

# ACAPS X for originations



In today's highly competitive credit environment, customers expect immediate decisions on their loan applications. With ACAPS X, you can tailor the lending experience across channels to deliver accurate, immediate decisions while limiting fraud, optimizing approval accuracy, and enhancing operational control.

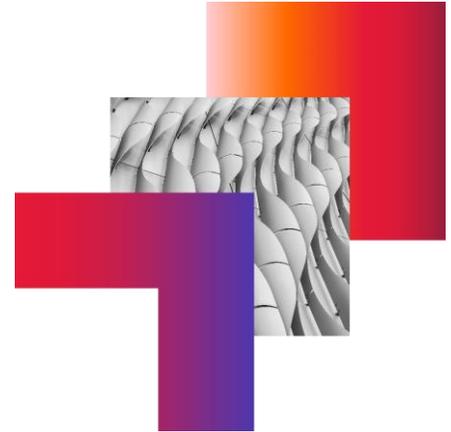
## Evolving to meet the moment

Credit issuance is no longer just about having the right loan origination system. FinTech innovation has raised the bar by streamlining the digital loan process, improving fraud detection, and incorporating non-traditional data. Today's lenders need more than a powerful decision engine. They need dynamic workflows that can expand fraud detection capabilities, incorporate alternative analytics within the decision process, and enhance operational control.

## Lending reimaged

As part of CGI Credit Studio, ACAPS X is a comprehensive, digital, real-time, event-driven lending solution that delivers a modern, Fintech-like origination experience. From application to booking, ACAPS X enables a digitally immersive journey, empowering applicants to share rich, personalized, real-time financial information that leads to improved credit decision accuracy and lower overall risk.

Designed to be intuitive to use, ACAPS X's open architecture makes applicant collaboration and third-party integration simple and easy. Highly-configurable product capabilities enable businesses to define expansive applicant journeys and comprehensive product offerings to maximize portfolio performance and profitability.



## Platform modernization

ACAPS X clients benefit from CGI Credit Studio's business-centric platform design, which delivers the following benefits:

- Event-driven foundation
- Microservices architecture
- Open, industry standard tools
- Robust API set
- Workflow management
- Modern, responsive UI

**CGI Credit Studio**  
ACAPS X for originations

## Key benefits

**Quicker time to market** – Deliver new products faster with intuitive strategy management on a low/no-code modular platform.

**Digital customer experience** – Create highly personalized customer journeys leveraging augmented credit inputs and robust digital interactions to maximize approval accuracy.

**Insights-driven** – Support rapid strategy evolution and continual model learning through embedded intelligence and easy A/B testing capabilities.

**Lower cost of ownership** – Manage application-level costs through workflow-driven originations, while virtually eliminating maintenance and configuration costs through a cloud-native architecture.

## Why partner with CGI?

With decades of credit experience, we offer next-generation credit management through cloud-native standards and an unwavering commitment to clients within the credit management sector.

Our clients benefit from a track record that includes:

- 40+ years of experience across all lines of the credit industry
- 120+ implementations of CGI originations software for some of the world's largest organizations
- Best-in-class awards from analysts such as Gartner and Aite Novarica

Originations in the future is not just about a credit score. It's about using consumer-centric information to make intelligent decisions that create lasting relationships.

## About CGI

### Insights you can act on

Founded in 1976, CGI is among the largest IT and business consulting service firms in the world.

We are insights-driven and outcomes-based to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

### For more information

Visit [cgi.com/credit](https://cgi.com/credit)

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