



...experience the commitment™

CGI Enterprise Originations™

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

Business
solutions
through
information
technology®



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.

CGI is ranked 15th as part of the 2007 FinTech 100, a collaboration of *American Banker* and Financial Insights, an IDC Company. This ranking is categorized and evaluated based on fiscal year end revenues and the percentage of revenues attributed to financial services, with data gathered from surveys completed by vendors, as well as original research and market analysis conducted by Financial Insights.

LIBERATE YOUR ORGANIZATION FROM OBSOLETE TECHNOLOGIES

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:

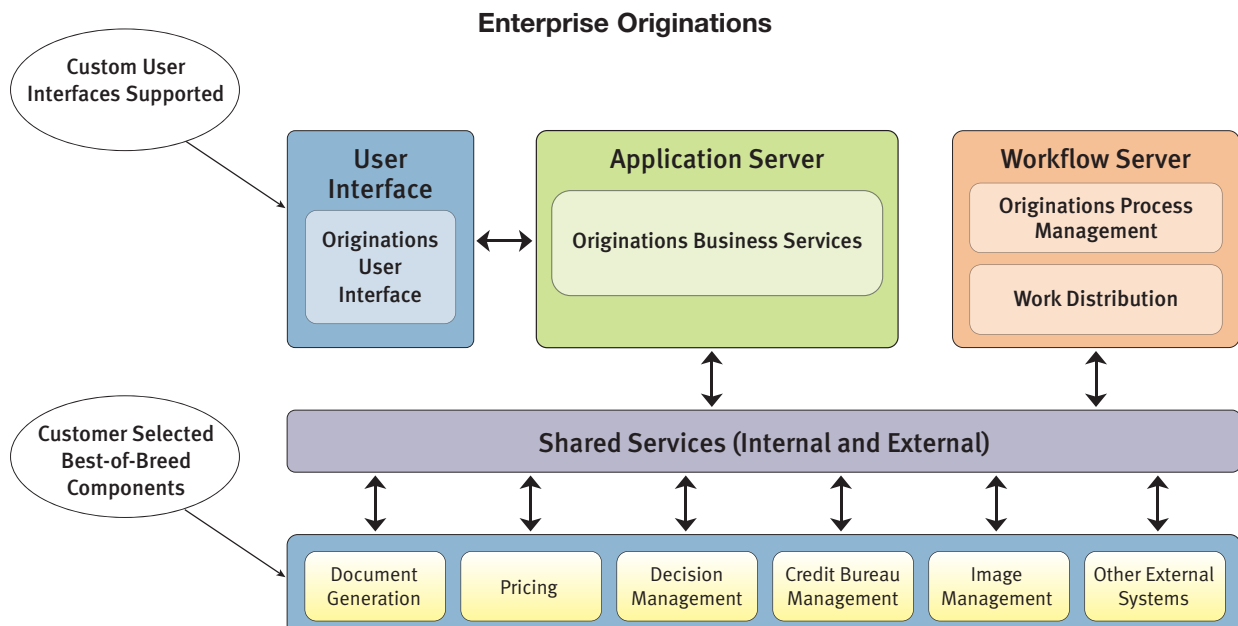
- A complete suite of financial products from within a single, browser-based solution that is accessible by all of your distribution channels
- Integrated sales management tools to improve how you interact with your customers
- A graphical interface that enables you to easily modify screens, workflows,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



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.

CORPORATE PROFILE

Founded in 1976, CGI Group Inc. is one of the largest independent information technology and business process services firms in the world. CGI and its affiliated companies employ approximately 26,000 professionals.

CGI provides end-to-end IT and business process services to clients worldwide from offices in Canada, the United States, Europe, Asia Pacific as well as from centers of excellence in North America, Europe and India. CGI's annual revenue run rate stands at CDN\$3.7 billion and at June 30th, 2007, CGI's order backlog was CDN\$12.4 billion.

CGI shares are listed on the TSX (GIB.A) and the NYSE (GIB) and are included in the S&P/TSX Composite Index as well as the S&P/TSX Capped Information Technology and MidCap Indices.

Website: www.cgi.com.