



\_experience the commitment™

# Enterprise Credit Solutions

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 CGI Enterprise Originations®, CACS®, Web Promises™, Strata®, CGI Enterprise Gateway®, and ACLS®, 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.

## KNOWLEDGE THAT STRENGTHENS CUSTOMER RELATIONSHIPS

Strategic credit management can be your competitive service differentiator, improving relationships with individual customers and partners. To ensure strategies are synchronized across all customer contact points, you need to adopt an enterprise-wide approach—one that is cost effective and customer centric.

Yet disparate systems and processes prevent many organizations from achieving this unified view. This hinders timely responses, resolutions, and retention of your most valuable asset—your customers. What's more, organizations face increasing pressure to achieve greater protection from identity fraud and to find a method that easily assures compliance with fair lending and privacy regulations.

CGI can help. By combining our credit domain expertise with our market-leading software solutions, CGI provides you with the latest strategy and tools to deliver faster, more targeted services with greater consistency—resulting in high-performance results and improved customer trust to extend your competitive reach.

### **Gain your competitive edge. Know your customer.**

CGI helps you improve credit processing at every channel, tailoring cost-effective strategies to valued customer segments and increasing customer loyalty. With extensive experience in design, implementation, operation, and maintenance, our solutions span the entire credit life cycle to solve the most complex problems.

CGI combines the latest technologies with market-leading best practices, resulting in proprietary and partner solutions that seamlessly align business with technology to achieve measurable results.

### **Decision management**

Since customers interact through a number of touch-points across a wide range of products and services, automated decision management can be complex. To solve this challenge, CGI offers a patented, customer-based decisioning platform for integrated decision management across the enterprise.

This enables you to create, execute, and measure multiple, competing customer decision strategies across the entire relationship cycle—resulting in better response rates, higher approval rates, higher utilization and wallet share, lower attrition rates, and increased cash collection. By delivering targeted recommendations based on each customer's profile, you're assured of consistent application of business and credit policy across all channels and business operation.

Strata® is our market-leading and patented decision management software.

### **Enterprise originations and acquisitions**

Customers and partners expect rapid decisions. CGI combines strategic expertise with the right applications to help you streamline the customer acquisition and credit originations processes while focusing on individual customers—not accounts. Our solutions enable you to handle originating all product and service types with a single, enterprise-wide system.

We provide a single view of a customer's entire credit and loan history in real time, resulting in increased convenience, accuracy, and efficiency. Automating the credit process and ensuring consistent responses to all credit requests speed up application time, maximize staff productivity, and facilitate efficient portfolio growth. With CGI, you also have easier access to credit bureau information, which means faster credit decisions at lower costs.

Our market-leading originations and acquisitions software include:

- CGI Enterprise Originations®
- CGI Enterprise Gateway®
- Bureaulink®
- ACAPS®
- ACAPS Small Business lending
- NetCredit™

### **Identity authentication**

Every Web or telephone transaction puts your business at risk. Gaining customer trust is critical to managing your relationships, and CGI can help stop identity fraud in its tracks. With fraud prevention expertise and our proprietary real-time identity authentication technology, you know in seconds exactly who your customers are. We help you automatically verify the identities of online customers by creating, administering, and “grading” customized multiple-choice quizzes to verify that people are who they claim to be.

Identicate® is our market-leading identity authentication software.

### **Loan servicing**

Flexible payment terms, unique fee structures, and tailored loan products are essential to attract and retain customers and win the loyalty of partners. CGI understands your business needs, and we offer a comprehensive, real-time lending system to support processing for virtually any type of retail consumer loan, from cars to home equity lines of credit. Flexible and scalable, this solution enables financial institutions to rapidly introduce new products or refine existing ones. Our loan servicing offering is designed to accommodate virtually any organizational structure, and can be adapted to reflect any changes resulting from mergers or acquisitions.

ACLS® is our market-leading loan servicing software.

### **Collections and recovery**

Matching collection strategies to customer segments and varying treatments to keep up with a constantly evolving customer base are critical to your ability to collect outstanding revenue and retain valuable customers. CGI is a market leader in building collections systems specifically for high-volume processing organizations. We pioneered the use of automated collections, predictive dialers, and behavior scoring treatments, as well as the shift from age-based to risk-based collections. Our integrated collections and recovery system enables organizations to eliminate redundant, overlapping systems and reduce operating costs.

Advanced workflow features maximize the effectiveness of your collections treatments. Our solutions provide online access to all customer information; the ability to seamlessly schedule, track, and monitor follow-up; and sophisticated collector performance and trend analysis reporting. With CGI's technology and business process consulting, you'll be well positioned to reduce delinquencies and charge-offs while increasing customer retention through targeted treatment of delinquent customers.

## **INCREASED COMPETITIVE ADVANTAGE**

With CGI Enterprise Credit Solutions, you can extend your competitive reach with lower costs, minimized risks, and improved customer service. Our Enterprise Credit Solutions deliver measurable results that have:

- Decreased outstanding delinquent receivables in excess of \$100 million
- Improved productivity in excess of 50 percent
- Increased recoveries dollars collected by 35 percent
- Increased outbound mortgage collections call volume by more than 400 percent
- Generated 20 percent more loan originations volume at 30 percent less cost

There's only one choice—CGI. For more information, contact us at [banking.solutions@cgi.com](mailto:banking.solutions@cgi.com)



Our market-leading collections and recovery software include:

- CACS®
- Web Promises™
- CACSeVantage™ (for communications, media, and entertainment firms)

### **Managed services**

Recognizing the need to contain IT costs while enabling maximized flexibility, CGI offers managed services for decisioning, originations, servicing, and collections, so you can buy services the way you want them.

This enables you to quickly increase your capabilities, significantly cut operational costs, and rapidly satisfy your credit customers. CGI's managed services for credit solutions enable the systems to be run at CGI—eliminating the risks and upfront expenses of new onsite technology infrastructure or applications. We also provide complete application maintenance services to maintain and upgrade CGI credit solutions operating in your environment, enabling your staff to dedicate resources to other critical projects.

### **Focused expertise**

As a leading provider of credit solutions, CGI provides innovative, focused expertise to help:

- Automate and streamline the entire credit life cycle
- Improve customer acquisition, satisfaction, and retention
- Reduce delinquencies and charge-offs
- Prevent identity theft and fraud
- Support rapid rollout of new products to multiple channels
- Eliminate redundant systems and processes
- Achieve lower total cost of ownership

Committed to open standards, CGI's enterprise software can operate as stand-alone platforms or as an integrated suite of systems—whether integrating our software, a partner's, or a combination of both. We tailor our credit solutions to meet your specific business needs.

## **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 address them. As a leading IT and business process services provider, CGI has approximately 26,000 professionals operating in 100+ 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](http://www.cgi.com)