

illion Decisioning 'What If?' User Guide

Version 1.0, October 2019

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1 Document Purpose

This document provides information and step by step instructions around the 'What If?' tool provided in illion Decisioning version 5.2.0.13 and later versions. The content of this document assumes existing knowledge around the decisioning flow, flow objects, application decisions, rules and alerts on the illion Decisioning platform.

2 'What If?' Overview

illion Decisioning's 'What If?' tool provides the ability to resubmit previously processed applications through a new/modified decisioning flow to allow the impact of the changes to be tested prior to deploying in a live environment. The 'What If?' tool can test the impact on decline and approve rates on decisioning changes such as policy rules, serviceability, scorecard cut-offs or bureau services.

Existing credit applications can be selected via a search or manually uploaded for use in 'What If?'. These applications are compiled into a 'test pack' using the Test Pack Builder. The test pack can then be run through modified flows using the 'What If?' tool, returning a comparison between the baseline and modified flows. The 'What If?' tool has the ability to create multiple test packs, allowing any test pack to be analysed against any modified flow.

In the example below, 25 applications were originally approved, 5 declined and 20 referred. Following applying changes to the strategies, if the same applications had been submitted under the new strategies, 30 would have been approved, none declined and 20 referred.



DECISIONS AND ALERTS

Initial - 50 📕 Test Result - 50



3 Test Pack Builder

A Test Pack is a selection of previously submitted applications that can then be compared against a modified decisioning flow. The Test Pack Builder provides the ability to:

- Create a new test pack by;
 - o using a filtered application search; or
 - uploading an .xls or .xlsx file containing the application IDs of those applications required in the Test Pack.
- Edit existing test packs
- Copy existing test packs
- Delete existing test packs

The Test Pack Builder is separate to the 'WhatIf?' tool. Test packs need to be created prior to testing a modified decisioning flow.

3.1 To access the Test Pack Builder

The Test Pack Builder can be accessed in several ways:

1/ From the Settings menu:

Click on the settings 'cog' icon and select the following menu items:

 $\mathsf{Administration} \to \mathsf{Designer} \ \mathsf{Tools} \to \mathsf{Test} \ \mathsf{Pack} \ \mathsf{Builder}$

This method will open the Test Pack Management screen, where the user can add, edit or remove existing Test Packs.

2/ From the Designer Tools window in the Flow Designer screen:

From within the Flow Designer screen (Administration \rightarrow Designer Tools \rightarrow Flow Designer \rightarrow select Flow), select the 'Tools' icon located at the top of the Flow Designer screen:



The Tools window provides access to 'What If?', as well as a link to the Test Pack Builder:

Designer Tools				X
	Flow Details	Linked Documents Setup	Reason Lists Setup	Opens 'What if?' tool
Advanced Tools	List Setup	Designated Lending Authonity	what it? Testing	
Advanced Tools				
Object Import - Import obje	cts from another flow.		6	
Change History - see chron	ological list of changes that h	ave been made to the flow.		Link to create a
Orphaned Items - see items	s, objects and rules that are n	ot referenced in the flow.	L	Test Pack
Flow Documenter - exports	a PDF summary of all flow lo	gic for audit purposes.	7	
Test Pack Builder - allows fo	or the creation of application	test packs, which can be used withir	n 'What If?' Analysis.	

This method will open the Test Pack Builder in a new tab, with a blank new Test Pack ready to be created.



3/ From within the 'WhatIf' testing tool:

'What If?' Analysis	
Analyser Previous Analysis Analysis Result	
Application Test Pack Configuration options Allow additional bureau enquiries to be performed Test against initial request only	
✓ Perform Analysis	

This method will open the Test Pack Builder in a new tab, with a blank new Test Pack ready to be created.

3.2 Test Pack Management Screen

If navigating to the Test Pack Builder via the Settings menu, the Test Pack Management screen is the first screen displayed.

The Test Pack Management screen displays existing test packs as individual buttons labelled with the Test Pack ID. New test packs can be created by clicking on the 'Create New Test Pack' button.

