

Strata® Enterprise Decision management

PROMOTING PROFITABLE CUSTOMER RELATIONSHIPS

In many organizations, each customer touch-point — from acquisition to collections — may have its own decision management criteria and supporting technology. With Strata® Enterprise 4.2—CGI's patented decision management solution—organizations can make profitable and efficient decisions throughout the customer life cycle and across the enterprise.

Organizations count on Strata to improve performance in every area of their businesses, including:

- Collections and recoveries
- Originations
- Servicing and customer management
- Marketing and customer acquisition
- Retention and churn

STRATA ADVANTAGES

- *Smarter decisions*—Strata monitors and evaluates customer data from multiple sources, and then modifies strategies relevant to each customer's distinct preferences and performance.
- *More consistent decisions*—Strata enables consistent application of business policy across all channels and business operations. Use of targeted recommendations minimizes human judgment inconsistencies.
- *Clearer results*—Strata provides feedback on the effectiveness of business rules, presenting a clear picture of the bottom-line impact of policy changes improves decisions.
- *Improved flexibility*—Business users have the flexibility to modify business rules without engaging additional IT resources.

FEATURES AND BENEFITS

Easily employed across the enterprise, Strata 4.2 features and benefits include:

- *An easy user interface*—Business users access a single user interface (UI) to develop decision strategies, data inputs/outputs and business rules for all types of customer decisions.
- *Powerful decision tools*—Strata's decision tool set includes scoring models, segmentation, decision trees, matrices and mathematical/statistical



CORPORATE PROFILE

With 71,000 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.

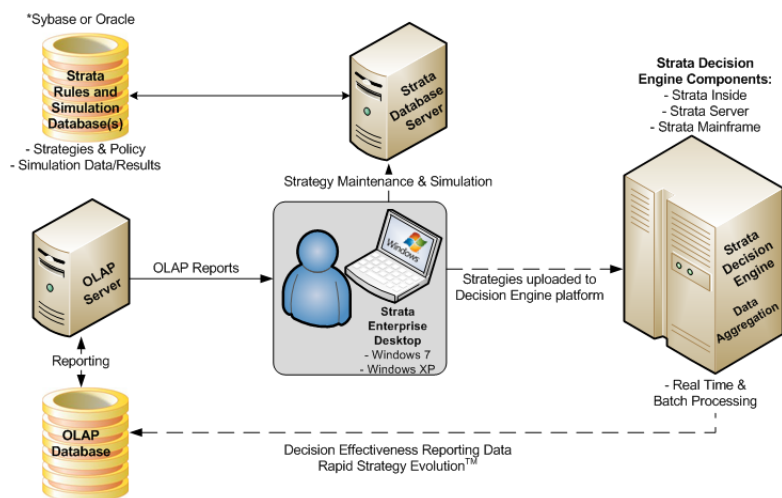
calculations. It integrates an engine for advanced scoring capabilities, e.g., neural networks and fuzzy logic, and can interface with optimization tools.

- **Built-in feedback loop**—Strata supports CGI's Rapid Strategy Evolution™, a proprietary “test-and-learn” capability considered more thorough than the “champion/challenger” method.
- **Simulation**—A simulation module enables you to test decision strategy, thus accelerating testing and implementation time-frames.
- **Reporting flexibility**—Strata reporting can support any OLAP tool using a “star schema” data model.

TECHNICAL ARCHITECTURE

The Strata Enterprise Workstation and Database Server operate in a Windows environment using either Sybase or Oracle. Strata supports the following multiple deployment options in either real-time or batch modes:

- **Strata Inside**—a callable engine, easily integrated using industry standard integration patterns. Available for Linux, UNIX, or Windows platforms.
- **Strata Server**—a comprehensive, scalable message-based decision service available for UNIX platforms.
- **Strata Mainframe**—a comprehensive, scalable CICS and VSAM engine for IBM mainframe environments.



IMPROVING THE BOTTOM LINE

Strata Enterprise 4.2 integrates and leverages information from every point on the customer value chain. With improved decision support and a unified customer view, organizations obtain better response and approval rates, higher utilization and wallet share, lower attrition rates, and increased cash collection.

Drawing upon a proven track record of delivery and service excellence, Strata customers have achieved:

- 10+ percent delinquent collections increases with no new staff
- 15+ percent loan approval increases
- 50+ percent retention of targeted account-closure requests
- 50+ percent direct mail sales increases

A PARTNER OF CHOICE

Through our transformational business approach, CGI helps banking, insurance, telecommunication, and government organizations become true service providers by transforming to a client-centered orientation.

This depth of experience is due to our close client partnerships and strong organic growth, including 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.