

CACS® Enterprise

ENABLING BREAKTHROUGH PERFORMANCE IN COLLECTIONS AND RECOVERY

To succeed in today's hypercompetitive marketplace, lenders are placing increased emphasis on effective collections and recovery management to deliver bottom-line results. CGI's market-leading CACS Enterprise system helps lenders reduce operating expenses, delinquencies and write-offs while building profitable customer relationships.

CGI pioneered the use of automated workflow and score-driven treatments, as well as support for the credit industry's evolution from account to customer-based and age- to risk-based collections strategies. CACS Enterprise supports high-volume processing for all consumer products with the scalability to grow and evolve to support new consumer credit products, updated policies, and revised segmentation and treatment strategies.

CACS Enterprise provides advanced workflow features to maximize the effectiveness of collections and recovery treatments, optimize the deployment of collectors, effectively manage third parties and speed the collections of impaired accounts. By tightly integrating collections operations with recovery operations, whether managed in-house or through outside partners, CACS Enterprise helps you reduce credit losses, minimize expenses and improve your bottom-line results.

BENEFITS

- Utilize **one platform** for default management of all products
- **Reduce** redundant systems; **decrease** total cost of ownership
- Leverage **customer-centric processing** to manage the customer relationship
- Employ **real-time analytics** for advanced decisioning
- Use **channel integration to communicate with customers** the way they want to be contacted
- Work with an experienced **3rd party integration and management** provider



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.

FEATURES

CACS Enterprise offers an unsurpassed breadth of features that includes:

- Multi-user processing hierarchy and built-in role based security to support multiple collection and recovery organizations and credit products in a single system
- Flexible, table-maintained rules for defining workflows, collector and third-party assignment and regulatory compliance including parallel processing and task tracking for accounts
- Easy-to-learn and easy-to-use browser-based collector interface
- Collector call prompts that are easily modified scripts, which can include customer and account data to guide collectors for consistent customer interaction and experience
- Complete history and permanent audit trail of all collection activity
- Online correspondence definition, request, and cancellation for automated letters, forms, faxes and e-mails
- Multiple language and currency support
- Centralized system control through parameter tables that allow full management control over mission-critical treatment decisions and policy enforcement
- Controls for working accounts and online access messaging in accordance with allowable contact times and defined activity limits
- Workout and forbearance program eligibility rules for consistent application
- Custom Data Segments that allow management to add new data elements to CACS Enterprise that can be used by all system processes via table parameters, without programming
- Real-time Dashboard, system event, account inventory and collector performance reports
- Third-party subsystem for comprehensive rule-driven assignment, management and tracking of accounts assigned to third-party partners
- Optional Recovery Accounting Module expands CACS Enterprise to provide full financial accounting system for processing payments, fees and expenses on post charge-off accounts. The integrated Recovery Accounting module also provides whole asset sale processing and supports automated remittance and reconciliation of account balances

A PARTNER OF CHOICE

Through our transformational business approach, CGI helps banking, insurance, telecommunications utilities and government organizations become true service providers by transforming their approach, processes and technologies from a product to a client-centered orientation.

This depth of experience is due to our close client partnerships and our growth strategy, which includes strong organic growth and strategic acquisitions such as the 2012 purchase of Logica. Our full set of offerings—including consulting, business solutions, systems integration, and the full management of IT and business functions—allows clients to deliver faster, more targeted services at less cost and risk.

Combining industry expertise with technology solutions and scale, CGI offers clients a unique partnership approach. Our client-proximity business model provides accountable and responsive project delivery while our global delivery options offer the value of onshore, nearshore and offshore expertise.

CGI has a clear vision: We help clients achieve growth by providing the tools, insights and expertise needed to realize successful credit risk management strategies. Our clients gain the advantage of a knowledgeable, dedicated partner working to develop and implement solutions that address their business and technology challenges, enabling them to maximize customer profitability and sustain shareholder value.

CACS Enterprise also includes built-in interfaces to these value-added CGI software applications:

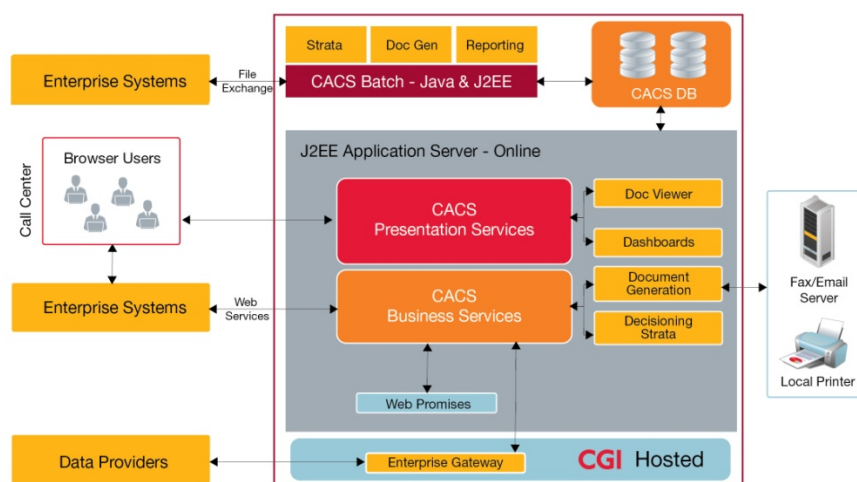
- **Web Promises®** for building a 24x7 web channel that allows customers to send a promise to pay, request for contact or other activity via a contact method that aligns with their preference
- **Enterprise Gateway®** for the quick and efficient retrieval of consumer and business credit bureau information, electronic bankruptcy data and third-party agency file transmissions
- **Strata® Enterprise** decision engine for automating advanced collections and customer strategies
- **ACLS® Enterprise** for full online loan servicing.

TECHNICAL ARCHITECTURE

CACS Enterprise is a full J2EE/Java application with the following major technical components:

- **Browser**—provides the thin client, browser user interface and supports Microsoft Internet Explorer.
- **Presentation Services Layer**—consists of the Web server and J2EE-based application server running on Linux, Unix or Windows platforms.
- **Business Services Layer**—encapsulates application processing in web services to complete business functions on the Linux platform.
- **CACS Batch**—batch processing functions that utilize Java/J2EE components; includes customer/account evaluation, reporting, interfaces, etc., on the Linux platform.
- **Database Server**—contains the centralized data repository for application data and system controls and Oracle database in the Linux/Unix environment.

CACS Enterprise Technical Architecture



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