Test Pack Management





3.3 Test Pack Builder Screen

Following is the Test Pack Builder screen for creating a new Test Pack:

est Pack Setup				
Test Pack ID *	Test Pack ID			
iest Pack Name *	Test Pack Name			
Description *	Description of Test Pack	h		Test Pack Details
est Pack can be created o create a Test Pack usir le search criteria. It will a you already have the lis hanges to the Test pack hanges made to the app	in two different ways. In two different ways. Iso replace any existing application lists a t of application IDs to be added, use the " are not committed until the 'Save' button lication(s) between the search or upload	and then select the 'Search' button (m already selected via a previous Search Test Pack Application List Upload' opti is selected. Upon selecting 'Save' the and selecting 'Save' will be included in	agnifying glass icon). This will update th or Upload. on below. Test Pack will retrieve the latest copy o the Test Pack.	he Test Pack to use all applications returned in f the application(s) selected. As a result, any Test Pack Builder Information
Prease review the O not run in Do not run in workflow sim If running in a greenID, PPSI If running in a analysis by er	rouowing checklist before performing Wh a Production environment. an environment where emails can be sen ulation. n environment with internet access, exter R and more. n environment with internet access, bure issuring the checkbox "Allow additional bu	at it analysis: t from Decisioning. If real email addres nal calls from the Flow will be made d au calls from the Flow will be made du reau enquiries to be performed" is unc	es are used in applications in the Test uring workflow simulation. This include: ring workflow simulation. Note: This car necked.	Pack, emails can be sent to them during s Flow Objects such as Web Service calls, n be disabled when performing the
arch				
Iter by: Request Da	ate Submission 1st Process Date En	tered Queue Follow-up 5/09/201	a 🛐 to 6/09/2019 🛐	Reset Search Q More Options
st Pack Applicat	ion List Upload			Search for Existing Applications
he Test Pack Applicatior	h List Upload function is used to update a	nd override the Test Pack with in a list	of applications. The Upload accepts a li	st of application IDs only.
he Upload function requ	ires a specific format for upload to work.	To see an example of the required form	nat, download and open the example E	xcel File Below:
		Test Pack List Upload Template.x	s	
xtract	Choose File No file chosen	iderable time, depending on the size o	f the file.	Upload Existing Application Numbers

Test Packs can be created by either searching for applications or uploading application numbers as per sections 3.4 and 3.5 below.



3.4 Test Pack Existing Application Search

The Application Search section within the Test Pack Builder screen provides the ability to search for previously submitted applications. By saving the search results, those applications become the Test Pack data. The filters provided within the search section allow the applications for the Test Pack to be filtered down to specific requirements.



3.4.1 Application Search Filters

Following is a description of the filters provided in the Application Search section:

Application Filter	Description
Request Date*	The last change to the application data was made within the specified date period (this includes changes made by both end customers and internal users).
Submission*	Applications submitted within the selected date period.
1 st Process Date*	Applications that were processed through a flow for the first time within the selected date period.
Entered Queue*	All applications that entered a queue within the specific date period.
Follow-up*	Applications marked for follow up within a specified queue in the selected date period. Based on escalation timings in queue object. All follow-up dates in all queues are included.
From & To Date	Inclusive date range that the selected filter will apply to.
Reset Search	Resets the search criteria currently selected to your default search criteria, in the same way that the Dashboard Search Widget Reset Search button behaves.
	As clicking on the 'Reset Search' button will update the search criteria, this will update the selected applications in the Test Pack.
More Options	For further information on the Search Widget, please refer to the Dashboard User Guide as the same logic is used.

* Only one 'date type' field can be selected. For data sets that require multiple date type criteria, create a test pack per date type.

3.4.2 Create a new Test Pack using Application Search

Please note: Test pack data using Application Search is limited to a maximum of 500 applications.



When a search result is saved, the data returned by the search result becomes the data used for the test pack. It is not possible to build a test pack using multiple searches. If a subsequent search result is saved, the existing test pack data will be over written by the subsequent search result.

