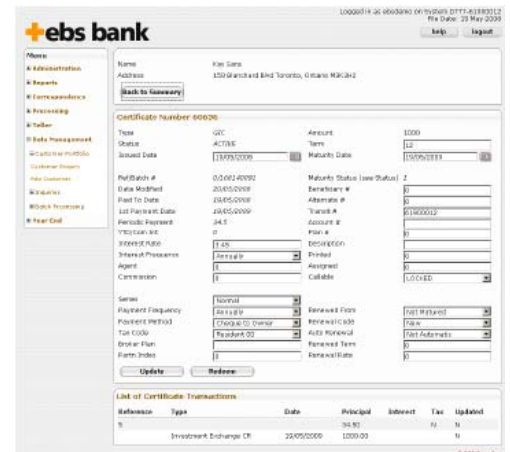
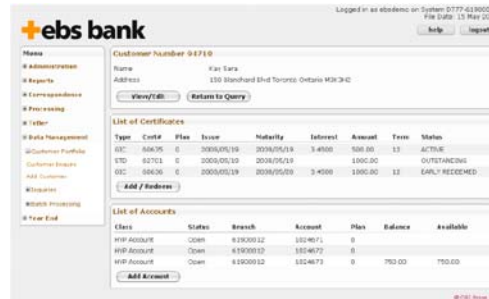


EBS: Retail Banking Solution

ON TIME, ON THE MARK

A comprehensive modular banking application providing functionality for both deposit and lending products.

KEEPING YOU AHEAD OF THE INDUSTRY



ABOUT THE EBS MODULES

Deposits	Lending	MBS Module
<ul style="list-style-type: none"> • Demand deposit, chequing and high yield saving accounts • Multi-branch capacity with full customization of products within branches • Agent / Dealer functionality • Data entry and processing functionality • Supervisor control functionality • Accounting and management reports 	<ul style="list-style-type: none"> • Loan processing and administration for mortgage products, home equity line of credit, consumer & investment loans • Loan securitization • Investor remittance statements and reports • Realty tax administration • Cheque printing for advances, taxes and investor remittances • Management and regulatory OSFI reporting 	<ul style="list-style-type: none"> • MBS pool creation, processing, transmission and reporting • Portfolio selection and valuation • CMHC compliant • Supports the monthly pool administration and reporting process • Management and government reporting and filing • Fully integrated with EBS Mortgage System

ARCHITECTURE

- Client/Server application
- Browser based user interface (EBS supports the following browsers: IE 5.0 and up, Netscape 6.0 and up, Mozilla 1.0 and up)

FEATURES

- EBS is a feature-rich, modular, customizable banking and lending application designed to meet the needs of small to medium-sized financial institutions.
- The loan processing and administration module provides all the functionality required to create and administer a full suite of lending products, including adjustable rate mortgages, home equity line of credit, consumer and investment loans, pre-approved and deferred payment loans.
- The deposit module supports a full range of deposit products and the teller functionality required to administer them, including GIC's, RSP's, STD's, high yield accounts and annuities.
- A comprehensive suite of electronic file interfaces for loan and certificate applications, payments, returned items, representations, and remittances.
- Comprehensive and highly customizable mortgage investor functionality, including the ability to customize investor remittances for shared mortgages at different rates and payment frequencies.
- A full range of management, regulatory and government agency reporting.
- Custom correspondence tailored to meet individual user requirements.
- Provides the functionality to manage an active dealer/agent network.

TECHNICAL CONSIDERATIONS

Client Specifications

- Dell Red Hat Linux/P Series model B50 or greater
- Operating System: Red Hat Linux

Server Configurations

- Single 32-bit 604e, 375MHz CPU, 1MB L2 cache, 256 MB RAM, 36 GB DASD over 2 spindles, 100MB IBM Network card

COMPANY PROFILE

At CGI, we're in the business of satisfying clients by helping them win and grow. For more than 30 years, we've operated upon the principles of sharing in clients' challenges and delivering quality services to address them.

As a leading IT and business process services provider, CGI has a strong base of 31,000 professionals operating in more than 125 offices worldwide, giving us the competitive advantage of 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 optimal combination of value and expertise required for their success.

We define success by helping our clients achieve superior performance and gain competitive advantage.