



...experience the commitment™

CGI Trade360® Trade and Supply Chain Solution Operating Models

CGI Trade360 Global Trade Platform is delivered as a Software as a Service (SaaS) in a secure community cloud, providing banks with enabling technology for end-to-end trade and supply chain solutions, to reduce costs, enhance customer service, and meet bank customers' changing needs.

Business solutions through information technology®



SUPPORTING COST EFFICIENCY AND SERVICE DELIVERY

To remain competitive and successful, most banks are faced with the twin objectives of reducing costs and improving customer service. In the area of trade banking, global trade banks are moving fast to position themselves as market leaders by offering solutions that help customers optimize costs and increase visibility, efficiency, liquidity and predictability.

To help banks meet these needs, CGI offers its leading Trade360 solution, a SaaS technology platform that allows banks to keep and transform their existing trade and supply chain operations enabled by this robust platform.

Trade360 supports a broad range of operating models whereby the geographical placement of front offices and back offices is optimized for reduced costs and strengthened customer relationships. Furthermore, it allows banks to define the overall workflow and work organization in the processing centers to drive operational efficiencies and deliver superior service.

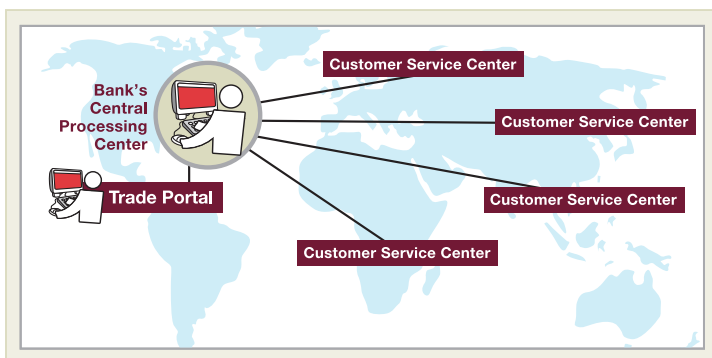
DEFINING THE OPERATING MODEL—THE BUILDING BLOCKS

An operating model for trade banking defines the way in which a bank organizes itself to deliver trade and supply chain solutions to its customers. Trade360 provides three main building blocks upon which a bank's operational model can be built:

- Corporate Customer Access—using the Trade360 Portal
- Customer Service Centers—a service-oriented view of the Trade360 Trade Processing System to support bank front-office operations, transaction inquiry, and the ability to access the customer's Trade360 Portal, at the customer's invitation, to provide real-time assistance
- Processing Centers—using the Trade360 Trade Processing System to perform back office processing

Based on the bank's business strategy, the operating model is configured to optimize efficiency and customer service. A common approach is to push the front office closer to the customers for local presence and relationship building, and consolidate the back-office processing centers—either regionally or enterprise-wide—to improve productivity and lower costs.

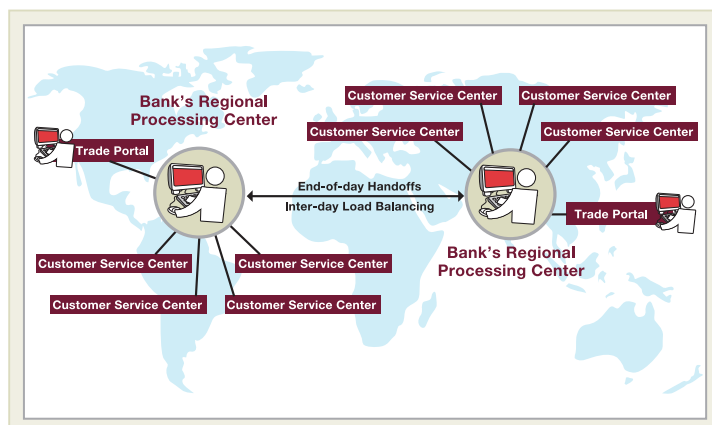
There are many possible operational model combinations, from a one-site implementation to a global, enterprise-wide solution. Three examples are highlighted below.



Example 1: Centralized Processing Center with Local Service Centers

Under this operating model, the processing center where the bulk of the transaction processing occurs is centralized into one or more locations, and the service centers are strategically located near concentrations of customers where primary customer contact and servicing occurs.