To create a new test pack using application search:

1. From any Decisioning screen, click on the settings 'cog' icon located top right of the screen, and select the following options:

Administration \rightarrow Designer Tools \rightarrow Test Pack Builder. The Test Pack Management screen will display:

Test Packs

Below are the Test Packs currently configured. Click on an Test Pack to edit it.				
new jack	new jack 2	old jack	RORY_DEMO	
+ Create New Test Pack	>			

2. Click on the 'Create New Test Pack' button. The Test Pack Builder screen will display with a blank Test Pack Setup section:

Test Pack Setup

Test Pack ID *	Test Pack ID
Test Pack Name *	Test Pack Name
Description *	Description of Test Pack

3. In the Test Pack Setup section, enter the following information:

Field Name	Information to provide
Test Pack ID	A short ID that easily relates to the name of the test pack. The data entered into this field is used as the label on the test pack button displayed in the Test Pack Management screen.
	Please note: once the test pack is saved, the Test Pack ID cannot be changed.
Test Pack Name	A name for the test pack that easily identifies the test pack data. This name is displayed together with the ID when selecting a test pack within the 'What If?' Analysis tool.
Description	A description of the type of applications that are contained within the test pack data e.g. all declined applications from FY19/20, applications from x merchant Aug 2019. If the test pack application search was used, it's helpful to include the details from the search filters used to create the data set for future reference.



4. In the Search Widget, select your search criteria and select the search button (magnifying glass icon).

Test Pack Application Search

Search		
Filter by:	Request Date Submission 15	Process Date Entered Queue Follow-up 1/07/2019 🛗 to 30/09/2019 🛗 Reset Search Q More Options
	Application ID	External Reference
	Status	V DEMO V
	Select Merchants	V Channel V
	Advanced Search	\vee

NOTE: Test pack data can only consist of the results from one search. This search will override any results in this Test Pack from the previous search.

Upon searching, the Test Pack Summary is updated to include the applications returned in the search.

Fest Pack Current List Details				
Test Pack Summary	Application Count: 52 Auto Assessed: 52 Auto Queued: 0 Manually Assessed: 0 Manually Cueued: 0 Queued Applications: 0			
	Decision Summary Stored - 1 Conditionally Approved - 25 Refer - 20 Decline - 5 Approved - 1			

5. Once the required applications have been added to the Test Pack, select the save button. Once saved, the Test Pack can be selected from within the 'What If?' tool.

To edit the content of an application search test pack

Tost Dacks

1. From the Test Pack Management screen, select the Test Pack from the list in order to open it for editing.

	SLPACKS	
E	Below are the Test Packs cur	rently configured. Click on an Test Pack to edit it.
	Sample ID	
	Sample ib	
	+ Create New Test Pack	

2. Perform a new search with the required filters. Upon selecting the search button, the Test Pack Summary will be updated to represent applications found in the new search.

Search		
Filter by:	Request Date Submission	Process Date Entered Queue Follow-up 1/07/2019 🛗 to 10/09/2019 🛗 Reset Search Q More Options
	Application ID	External Reference
	Conditionally Approved	V DEMO V
	Select Merchants	✓ Channel ✓
	Advanced Search	\checkmark

3. Confirm that the Test Pack Summary aligns with requirements of your testing, then select the Save button to commit your changes to the Test Pack.



Test Pack Current List Details

Test Pack Summary	Application Count: 25 Auto Assessed: 25 Manually Assessed: 0 Manually Queued: 0 Queued Applications: 0
	Decision Summary Conditionally Approved - 25

The new test data will be used in future runs when this Test Pack is selected within the 'What If?' tool.

3.5 Test Pack Application List Upload

The Test Pack Application List Upload section is used to upload an .xls or .xlsx file containing the application ID's to be used in a test pack. The upload feature is best used when specific application ID's are required in the test pack, or when creating a Test Pack that will contain over 500 applications. Test Pack Upload will accept application ID's listed in individual cells down column A as displayed below:

	А	В	С
1	Application ID		
2	DE1-8D70087C1C52E96-1A		
3			
4			
5			
6			
7			
8			

Once uploaded, the Test Pack Builder will perform a lookup on the database to use the latest active sequence on the applications provided in the Excel file.

NOTE: Test pack data can only consist of the results from one upload. An upload will override any results in this Test Pack from an earlier upload.

