



Software Solutions *ROCK!*
Now Let Your Customers *RULE!*

The InRule® OEM Program For ISVs, Systems Integrators, and Technology Solution Providers

Differentiate Your Product with Embedded Business Logic Automation and Decision Management, Lower Development Costs and Enable Your Customers to Tailor Business Logic

We think software products and solutions ROCK! (After all, what would your computer be without great software?) And by embedding InRule, ISVs, systems integrators and technology solution providers have made their offerings even better.

With the industry's leading .NET solution for authoring, managing and executing business rules, InRule helps product and solutions providers differentiate their offerings. Using InRule can also help lower the cost of developing and maintaining complex logic and gives vendors the option of letting customers tailor business logic.



Why ISV Products Can Rock Even More with InRule

With InRule – the premier .NET Solution for Authoring, Managing & Executing Business Rules – business logic and calculations are separated from core application code, making them more visible and easier to change. For ISVs, SIs and technology solution providers, this means that standard decision logic or client-specific customizations can be easily updated and sent to customers without refreshing the entire product. This helps you meet unique client requirements and makes distributing product updates faster and easier.

InRule is built to be embedded, with significant technical benefits for .NET development groups (see next page.)

Differentiate Your Software with InRule

Most software requires the automation of business logic and includes decision logic that is typical to most of its users. While this typical logic provides real value, it can sometimes be a lowest common denominator: common not only to most users, but also to most competitors. By providing clients the ability to customize decision logic, ISVs raise the bar and differentiate their offering.

Customers Rule with InRule Embedded

InRule gives you the option of allowing clients to tailor business rules to meet their own unique requirements. Your software or technology product is more valuable to clients when it meets their unique requirements. Just a few examples:

- Financial firms can update rules relating to regulations that vary from state to state.
- Insurance firms can customize rules for specialty lines of business (e.g., pet insurance, luxury items, etc.)
- Retail firms can make timely updates in response to promotions and other corporate initiatives.

"InRule allows us to easily and cost effectively tailor our solution to meet the unique compliance requirements of each of our customers. This is a major point of differentiation for our solution."

Jonathan Wiener, VP of Business Development, North America, MyStaff Software

Subject Matter Experts Author and Maintain Rules

InRule's intuitive authoring environment enables subject matter experts and analysts to write and maintain business rules, resulting in software logic that meets business requirements. As an ISV or Systems Integrator you can go one step further with the option of putting business logic in the hands of your customers.



The InRule OEM Program for: ISVs, Systems Integrators, and Technology Solution Providers

InRule Makes It Easy to Rock and Rule with a Value-Based, Flexible Business Model

InRule has a flexible business model, designed to deliver value to ISVs, Systems Integrators and technology solutions providers of all sizes, with products of various levels of maturity and revenue production. We can structure pricing to balance your investment over the course of the agreement, according to your specific needs.

As part of any OEM agreement, InRule provides training to ensure your success.

Embedding InRule Beats Homegrown Rule Implementation Hassles and Costly Hard Coding

Many ISVs who previously used a homegrown rule engine turn to InRule because they require more configurability for today's dynamic applications. They also choose to invest their R&D resources in their own core competency, using best-in-class capabilities for foundational technologies such as Business Rules. It's not just the engine—it's rule authoring and management, and extending the same benefits to end clients—that makes InRule an easy choice over homegrown rules capabilities.

Like direct customers, ISVs comparing the cost of using InRule against the cost of developing and maintaining business logic by hard coding find a rule-enabled development approach to be more cost effective. For details and examples visit the White Paper page on inrule.com for the white paper *Quantifying the Value of a Business Rule Engine*.

Technical Benefits for .NET Development Groups

Built to be embedded, InRule has a small footprint and is easily embedded and distributed, without the need for separate installation routines or InRule branded interfaces. Embedding InRule in your software solution or technology product delivers not only rule authoring and management flexibility, but also high performance execution of business logic.

Integrating InRule into .NET software products is made easy with deep support of native .NET capabilities.

- irStudio™ enables .NET developers to set up development environments, create and edit schemas, and author, test, and maintain business rules within Microsoft Visual Studio
- irCatalog™ provides a rich set of rule management capabilities and is integrated with Active Directory
- The repository SDK allows rules to be created "on-the-fly" to support cases in which rules need to be dynamically created and executed within the engine. This means that rules can be updated and moved into production without requiring InRule on every client machine.
- irScript™, the first dynamic language for business rules based on the Microsoft DLR, enables the creation of custom functions, reflecting the specific requirements of your software product or unique needs of customers.

