Model-driven business applications: just add rules

The best of both worlds

“Just add water” is a well-tested recipe for consumer goods and medication. All the nutrition, vitamins and active ingredients are there, and it is up to the consumer to mix it to their taste and needs. Model-driven business applications work in very much the same way. They contain all the standard components and structures to get you started quickly, but they continuously reconfigure to adapt to specific strategic, customer or regulatory requirements.

Model-driven business applications have emerged as a third alternative, in between the traditional “build” and “buy”; between a standard business application and a tailor-made solution. Both build and buy offer benefits, but also have serious shortcomings. Standard business applications are considered cost-effective, but not very flexible. Tailor-made solutions offer a perfect fit with requirements, but imply long implementation periods, and their customized design often poses risks. Model-driven business applications have proven to offer the best of both worlds.

According to analyst firm Gartner, “the complexity of SOA, MDM and BPM initiatives is driving organizations to demand technologies that enable them to use more abstracted, model-driven approaches. A new application style is emerging [...] to create what Gartner call a model-driven packaged application ...The behavior of the application is configured through direct manipulation of an explicit business process model.”
Business Process Management has long promised to bridge the gap between build and buy, but clearly hasn’t delivered. Traditional BPM software offers complicated solutions which try to capture the business logic in programming language and system code, making the business too dependent on IT. Organizations do not speak programming language, and customers do not understand code. Furthermore, all traditional BPM typically does is hide the complications of the underlying systems landscape, by adding yet another layer, instead of offering a true solution. BPM has been a stopgap.

### The Model Driven Business Application

Model-driven business applications, such as the Be Informed solutions, allow organizations to quickly adapt to change, and drive meaningful change themselves. In contrast to traditional business applications, where all the business logic is hidden in code and databases, Be Informed separates “the know” from “the flow”. The “know” consists of all relevant business rules which are stored and managed in a central repository. The “flow” uses knowledge where and if necessary. So each case may follow a different, best suited path in order to reach a decision. Changing a rule in the central repository immediately leads to changes in the business application.

### Be Informed model-driven solutions

Be Informed has created a set of specific solutions that help customers to be productive in an extremely short time span. All solutions are based on a common technology: the Be Informed business process platform. It contains all the functionality to model, run and govern the various solutions. Be Informed-based solutions address both generic and specific issues, support different paces of change, and bring unity in a wide variety of case types.

#### Generic and specific

At the bottom of our solutions stack, we offer a generic set of components. Some of them are technical, such as common services for managing the solutions stack. Others are more business-oriented, such as common case types in government, financial services and other industries.

The Be Informed model-driven solutions help organizations distinguish themselves from their competitors through their core administrative processes. Within the public sector, examples include permits, benefits, taxes, subsidies and other government tasks. In financial services, they include the full range of administrative activities involved in the creation, maintenance and execution of, for instance, life insurance policies and pensions. The Be Informed model-driven solutions contain all the patterns and components you need in order to get started. But, being a model-driven technology, they allow you to add your own business rules, without customizing the technology or application. You’re just adapting the models that are executed by the application.
Pace of change

Not every part of a solution has the same pace of change. Be Informed recognizes this and has optimized its solutions for each type of life cycle.

- Basic registrations of products, customers and objects see relatively little structural change. The same applies for standard integration with other technologies, such as authentication, and electronic payments. In the Be Informed stack of solutions, these components are predefined, and can be adapted if needed. Change is typically IT-led.

- Case types, business activities and business rules change regularly, and their life cycle is not always predictable. This is the core of Be Informed’s model-driven approach. Be Informed solutions come prepackaged with a core set of rules and activities to get you started with the essentials. Additions and changes are business-led.

- Interactions change continuously. Customers (or citizens) need the freedom to choose any which channel they want for any activity. In principle, every case they offer is unique in terms of sequence and configuration. Some people have simple questions; others require a complex combination of products and services. Be Informed solutions determine what activities are needed when at run-time. Change is built in by design. The process is interaction-led, instead of the other way around.

Unity in diversity

All Be Informed Solutions support a wide variety of case types.

- Every pension plan is a unique combination of life events, regulations which change over time, and the specifics of a customer profile. Be Informed’s Life & Pension Solution covers every combination.

- There are many types of permits, and they all require the same high-level activities. However,

Model-driven business applications allow organizations to drive meaningful change themselves.
each permit type has its own unique set of rules. Once identified, all permit types can be managed by Be Informed’s Multi-Permit Solution.

- In essence, health, social and other types of benefits all follow the same principles. One needs to qualify, payments need to be made, and there is a need for appeals and enforcement. Be Informed’s Multi-Benefit Solution manages all types of benefits.

- There are only so many types of taxes. Some taxes are imposed (VAT), while others need to be filed (income). Some taxes cover a time span, whereas others are based on an event. The difference between taxes lies simply in the rules that apply for each type. Be Informed’s Multi-Tax Solution covers all types of tax.

All Be Informed solutions support policy-making, execution & enforcement, customer self-service, dynamic case management and interoperable services with existing systems of record.

Be Informed Benefits

Be Informed distinguishes itself in multiple ways from other model-driven business applications.

- The Be Informed business process platform applies a direct model-driven technology. The business logic in the model is interpreted directly, and there is no coding, or continuous generating of large sets of suboptimal code.

- In other model-driven technologies, business processes still need to be spelled out. With Be Informed, only business activities are modeled, including their pre and post-conditions. The actual process flow is inferred from the case and the model at run-time level, creating mass-customized administrative processes.

- The Be Informed model is completely “above the line,” i.e. business analysts and users maintain the business logic themselves. At the same time, the Be Informed model is also very detailed; there is no need to convert low-level requirements in IT terms.

- The Be Informed model is goal-oriented. It starts with the end decision of a process in mind, and only asks for the information it needs to arrive at that decision. This approach guarantees a minimal number of steps to complete each specific case.

- Be Informed solutions are standard commercially available software, yet allow organizations to distinguish themselves through their core operations.

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