3.5.1 Create a new Test Pack using List Upload

1. From any Decisioning screen, click on the settings 'cog' icon located top right of the screen, and select the following options:

Administration \rightarrow Designer Tools \rightarrow Test Pack Builder. The Test Pack Management screen will display:

Test Packs

Below are the Test Packs curre	ently configured. Click on an Te	st Pack to edit it.		
new jack	new jack 2	old jack	RORY_DEMO	
+ Create New Test Pack	>			



2. Click on the 'Create New Test Pack' button. The Test Pack Builder screen will display with a blank Test Pack Setup section:

Test Pack Setup

Test Pack ID *	Test Pack ID
Test Pack Name *	Test Pack Name
Description *	Description of Test Pack

3. In the Test Pack Setup section, enter the following information:

Field Name	Information to provide
Test Pack ID	A short ID that easily relates to the name of the test pack. The data entered into this field is used as the label on the test pack button displayed in the Test Pack Management screen.
	Please note: once the test pack is saved, the Test Pack ID cannot be changed.
Test Pack Name	A name for the test pack that easily identifies the test pack data. This name is displayed together with the ID when selecting a test pack within the 'What If?' Analysis tool.
Description	A description of the type of applications that are contained within the test pack data e.g. all declined applications from FY19/20, applications from x merchant Aug 2019. If the test pack application search was used, it's helpful to include the details from the search filters used to create the data set for future reference.

4. In the Test Pack Application List Upload section, select the 'Test Pack List Upload Template.xls' link to download the required template.

Test Pack Applicatio	on List Upload
The Test Pack Application	List Upload function is used to update and override the Test Pack with in a list of applications. The Upload accepts a list of application IDs only.
The Upload function requi	res a specific format for upload to work. To see an example of the required format, download and open the example Excel File Below.
Extract	Choose File No file chosen
	Upload The Upload process may take considerable time, depending on the size of the file.

5. Remove the sample application ID from the template, then populate column A with the list of IDs to be used. This list may be retrieved by extracting a list of applications using the Reporting module.

Note: Do not edit remove the column heading on row 1 in the template.



Once the template is populated, saved and ready to upload, select the 'Choose File' button to open the file explorer and highlight the template, then 'Open' to finalise selection.

C Open	R X @ Sector to		0		x
Test Pack		-	Search Test P	ack	٩
Organize 🔻 New folder				= - 1	0
☆ Favorites	Name	Date modified	Туре	Size	
📃 Desktop 👰 fs.decisionintellect.corp	Test Pack List Upload Template_Sample.xls	9/09/2019 2:07 PM	Microsoft Excel 97	643 KB	
Downloads Recent Places My Product Folder Product Team Core Settings Core Patches					
 ➢ Libraries ➢ Documents J Music ➢ Pictures ➢ Videos 			3		
Computer					
File name:	Test Pack List Upload Template_Sample.xls		Custom Files (Open	*.xls;*.xlsx) Cancel	•

6. Once you've chosen a file and selected 'Open', the screen will be updated to show your file ready for upload. Select the 'Upload' button to finalise the process and update the Test Pack Summary List.

Test Pack Applicat	ion List Upload
The Test Pack Application	n List Upload function is used to update and override the Test Pack with in a list of applications. The Upload accepts a list of application IDs only.
The Upload function requ	ires a specific format for upload to work. To see an example of the required format, download and open the example Excel File Below.
	'Test Pack List Upload Template.xls'
Extract	Choose File Test Pack List _ate_Sample xls
	B Upload The Upload process may take considerable time, depending on the size of the file.

NOTE: Test pack data can only consist of the results from one upload. An upload will override any results in this Test Pack from an earlier upload.

Upon selecting the search button, the Test Pack Summary is updated to include the applications returned in the search.

Test Pack Current List Details

Test Pack Summary	Application Count: 10232 Auto Assessed: 16 Auto Queued: 10215 Manually Queued: 0 Ourgood Applications: 10215
	Decision Sturmary Ouote - 2 Approved - 1 Success - 10227 Fail - 2

7. Once the required applications have been added to the Test Pack, select the save button. Once saved, the Test Pack can now be selected from within the 'What If?' tool.



3.6 Copy an Existing Test Pack

There may be times that a Test Pack needs to be copied. Copying the Test Pack will trigger creation of a new Test Pack with pre-filled data from the copied Test Pack.

1. From any Decisioning screen, click on the settings 'cog' icon located top right of the screen, and select the following options:

Administration \rightarrow Designer Tools \rightarrow Test Pack Builder. The Test Pack Management screen will display. Select the Test Pack you would like to copy.