Software or Technology Product

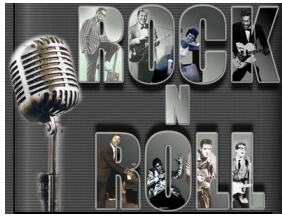
- User Interface
- Services
- Process Flows
- Business Rules**
- Data
- Platform

Name: InsuranceEligibilityCoMorbidtyRule Enabled

If
more than 3 of the following are true
▶ Has High Cholesterol
▶ Has Hypertension
▶ Has Sleep Apnea
▶ Smoker
▶ Body Mass Index is between 30 and 30.9 »
[add condition]
or Body Mass Index is greater than 40 »

Then
set Application Status to "Route to Underwriter"
Display "Warning" message "Multiple High Risk Factors requires underwriter review."
[add action]

InRule provides a window into the logic of an application, allowing quick access and easy maintenance of business rules



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Sample ISVs Who Have Embedded InRule



Founded in 1980, MortgageFlex Systems, Inc., USA, Jacksonville, Florida, is a leading provider of innovative software and systems solutions for the lending industry. InRule is embedded in LoanQuest .NET, which includes web-based B2C and B2B access, Point of Sale access, a full-featured LOS, an advanced Secondary Marketing system, and a web-based Servicing and REO system. According to MortgageFlex CEO Lester Dominick, "InRule contains all the necessary elements to provide decision makers with flexible applications that can be altered to reflect changing business requirements. Our customers have complete control over the rules and logic of their products, making counter-cyclical benefits available during lean origination periods to both small and large companies."

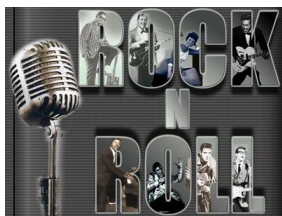
MortgageFlex researched a number of business rule vendors before selecting InRule. "We implemented a strong evaluation process for the competition, and in the end, we selected the vendor that best met our customer's needs and challenges," said Lester.



N4 Solutions provides a complete platform that can support the distribution of financial services products including mortgages, insurance, personal loans, credit cards, savings & investments, retail banking and wealth management / financial planning.

The core sales and originations components can be deployed in a manner and style that suits all channels, including disconnected roaming client mode.

In July 2007 N4 was acquired by Experian, bringing together N4's expert knowledge of vertical channels with Experian's market-leading expertise in application processing, decision analytics, lead generation and property valuation models.



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TJIP is an innovative company that makes software for, amongst others, the financial services and healthcare sectors, usually in support of new business or the implementation of improved processes. Based in Delft, the Netherlands, TJIP markets a product line called River Midoffice, and has embedded InRule to handle the complex processing required.

River Midoffice is a mortgage acceptance application designed for customers such as banks and intermediaries, and is optimized to process and accept digital loan requests automatically by using Microsoft Windows Workflow Foundation and InRule. River Midoffice includes an integrated role-based security layer, digital request validation and processing, and automated credit scoring and acceptance. The application also generates documents and automatically balances the workload for users.



The MyStaff HR Management suite simplifies and optimizes the complex realm of HR processes management. It addresses the diverse nature of HR requirements across operationally unique enterprises and accommodates the complex and varying state and national laws relating to HR governance.

The system must be highly configurable, so MyStaff Software uses InRule to provide a flexible, scalable and comprehensive means to deliver business and legal rules compliance to users. By embedding InRule, MyStaff Software is able to deploy updated rules quickly and easily – whether standard rules that can be deployed to all accounts simultaneously (for example, standard legal practices used by all accounts) or client-specific rules pertaining to a particular customer's unique operating practices or regional HR legislation.

**"The architectural flexibility we gained from InRule resulted in lower costs of development and deployment for MyStaff and our customers."*

Jonathan Wiener, Vice President of Business Development, North America for MyStaff.

Using irAuthor, irWord and irVerify, MyStaff Software has eliminated the need to hard code rules into their software products, promoting easy to configure global applications that suit the unique legislative and operational needs of the client.