

BureauLink® Enterprise

PREMIER CAPABILITIES IN ACCESSING AND USING CREDIT INFORMATION

CGI's BureauLink® Enterprise expands your capacity to manage major credit solicitations, instant credit programs, and other programs that require fast processing of credit bureau reports and other credit information. It provides an easy-to-use interface between a credit originations system and the major U.S. and Canadian consumer and business credit bureaus. BureauLink also integrates with CGI's ACAPS® Enterprise credit originations system and CACS® Enterprise collections system, to provide a real-time view of customers' credit reports.

SUPPORTED RELEASES AND PRODUCTS

Bureau/ Release Supported	BureauLink Enterprise Supported Products	
D&B Version 7.0	<ul style="list-style-type: none"> Bankers Advisory Service w/ Bankers Financial Report Business & Summary Business Information Reports Credit Advisory System w/ Financial Information Report Credit Scoring Report DUNS Financial Profile DUNS Underwriting Guide Family Tree: Summary Report, Complete Report, Branch Report Government Activity Report (GAR) Industry Norms 	<ul style="list-style-type: none"> Model Statement Payment Analysis Report Rating Verification Various Packet Reports including but not limited to: <ul style="list-style-type: none"> Assets & Liabilities Net Worth Commercial Credit Score Paydex Reports Payment Summary Reports SBRI Reports Custom SV
Experian Version 7.0	<ul style="list-style-type: none"> Bankruptcy Watch Connect Check Consumer Credit Report Cross View & Cross View Score Direct Check Demographics Response F4-Additoinal Trade Information Fair Isaac Models (various) 2.0 & 3.0 FICO Classic FICO Classic 08 (Auto and Bankcard) Fraud Shield Score Plus 	<ul style="list-style-type: none"> ID Profile Identification Only Response MDS Bankruptcy National Fraud Database National Risk Score & New National Risk Score New Equivalency Score OFAC Name Matching Service SMART Social Search Service (SSN) Scorex Vantage Score
Experian Business Version 6.0	<ul style="list-style-type: none"> Individual UCC Filings Intelliscore/ Business Profile Data Segment Service: <ul style="list-style-type: none"> Executive Summary Trade Payment Collection Agency Public Record & UCC 	<ul style="list-style-type: none"> Commercial Financial Information Background/Demographics Government Commercial Summary Segment

KEY FEATURES

With BureauLink Enterprise, you can:

- Select a credit bureau based on your institution's credit policy. The credit bureau can be manually overridden when circumstances dictate. Further, if one bureau is experiencing a disruption in service, an alternate bureau can automatically be selected.
- Offer powerful, yet flexible features that control how detailed credit information is interpreted. Output may be used for credit scoring, exception reviews, and decisioning purposes.
- Access the highest-quality credit bureau information by automatically merging individual bureau report files and by removing duplicate information.
- Provide online screens and hard-copy reports that allow users to view both summarized credit bureau characteristics as well as detailed credit data.
- Operate the system as a stand-alone or have interface with other automated systems through comprehensive application programming interfaces (APIs).

Bureau/ Release Supported	BureauLink Enterprise Supported Products	
Equifax Canada Version 5.0	<ul style="list-style-type: none"> Account Number Assist Bankruptcy Navigator Index Beacon 3.0 & 4.0 	<ul style="list-style-type: none"> Consumer Credit Report Fraud Detection Services (Card Alert, SAFESCAN)
Equifax Version 5.0	<ul style="list-style-type: none"> Alert Contact Information Bankruptcy Navigator 3.0 & 99 Beacon 5.0 BEACON 09 (Auto and Bankcard) Car Credit 99 Consumer Credit Report Credit Union DTEC (SSN) Enhanced Delinquency Alert System /FACTA Enhanced D.A.S. FACTA BEACON 09 (Auto and Bankcard) 	<ul style="list-style-type: none"> FDIC Subprime Credit Attribute Bundle Fraud Detection Services (Fraud Advisor Reports, SAFESCAN) ID Advisor & Plus MarketMax MultiVision Exchange, Driver's License, & Positive ID On-line Directory Pinnacle 2.0 & FACTA Pinnacle 2.0 VantageScore
Equifax Small Business Exchange Version 5.3	<ul style="list-style-type: none"> Business Principal Report Finance Account Management Score & Acquisition Score Non-Financial Generic Risk Score OFAC Alert Commercial/Principal Small Business Credit Report (Standard Full & Standard w/ no Trade History) 	<ul style="list-style-type: none"> Small Business Credit Risk Score for Suppliers/ Financial Services/ Suppliers, Blended/ Financial Services, Blended Small Business Modeling Attributes v.1 Small Business/Principal Score
CBC Innovis Version 4.1	<ul style="list-style-type: none"> Authentication Report Consumer Credit Report Corporate Data Report 	<ul style="list-style-type: none"> Directory Information Innovis Scores Social Search Report
TransUnion Version 4.0	<ul style="list-style-type: none"> Account Number Assist Acquire Select/Instant Prescreen ARM Alert Service ASSIST Dwelling Fire Property ASSIST Non-standard Auto ASSIST Preferred Auto ASSIST Preferred Auto Above Minimum Liability Limits ASSIST Standard Auto ASSIST Standard Auto Above Minimum Liability Limits Authorized User Alert Consumer Credit Report Delphi Empirica 98 FDIC Subprime Definition Characteristics (Auto, Bankcard, Installment and Personal Finance) Fico Classic Fico Classic 08 (Auto and Bankcard) Fraud Detection Services (Hawk Alert & TransAlert) Ho-1 Property ASSIST Ho-2 Property ASSIST Ho-3 Property ASSIST Ho-4 Property ASSIST Ho-5 Property ASSIST 	<ul style="list-style-type: none"> Ho-6 Property ASSIST Horizon Horizon 2003 ID Mismatch Alert Identity Manager Verification IDSEARCH Income Estimation (Tie) L2C Thin File Model Look Look Phone OFAC Advisor Service Phone Append Precision Precision 2003 Revenue Predictor Model SCORESEARCH Total ID Trace TRACE PLUS TransRisk AM (Account Management) TransRisk Auto TransRisk Bankruptcy TransRisk TransRecovery TransRisk, New Account, v. 1.0 TransRisk, New Account, v. 2.0 VantageScore
TransUnion Canada Version 4.0	<ul style="list-style-type: none"> Account Number Assist Consumer Credit Report Empirica 98 	<ul style="list-style-type: none"> Hawk Alert Horizon TransAlert