Fest Packs	
Below are the Test Packs currently co	figured. Click on an Test Pack to edit it.
Sample ID	Testing
+ Create New Test Pack	

2. Select Copy at the bottom of the Test Pack Builder screen. This will begin the creation of a new Test Pack with pre-filled data.

The Test Pack Application List Upload function is used to update and override the Test Pack with in a list of applications. The Upload ac	cepts a list of application IDs only.
The Upload function requires a specific format for upload to work. To see an example of the required format, download and open the ex	kample Excel File Below:
'Test Pack List Upload Template.xls'	
Extract Choose File No file chosen	
The Upload process may take considerable time, depending on the size of the file.	
B Save Copy B Delete	Close Return to Administration

3. Once all details have been reviewed in the newly copied Test Pack, select the save button. Once saved, the Test Pack can now be selected from within the 'What If?' tool.

3.7 Delete an Existing Test Pack

Test Pack Application List Upload

There may be times that a Test Pack needs to be deleted. Typically this would be required when a Test Pack was created in error, or to remove historic testing data that is no longer required. Deleting a Test Pack will cause it to be no longer selectable in the 'What If?' tool, however any existing analysis runs can still be viewed from the Previous Analysis tab of the tool.

1. From any Decisioning screen, click on the settings 'cog' icon located top right of the screen, and select the following options:

Test Packs	
	Below are the Test Packs currently configured. Click on an Test Pack to edit it.
	Sample ID Testing
	+ Create New Test Pack



2. Select Delete at the bottom of the Test Pack Builder screen. This will permanently delete the Test Pack.



4 'What If?' Analysis

That 'What If?' Analysis tool is accessible within the Flow Designer screen, and when utilised, is run on the flow that is currently displayed in the Flow Designer screen. This allows modified flows to be tested on the spot.

It's recommended to run 'What If?' in a UAT or Dev environment, as testing within a Production environment can trigger external API/web service calls and/or emails to real customers. There are a number of warnings shown in the Test Pack Builder screen about where this tool should not be run. These warnings are shown below:

Please review the following checklist before performing What If analysis:

- Do not run in a Production environment.
- Do not run in an environment where emails can be sent from Decisioning. If real email addresses are used in applications in the Test Pack, emails can be sent to them during workflow simulation.
- If running in an environment with internet access, external calls from the Flow will be made during workflow simulation. This includes Flow Objects such as Web Service calls, greenID, PPSR and more.
- If running in an environment with internet access, bureau calls from the Flow will be made during workflow simulation. Note: This can be disabled when performing the analysis by ensuring the checkbox "Allow additional bureau enquiries to be performed" is unchecked.

To run a 'What If?' Analysis, a test pack of existing applications must be created, or an existing test pack can be selected.

The 'What If?' Analyser will run a full workflow simulation on each application in the test pack, and a comparison will be made of how the application would have progressed through the new, current workflow, against what actually happened in the original version of the workflow.

4.1 'What If?' Analyser Screen

The following is an example of the 'What If?' Analyser screen:

'What If?' Analysis	
Analyser Previous Analysis Analysis Result	
Application Test Pack jack new (ID:-new jack) Create a new Test Pack Configuration options Allow additional bureau enquiries to be performed Test against initial request only	
Perform Analysis	



The following options are available on the Analyser screen:

Option	Description
Create a new Test Pack	Clicking on this link will open the 'Test Pack Builder' screen.
Allow additional bureau enquiries to be performed	Ticking this option will cause bureau enquiries to be performed again when an application runs through a bureau Flow Object during the 'What If?' Analysis. This should only ever be used in an environment where all bureau Flow Objects are connecting to the test bureau.
Test against initial request only	Ticking this option will perform the test using only the initial submission sequence of an application, as opposed to the simulated application attempting to proceed all the way through the workflow in the same way that the original application did. Without this checkbox selected, 'What If?' will attempt to use the same Queue Actions from the original applications. With this checkbox selected, those sequences will be disregarded, therefore it would not commonly be used unless testing behaviour early in a workflow for specific use cases.

