



_experience the commitment™



NetCredit™

CORPORATE PROFILE

At CGI, we're in the business of satisfying clients. For 30 years, we've operated upon the principles of sharing in our clients' challenges and delivering quality services to solve them.

A leading IT and business process services provider, CGI has approximately 25,000 professionals operating in 100+ worldwide offices, giving us close proximity to our clients. Through these offices, we offer local partnerships and a balanced blend of global delivery options to ensure clients receive the combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve results.

CREDIT SERVICES PROVIDED INSTANTLY, SEAMLESSLY

Tired of slow, labor-intensive loan procedures? Wish you could cut decision times from days to seconds? Need a break from manual delays, downtime, and errors? Worried about the competition getting ahead of you?

CGI can help. Combining technology expertise with in-depth financial services experience, we offer NetCreditSM, an electronic credit services network which provides real-time online access to an array of electronic credit services and CGI Credit Solutions Software Products. NetCredit is hosted and operated by CGI through a Software as a Service (SaaS) application delivery model. It lets you connect with the people, partners, and processes that make your credit processing work.

With NetCredit, information and credit services flow instantly and seamlessly between you and third-party data providers, credit application channels, and e-marketplace customers. Within seconds, you can assess customer risk and provide real-time decisions to credit applications. You can even shift your credit offerings on the fly as market conditions change. That's what we call true lending agility.

Integrate

NetCredit gives you the tools to integrate all your current:

- _ Credit-sourcing channels, including call centers, branches, Web sites, dealers, agents, aggregator partners, telemarketers, and wireless devices
- _ Product offerings, including all consumer and small business credit products
- _ Technology platforms
- _ Originations, customer contact, campaign management, and accounting systems
- _ Business processes
- _ Vendor partnerships
- _ Credit policies

Automate

Migrating from expensive, labor-intensive processes to inexpensive, electronic processes is hassle-free with NetCredit. You can automate as many or as few lending processes as you like, eliminating manual processing delays, downtime, and errors from:

- _ Application data capture
- _ Workflow management
- _ Credit bureau data retrieval and analysis
- _ Manual credit review
- _ Third-party services information retrieval, including title/appraisal, fraud, and auto valuation
- _ Loan closings and fulfillment

Accelerate

NetCredit helps you pick up the pace of your credit processing. You can provide better customer service through:

- _ Connections and services that cut decisioning from days to seconds and loan closings from weeks to hours
- _ Fast time-to-market of services that attract and retain customers
- _ New connections with third-party service providers and partners in as little as 45 days, meaning no complex infrastructure to build, maintain, or learn to use

Dominate

NetCredit helps you grow market share by giving today's credit customers exactly what they want:

- _ Real-time credit decisions available anytime, anywhere
- _ New products, offers, and channel strategies
- _ Security for worry-free exchange of confidential financial data
- _ 24x7 loan processes
- _ Personalized and customized loan products
- _ Services tied to your corporate identity, allowing customer loyalty to grow over time

The technical side of lending agility

The NetCredit solution includes the following tools:

- _ Electronic application data capture which is customizable to your business processes and corporate identity
- _ Application prescreening to immediately eliminate applications that fall below your minimum criteria
- _ Instant, real-time, 24x7 decisioning that follows your credit policy and business processes
- _ Routing of sub-par applications to lending partners more appropriate for the business
- _ Connections to third-party e-business vendors allow online links with and intelligent management of vendors for instant appraisals, auto valuations, titling, and more.
- _ Paperless closings, bringing together application data, third-party information and services, secure online document signatures, and payments in a single service.

Delivering flexibility and power

From credit sourcing to third-party services and internal processing systems, NetCredit enables you to make instant decisions and improve your profitability. Benefits include:

- _ Flexibility and customized configuration
- _ Risk-free access to the latest technologies
- _ Minimal upfront costs through a SaaS delivery model
- _ Faster time-to-market
- _ Reduced costs for hardware/software maintenance and management
- _ Multi-channel integration
- _ Customer data protection and improved customer trust

With technology know-how and financial services expertise, CGI offers a market-leading solution that provides real-time online access to electronic credit services.

Banking and Investments Group Banking. Transformed.™

Through CGI's transformational banking approach, CGI helps banks become true service providers by transforming their approach, processes and technologies from a product to a client-centered orientation.

CGI offers management consulting, systems integration expertise, and technology solutions that address the ongoing challenges of the consumer and small business lending market. Our specialized solutions use leading assets, such as ACAPS® Enterprise, CACS® Enterprise, Strata® Enterprise, BureauLink® Enterprise, and ACLS® Enterprise, to facilitate the entire credit life cycle—from originations and servicing a loan through to recoveries.

Together, our products and consulting services meet your needs to build a more cost-efficient business, minimize risks, support a multitude of distribution channels, and provide a consistent customer interaction across channels and functions.

CGI has long had a specialization in this area, resulting in strong partnerships with lenders and a leading position in providing trusted consulting for many phases of the lending process.