



*Join the
Great
Escape*

_experience the commitment



Enterprise Originations[®]

Break through to new earnings growth with a customer-centric account originations solution.

Liberate your organization from obsolete technologies

A partner of choice

CGI knows the financial services industry. With 30 years of experience, we've partnered with global, national and regional institutions to help them achieve advantage through customer satisfaction. In the credit industry alone, CGI has more than 350 clients worldwide.

This depth of experience is due to our close client partnerships and to strategic acquisitions, such as the 2004 purchase of AMS. Our full set of offerings—including consulting, business solutions, systems integration, and the full management of IT and business functions—allows clients to deliver faster, more targeted services at less cost and risk.

Combining industry expertise with technology solutions and scale, CGI offers clients a unique partnership approach. Our client-proximity business model provides accountable and responsive project delivery while our global delivery options offer the value of onshore, near-shore and offshore expertise.

CGI has a clear vision: We help clients achieve growth by replacing dead-end technologies with highly flexible platforms that reinvigorate their business. With the Enterprise Transformation solution series, CGI is paving the way to lower the cost of ownership and to accelerate innovation for core retail banking functions. Enterprise Originations[®], a customer-centric solution for new account originations, is a cornerstone of the series.

Make a break from obsolescence

The origination systems that created efficiencies in the past are most likely inhibiting your growth today. Enterprise Originations gives your personnel complete power to recognize sales opportunities, enhance the borrower's new account origination experience, and adapt rapidly to changing market needs.

It's a constant challenge for financial institutions to keep pace with the accelerating rate of change driven by competition, economics, regulations and industry trends. With CGI, you have a committed partner to help you adapt swiftly, decisively and cost-effectively.

One system for all products

Enterprise Originations is a comprehensive solution for new account originations that supports the full spectrum of consumer and business products, regardless of the distribution channel. By originating all products through Enterprise Originations, your financial institution can slash maintenance costs and outperform peers.

Enterprise Originations' customer-centric design lets you view customers through a single prism, not as a compilation of "product offerings." Instead of barraging customers with meaningless offers, you'll offer and sell the best products that meet their individual needs.

The technological foundation of Enterprise Originations is its service-oriented architecture (SOA), which enables business agility, improved customer service, consistent decisioning, and unprecedented reductions in operating and maintenance costs.

Transform your enterprise

Use one platform for all new accounts in all channels

Enterprise Originations can be configured for all types of products, such as revolving credit accounts, auto loans and leases, personal loans, student loans, small business loans and mortgages. Likewise, the solution can be configured to support any distribution channel.

Align corporate objectives with customer needs

With a holistic view of a customer's status, customer-facing personnel can recognize real sales opportunities and respond to them on-the-spot.

Cut the cost of ownership

Reduce operational costs through consolidated operations and simplified training. Slash maintenance costs through the elimination of redundant systems and the hodgepodge of patches to antiquated legacy systems.

Speed your products to market

Your team can quickly create or change products, processes and scoring, as well as decisioning policies and documents. Seamless connectivity to internal and external data sources boosts efficiency and gives your organization a head-start on product launches.

Streamline vendor interfaces

Enterprise Originations enables fast, efficient integration with preferred vendors' applications, such as booking, servicing and reporting systems.

The flexibility of a service oriented architecture (SOA)

Created with a component based, service oriented architecture, the Enterprise Originations solution includes the following features:

- A complete suite of financial products from within a single, browser-based solution that is accessible by all of your distribution channels
- Integrated sales management tools to improve how you interact with your customers
- A graphical interface that enables you to easily modify screens, workflows, queues, interfaces and decisioning.
- A service-based architecture that incorporates your enterprise standards or other third-party compo-

nents to implement such features as workflow, decisioning and vendor management

- Plug-and-play interfaces to market leaders in documentation preparation and vendor management as well as interfaces to booking, servicing and marketing systems