4.2 Running a 'What If?' Analysis:

From any Decisioning screen, click on the settings 'cog' icon located top right of the screen, and select the following options:

 $\mbox{Administration} \rightarrow \mbox{Designer Tools} \rightarrow \mbox{Flow Designer} \rightarrow \mbox{Select the relevant Flow}.$

1. The Flow Designer screen will display. Select the Designer Tools option from the Flow toolbar.





3. In the Analyser tab, select the required Test Pack from the dropdown list and then select the Perform Analysis button to trigger the 'What If?' analysis.

'What If?' Analysis		
Analyser Previous Analysis	Analysis Result	
Application Test Pack Sample Configuration options Allow	Name (ID:-Sample ID) additional bureau enquines to be performed gainst initial request only	t Pack

4. While the analysis runs, a loading screen will be presented.

Depending on the number of applications and complexity of your Flow, this could run for a number of minutes (or longer for very large volumes of applications).

Do not close the screen while the analysis runs, or you will not be able to identify when it is completed.

lat li	?' Analysis		
		Loading	
		-	
ce a	nalysis is comple [.]	ete, you'll be presented with the Analysis Result screen.	
nat If?'	Analysis		×
aalusor	Provious Applycis	Applycic Docult	
atyser	Previous Analysis An	naiysis rosuu	
/	Analysis ID	Application Collection	
1		Sample ID	
^	DETAILS		
	Analysis ID Application Collection	1 Sample ID	
	Application concentri	Sample	
	Run Sequence	1	
	Run Sequence No of Applications	1 52	
$\mathbf{\nabla}$	Run Sequence No of Applications DECISIONS AND ALERTS	1 52	
V	Run Sequence No of Applications DECISIONS AND ALERTS APPLICATION FLOW	1 52	
N N N	Run Sequence No of Applications DECISIONS AND ALERTS APPLICATION FLOW PROCESSING ERRORS	1 52	
y y y	Run Sequence No of Applications DECISIONS AND ALERTS APPLICATION FLOW PROCESSING ERRORS OBJECT PROCESSING	1 52	
9 9 9 9 9	Run Sequence No of Applications DECISIONS AND ALERTS APPLICATION FLOW PROCESSING ERRORS OBJECT PROCESSING ITEM PROCESSING	1 52	
y y y y y	Run Sequence No of Applications DECISIONS AND ALERTS APPLICATION FLOW PROCESSING ERRORS OBJECT PROCESSING ITEM PROCESSING COMPARISON	1 52	

5.



5 'What If?' Analysis Results

The Analysis Result tab is used to view the output of the 'What If?' analysis. When running a new 'What If?' analysis or viewing an existing analysis, this screen will be shown with all sections collapsed by default. The results sections are explained under the below headings.

"What If?" Analysis				
Analyser	Previous Analysis Analysis Result			
F	Analysis ID	Application Collection		
1		RORY_DEMO_RUN01		
\bigtriangledown	DETAILS			
\bigtriangledown	DECISIONS AND ALERTS			
	APPLICATION FLOW			
\mathbf{r}	PROCESSING ERRORS			
\mathbf{r}	OBJECT PROCESSING			
\mathbf{r}	ITEM PROCESSING			
	COMPARISON			
6	Download Excel Data File			
	Download Excel Data File			

5.1.1 Details

The Details section provides some basic information on the Test Pack that was run.

^	DETAILS	
	Analysis ID	1
	Application Collection	Sample ID
	Run Sequence	2
	No of Applications	52

Label	Description	
Analysis ID	This Analysis ID is incrementally assigned to a Test Pack when it is analysed, starting at 1. Each different Test Pack that is analysed will be assigned a new Analysis ID incremented by +1 each time. Note: This is not the Test Pack ID.	
Application Collection	The name of the Test Pack that was used.	
Run Sequence	The analysis Run Sequence for that specific Test Pack. When a Test Pack runs for the first time, it will be assigned a Run Sequence of 1. Each time that same Test Pack is run it will have a new Run Sequence incremented by +1 each time.	
No of Applications	The number of applications that were included in the analysis.	



5.1.2 Decisions and Alerts

The Final Decisions graph shows a snapshot of what Status/Decision was reached in the "Initial" applications (original) and the "Test Result" applications (simulated).

In the below example, five applications that were previously Declined would now be Conditionally Approved with the new Flow changes.



The Alerts graph shows a snapshot of the Alerts that were triggered between Initial and Test Result applications.

