



_experience the commitment™

CACS® Enterprise

Enabling Breakthrough Performance
in Collections and Recovery

Business
solutions
through
information
technology®



BANKING AND INVESTMENTS GROUP

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, Strata® Enterprise, Enterprise Gateway®, 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 16th as part of the 2010 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.

INTEGRATED BEST PRACTICES COLLECTIONS AND RECOVERY MANAGEMENT

To succeed in today's hypercompetitive marketplace, lenders are placing increased emphasis on effective collections and recovery management to deliver bottom-line results. To meet these goals, the market-leading CACS Enterprise collections system helps you reduce operating expenses, delinquencies, and write off's while building profitable customer relationships, and improve all aspects of your end-to-end collections and recovery operations.

Supporting high-volume processing for all consumer products and providing scalability for growth, CGI's solution pioneered the use of automated collections, and behavior-scoring treatments, as well as the credit industry's evolution from account to customer and age-based to risk-based collections. CACS Enterprise has the flexibility and scalability to grow and evolve as you add new consumer credit products and advance your segmentation and treatment strategies.

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

Benefits

CACS Enterprise allows you to efficiently manage your collections and recovery operations, delivering bottom-line results:

- Treat customers consistently regardless of product, location, or stage of delinquency
- Automatically assign accounts to collectors and/or third-parties based on management defined treatments
- Reduce work preparation time by automatically prioritizing accounts
- Reduce callbacks and time-consuming research by providing collectors with complete, uninterrupted account information and processing through the entire collections and recovery lifecycle
- Speed collections by enabling parallel action paths for an account
- Supply dashboard reporting for account inventory and throughput intelligence to optimize the deployment of collectors
- Reduce training time needed for new collectors through the use of dynamic scripting and easy-to-understand screen layouts
- Automatically monitor collection activities and bottom-line results by collectors and collection groups
- Extendable to remote users via a browser-based interface
- CACS recovery accounting provides access to end-to-end collections and recovery management, third-party management, and recovery financial accounting
- Supports litigation, foreclosure, bankruptcy, repossession, REO, loss mitigation, and short sale workflows
- Open integration to allow channel access to IVR's and bank portals

Features

CACS Enterprise offers an unsurpassed breadth of features:

- Enterprise processing of all product portfolios and all geographic centers through one collections and recovery platform
- 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 displays
- Collector call prompts that are easily modified scripts, which can include customer and account data to guide collectors through consistent customer interaction
- Complete running 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 management full 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
- Automated system, account inventory, and collector performance reports
- Interface support to other automated systems such as predictive dialers
- Workout and forbearance program eligibility rules for consistent application of customer treatment programs
- Third-party subsystem for comprehensive rule-driven assignment, management and tracking of accounts assigned to third-party partners
- Custom Data Segments allow management to add new data elements to CACS that can be used by all system processes via table parameters, without programming
- 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 also provides whole asset sale processing and supports automated remittance and reconciliation of account balances

In addition to these features, the solution has built-in interfaces to additional CGI software including:

- Web Promises®, which helps organizations build a 24x7 web channel that allows customers to self-cure their delinquency via a contact method that aligns with their preferences
- 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

IMPROVE YOUR COLLECTIONS OPERATION

CACS Enterprise is the collections system chosen by many of the largest U.S. consumer finance organizations, as well as financial services institutions in Canada, Latin America, Europe, Asia, and Australia. It provides advanced workflow capabilities to deliver higher returns and address the most important questions for your business.

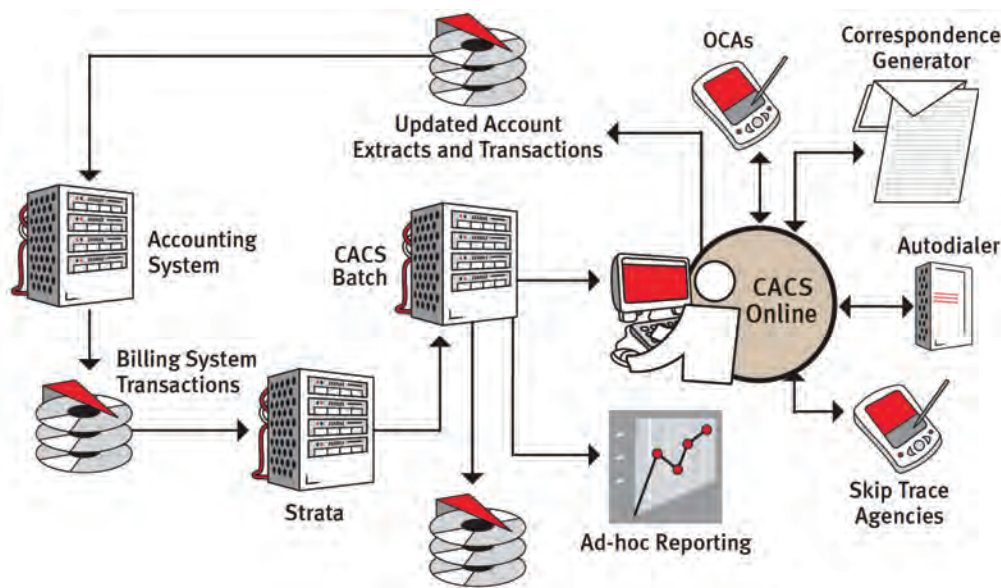
With CACS Enterprise, you have the help you need to reduce credit losses, minimize expenses, and improve your bottom line.



TECHNICAL SPECIFICATIONS

CACS employs a three-tier system architecture, consisting of the following major components:

- Browser—provides the thin client functionality to run the HTML-based user interface; supports Microsoft Internet Explorer 7.0
- Middle tier—consists of the Web server and J2EE-based application server; may be any HTTP 1.1-compliant Web server running on either a Unix or Windows platform
- Server—contains the centralized components of the CACS application; the following platforms are supported: CICS/VSAM, CICS/DB2, and Unix



CACS Enterprise
Data Warehouse

CGI's market-leading collections system provides online access to all account information; schedules, tracks, and monitors the follow-up on those accounts; and provides sophisticated collector performance and trend analysis reporting for more effective management of collections operations.

CORPORATE PROFILE

At CGI, we're in the business of satisfying clients by helping them win and grow. Since our founding in 1976, we've operated upon the principles of sharing in clients' challenges and delivering quality services to address them.

As a leading IT and business process services provider, CGI has a strong base of 31,000 professionals operating in 125 offices worldwide, giving us the competitive advantage of close proximity to our clients. Through these offices, we offer local partnerships and a balanced blend of global delivery options to ensure clients receive the optimal combination of value and expertise required for their success.

We define success by helping our clients achieve superior performance and gain competitive advantage.

CONTACT

For more information, visit www.cgi.com/banking or email banking.solutions@cgi.com