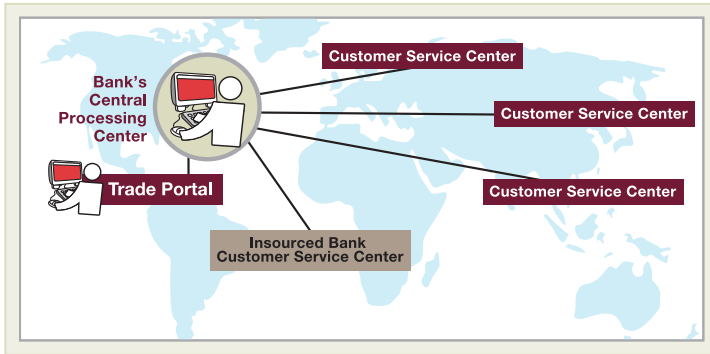
This model combines the processing efficiencies of scale gained at the processing center, the potentially lower labor cost structure, and the benefits derived from having a decentralized local presence for optimal logistical and relationship purposes.



Example 2: Regionalized Processing

Under this operating model, more than one processing center, where back-office transaction processing occurs, can be established to meet the bank's processing requirements. For instance, the processing centers could process for all service centers globally during their daylight hours, and then hand off to the next processing center as its day begins. Or, each processing center could process for specified service centers only.

All the processing centers and customer service centers use the same enterprise platform to achieve load balancing and redirection of work between processing centers, as desired.



Example 3: Insourcing Trade Processing from Other Banks

For a bank that offers insourcing services, the insourced bank is set up as another customer service center that fits seamlessly into the bank's operational model. The insourced bank is given access to the customer service center features of the Trade360 platform, which enables it to communicate with the insourcing bank's processing center in the same manner that the bank's own customer service centers do. All customer-facing activities and systems, such as the Trade360 Portal, are fully-branded for the insourced bank; thus it retains complete control over its image and relationship with its own corporate customers.

SUPPORTING THE OPERATING MODEL—ORGANIZING THE PROCESSING CENTER

The Trade360 Trade and Supply Chain solution forms the underlying structure for all of the operating models, with bank-defined and controlled workflow and imaging forming the backbone of the communication between the customer service centers and the processing center(s). This enables a bank to shape its processing model according to its needs, with flexibility that extends to the organization of the processing center itself. Workgroups and their corresponding work queues are bank defined to allow the bank to assign workers and the type of work to be processed routed to them. There are a variety of models a bank can employ to organize the work in the processing center including:

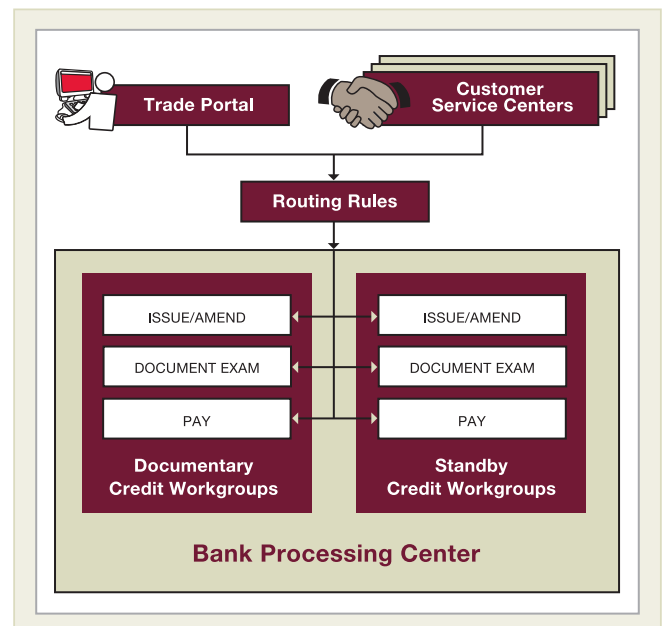
- Product-based—workgroups process specific product types
- Function-based—workgroups process specific transaction types, such as issue, advise, document exam and payment
- Customer-based—workgroups process transactions for specific customers
- Geographic-based—workgroups process for specific locations/regions
- Insource-based—workgroups process for specific (or all) insourcing bank customers
- Or, combinations of the above

Two examples are highlighted below:

Example 4: By Function Workgroup

One way to organize a processing center is to define workgroups that specialize in a particular product type and/or the functions required to process that product. For example, work assignments could be segregated by product (documentary letters of credit and standby letters of credit) and then by function (issue/amend, document exam and payments), with separate workgroups handling transactions under each product/function combination.

