires more than installing a rules engine. Decision ownership, data quality, rule-authoring standards, testing discipline, authorization, deployment and the operating model must be addressed together. BBS brings technical architecture and business governance together in a single roadmap.

Implementation Methodology

1. **Discovery and Scope:** Identify decision domains, stakeholders, existing applications, data sources and business objectives.
2. **Design:** Define the target architecture, rule model, integration model, security, governance and environment topology.
3. **Pilot:** Implement a limited but real decision domain end to end, then measure accuracy, cycle time and performance.
4. **Scale-out:** Develop and deploy prioritized decision services iteratively.
5. **Operations and Improvement:** Operate monitoring, support, version management, capacity and continuous improvement processes.

The Right Questions to Ask at the Start

1. Which decisions are repeated at high volume and change frequently?
2. Is the same policy applied differently across applications or channels?
3. Can the reason behind a decision be demonstrated after the event?
4. How much software development and testing time is required for a rule change?
5. Can business units contribute to rule content in a controlled manner?

Let Us Start Your Decision Automation Journey Together

Contact BBS experts to identify the decision points in your organization, select the use case that will generate the greatest value and create an actionable roadmap for IBM ODM.