BANKING AND INVESTMENTS GROUP *BANKING. TRANSFORMED.TM*

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, CGI Enterprise Gateway[®], 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.

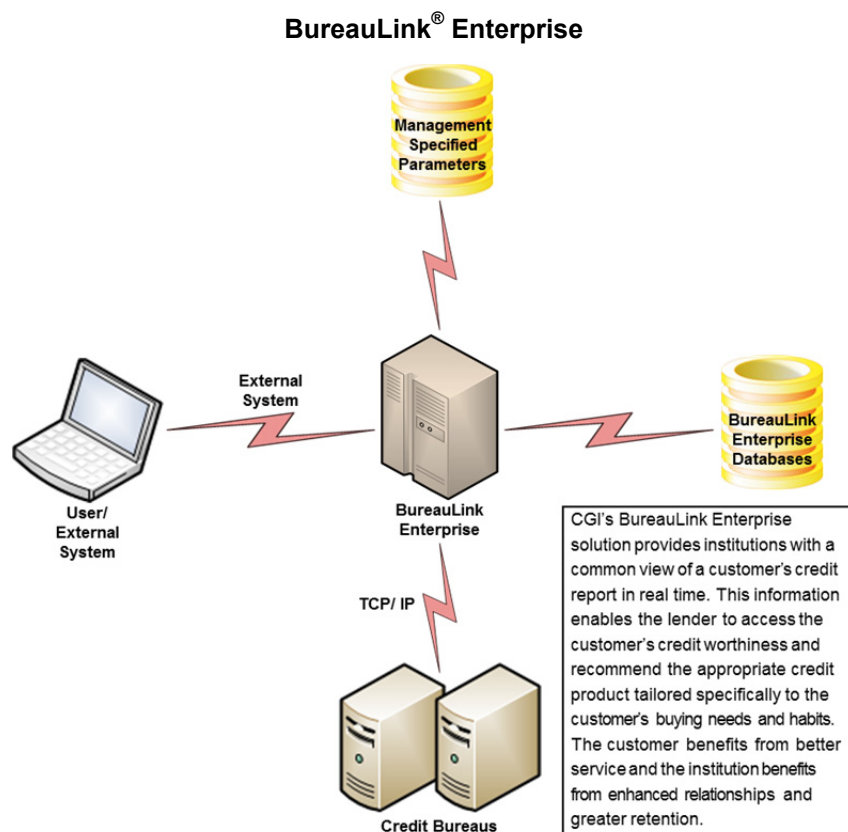
CGI has long had a specialization in this area, resulting in strong partnerships with lenders and a leading position in providing trusted consulting for many phases of the lending process.

CGI is ranked 19th as part of the 2012 FinTech Enterprise 25, 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.

TECHNICAL SPECIFICATIONS

BureauLink Enterprise operates in an IBM mainframe-based environment using CICS and VSAM. The solution was designed for maximum online processing efficiency, including compliance with IBM's CICSplex/Sysplex operating environment. BureauLink Enterprise is supported under IBM's COBOL MVS and High Level Assembler programming languages.

BureauLink Enterprise is also available on HP UNIX utilizing Micro Focus Server Express.



FAST, FLEXIBLE SERVICES

BureauLink Enterprise offers institutions easier access to credit bureau information and can be implemented as a stand-alone solution or as part of a comprehensive platform. Benefits include:

- Enables more profitable credit decisions by performing automated functions that support risk management policies
- Provides an efficient and productive operating environment that eliminates time consuming manual interpretation and review of credit reports
- Improves customer service by incorporating features that reduce credit decision turnaround time
- Reduces staff training costs by presenting credit reports in a common format, regardless of the bureau issuing the report

With the BureauLink solution, your institution has easier access to credit bureau information, which means faster credit decisions at lower costs.

CORPORATE PROFILE

With 69,000 professionals operating in 400 offices and 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors.

Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects.

Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results.

As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

For more information, please contact us at banking.solutions@cgi.com or visit www.cgi.com.