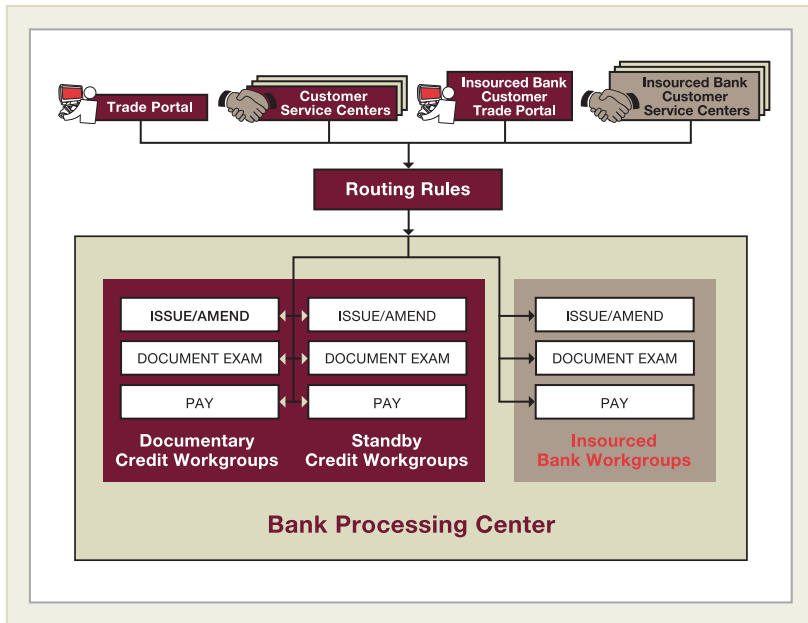
Work distribution and routing rules are set up at the processing center level and optionally at the customer level. The rules automatically direct a transaction to the appropriate workgroup for processing. For example, a Trade Portal-originated or imaged documentary letter of credit application would automatically appear in the documentary credit issue/amend workgroup's work queue. A trade services specialist would process it in priority order, and when released, the customer would either be notified electronically via the Trade360 Portal, or the transaction would be routed to the relevant customer service center for further customer notification. Since the bank controls the routing rules and defines the workgroups, it can organize the processing center in a manner that best suits its business strategy.



By Insourced Bank

When the bank insources processing from another bank, it may want to segregate the insourced bank's work in the processing center. In the example below, the bank's own business continues to be organized as always, but the insourced bank's work is set up using separate bank-focused workgroups. Note: The same configuration could also be used for geographic-based or specific corporate customer-based processing.

Example 5: By Insourced Bank



The combination of the broad range of operating models supported by the Trade360 service offering together with the flexibility it offers to organize the bank's internal processing center(s) provide a powerful means for a bank to tailor its organization to improve operational efficiencies and deliver outstanding customer service to its trade and supply chain customers.

CGI AND THE TRADE360 SERVICE OFFERING

With more than three decades of technology know-how and over 27 years of trade finance industry experience, CGI is uniquely positioned to help banks address their global trade services processing needs. We combine trade services knowledge with industry-leading transaction processing and customer self-service software through our Trade360 service offering. CGI allows banks to buy trade services technology as a service, reducing the overall cost of ownership. For more information, send an email to banking.solutions@cgi.com.

CORPORATE PROFILE

At CGI, we're in the business of satisfying clients. For 35 years, we've operated upon the principles of sharing in our clients' challenges and delivering quality services to address them. As a leading IT and business process services provider, CGI has approximately 31,000 professionals operating in 125+ offices worldwide, giving us the competitive advantage of close proximity to our clients.

Through these offices, CGI offers local partnerships and a balanced blend of global delivery options—including onshore, nearshore and offshore expertise—to provide clients with the combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve superior performance.

Website: www.cgi.com