In the below example, five applications that previously hit the "[Principal]Declined" Alert would not hit any Alert with the new Flow changes.





The Decision Changes Percentages Initial vs Test section, visible at the bottom of the Decisions and Alerts section, shows percentages of how many applications changed from Status/Decision A to B.

In this example, 90% of applications did not change Decision, whilst 10% went from Decline to Conditionally Approved.

	Decision	Change	Percentages	Initial	VS	Test
--	----------	--------	-------------	---------	----	------

- Conditionally Approved Conditionally Approved 50%
 Decline Conditionally Approved 10%
 Refer Refer 40%

5.1.3 Application Flow

The Application Flow section can be accessed by selecting the Application Flow button in this section. Due to the potential size of this display, the Application Flow will open a new screen titled Application Flow Chart.



In the Application Flow Chart, the paths that each test application took are shown. Different paths are grouped by a different coloured leaf. In this example, 30 applications went from the Score Policy Ruleset to the "END" of the Flow, whilst 20 stopped in the Refer Queue.

Note: The workflow of the initial (original) applications is not shown here. Only the applications from the 'What If?' testing (simulated applications based on flow changes) are displayed.





Individual paths can be highlighted for more clarity by selecting the branch button in the topright corner of an Object in the Flow Chart.



Request Initiated

5.1.4 Processing Errors

The Processing Errors section shows any errors that occurred during 'What If?', including some basic statistics on the frequency of the error occurring. An example scenario where an error could occur would be if an original application triggered a Queue Action that no longer existed in the updated Flow.

^	PROCESSING ERRORS			
	Error	No of Applications	% of Applications	
	Cannot find correct Queue action	1	100%	

5.1.5 Object Processing

The Object Processing section shows a view of which Objects were used during the analysis and overall statistics; such as the percentage of times that the Object ran.

OBJECT PROCESS	ING
----------------	-----

Object	No. of Times Processed	No. of Applications Processed On	%
Sample Ruleset 1	11	10	110%



5.1.6 Item Processing

The Item Processing section allows the user to select an Item that was used to view how it was evaluated, including some statistics on how often it was evaluated to returned each specific value.

Select an Item from the dropdown menu to see more information.

^	ITEM P	ITEM PROCESSING	
	Item	- Select -	•

Once selected, a table of results is shown below.

^	ITEM PROCESSING			
	Item Scorecard Result	Ŧ		
	Total Times Processed:	45		
	Level	Value	No of Times Evaluated	%
	Principal	100	20	44.44%
	Principal	200	25	55.56%

5.1.7 Comparison

The Comparison function is used to overlay a previous 'What If?' Analysis over the current one for the purpose of comparing the Decisions and Alerts graphs.

Select a previous Analysis from the dropdown list and select Compare to trigger the comparison.

^	COMPARISON				
	Compare to Previous Analysis	- Select -			
	+ Compare				

Once the comparison process is complete, the Decisions and Alerts graphs will be updated to show two sets of "Initial" and "Testing" (one set representing your current Analysis, and the other "Comparison" variant representing the applications from the previous Analysis selected in the Comparison dropdown). An example Final Decisions Comparison graph is below: Final Decisions







An example Alerts Comparison graph is below:



This is typically used when trying to make a choice between different Flow changes, to see "at a glance" the effect of either change on the Decisioning statistics.

NOTE: Comparison will only compare the Final Decisions and Alerts graphs. It will not compare any other output such as the Application Flow, Object/Item processing etc.

5.1.8 Download Excel Data File

The Download Excel Data File button is available for users who prefer to perform their own data analysis and visualisations. Selecting this button will trigger the download of an Excel file that contains all raw data used in the Analysis currently being viewed.

Download Excel Data File

Once downloaded, users can view the various sheets to analyse the data further. The example image excerpt below shows the Application Flow Data which is used when Decisioning generates the Application Flow section of the Analysis.