Technical specifications

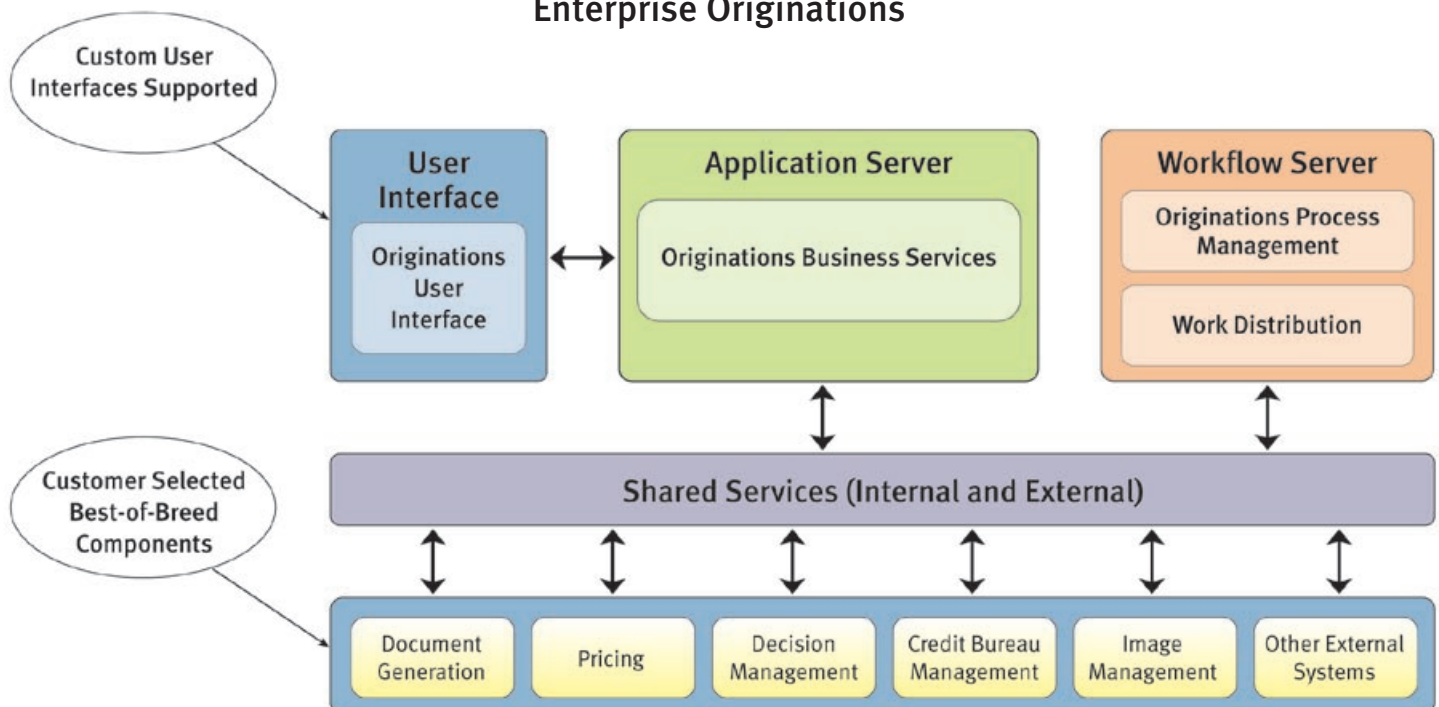
Created around a J2EE, service-oriented architecture, the solution operates on Windows and UNIX platforms and uses either CGI or vendor components interchangeably to provide an integrated architecture using business process management (BPM) and enterprise application integration (EAI) technologies.

Because BPM controls many of CGI's Enterprise Originations functions, it is

a fundamental architectural building block. It provides tools that design the graphical workflow and implement queues and routing. It controls processes and flows and determines how security, authentication and statuses are addressed. With BPM, these functions need not be developed as CGI proprietary software. Instead, components are obtained from vendors and configured for the solution. For you, this means your preferred enterprise vendors may be used in conjunction with our solution.

EAI enables easy integration with other systems using adapters. Linked with the BPM infrastructure, EAI enables you to integrate with vendors, internal/external data sources and other systems with reduced time and costs.

Enterprise Originations



About CGI

Transforming technology — from an inhibitor to an accelerator

Tower estimates that, in 2005, U.S. banks spent 72% of their IT budgets on maintenance alone. This focus on maintaining outdated and disparate systems results in innovation paralysis, and erects significant barriers to enhanced performance.

Starting with the account origination function, CGI helps financial institutions escape from the technology trap. CGI's approach enables you to migrate products and services one at a time until you reach a single, customer-centric view of all your customers. Instead of disparate systems serving different products and channels, you'll have an easily configurable and extendable account origination solution for the entire enterprise.

Working together, CGI and your institution can implement a universal processing environment that achieves fast ROI and high business agility. Through the solution and its optional hosting services, you can allocate the bulk of your IT budget to market innovation instead of maintenance.

For more information on Enterprise Originations, visit www.cgi.com/enterprise-originations, send an e-mail to credit.solutions@cgi.com or call (703) 227-4502.

At CGI, we're in the business of satisfying clients. For 30 years, we've operated upon the principles of sharing in clients' challenges and delivering quality services to solve them. A leading IT and business process services provider, CGI has over 24,000 professionals operating in 100+ worldwide offices.

In the credit management field, CGI works with clients to synchronize all customer contact points across an organization—a strategy that can serve as a company's key competitive differentiator. Combining credit expertise, consulting, systems integration, outsourcing services, and market-leading solutions, CGI provides the latest strategy and tools to deliver faster, more targeted services with greater consistency.

Business solutions through information technology™



ISO 9001 certified

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