	Α	В	С	D	E	F	G	Н	1	J	K	L
1	id_compa	id_batch	no_seq_b	no_seq_ru	id_reques	no_seq_re	no_step	id_object	cd_type	cd_outcor	dt_modify	id_modify
2	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	0	SUBMIT	SYSTEM	Assess	10/09/201	INTEFLOW
3	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	1	Check for	Ruleset	Assess	10/09/201	INTEFLOW
4	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	2	Applicant	Scorecard	Assess	10/09/201	INTEFLOW
5	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	3	Score Poli	Ruleset	Assess	10/09/201	INTEFLOW
6	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	4	END	SYSTEM	Assess	10/09/201	INTEFLOW
7	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	5	FLOW END	SYSTEM	Approved	10/09/201	INTEFLOW
8	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	o	SUBMIT	SYSTEM	Assess	10/09/201	INTEFLOW
9	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	1	Check for	Ruleset	Assess	10/09/201	INTEFLOW
10	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	2	Applicant	Scorecard	Assess	10/09/201	INTEFLOW
11	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	3	Score Poli	Ruleset	Assess	10/09/201	INTEFLOW
12	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	4	END	SYSTEM	Assess	10/09/201	INTEFLOW
13	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	5	FLOW END	SYSTEM	Approved	10/09/201	INTEFLOW
14	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	0	SUBMIT	SYSTEM	Assess	10/09/201	INTEFLOW
15	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	1	Check for	Ruleset	Assess	10/09/201	INTEFLOW
16	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	2	Applicant	Scorecard	Assess	10/09/201	INTEFLOW
17	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	3	Score Poli	Ruleset	Assess	10/09/201	INTEFLOW
18	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	4	END	SYSTEM	Assess	10/09/201	INTEFLOW
19	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	5	FLOW END	SYSTEM	Approved	10/09/201	INTEFLOW
20	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	0	SUBMIT	SYSTEM	Assess	10/09/201	INTEFLOW
21	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	1	Check for	Ruleset	Assess	10/09/201	INTEFLOW
22	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	2	Applicant	Scorecard	Assess	10/09/201	INTEFLOW
23	AFTERPAY	RORY_DEM	1	21	DE1-8D71	1	3	Score Poli	Ruleset	Assess	10/09/201	INTEFLOW
				5		-	,					

← → … Item Processing Application flow data Initial Decision Graph data T … (+) : ◀



5.2 Previous Analyses

The Previous Analysis tab can be accessed within the 'What If?' Analysis tool to review, or delete, Analyses that have already been run. The Analyses are shown 4 per-page and the user can select Next Page to cycle through. Analyses are sorted by run date from most recent to oldest. Below is an image of how this appears.

'What If?' A	'What If?' Analysis						
Analyser	Previous Analysis	Analysis Result					
ID		App.Test Pack ID	Date	Analysis Performed by			
21	(9)	RORY_DEMO_RUN01	2019-09-10 15:44:32	INTEGATE	â		
20	(9)	RORY_DEMO_RUNo1	2019-09-10 15:43:34	INTEGATE	盦		
19	(9)	RORY_DEMO_RUN01	2019-09-10 15:41:31	INTEGATE	â		
2	(2)	TestProcessingError	2019-09-10 14:59:39	INTEGATE	â		
					Next Page 🕨		

Note: The ID column value equates to the Run Sequence for that Analysis.

To view a Previous Analysis, select the icon to the right of the ID column. This will navigate to the Analysis Result tab to view the results as normal.

ID		App.Test Pack ID	Date	Analysis Performed by	
21	(3)	RORY_DEMO_RUN01	2019-09-10 15:44:32	INTEGATE	盦

To delete a Previous Analysis, select the bin icon on the far right of the row. This will prompt the user to confirm deletion in a new pop-up, before it's removed.

'What If?' Ar	What If?' Analysis					
Analyser	Previous Analysis	Analysis Result				
ID		App.Test Pack ID	Date	Analysis Performed by		
21	(19)	RORY_DEMO_RUN01	2019-09-10 15:44:32	INTEGATE		
20	(19)	RORY_DEMO_RUNo1	2019-09-10 15:43:34	INTEGATE	俞	
19	(19)	RORY_DEMO_RUN01	2019-09-10 15:41:31	INTEGATE	俞	
2	(2)	TestProcessingError	2019-09-10 14:59:39	INTEGATE	â	
					Next Page >	

Once a Previous Analysis is deleted, that analysis data cannot be retrieved again.



6 Appendix A – Document History

Version History

Version	Date	Name	Description
1.0	Oct 2019	Rory Dwyer	Created new document in line with release of What If? functionality in illion Decisioning v5.2.0.13