

CGI Gateway360®

Better decisions, faster response



Experience the commitment®

CGI Gateway360® (Gateway360) uses the cloud to provide a single point of access to third-party credit and collections information services and analytics for better decisions and faster response at the lowest cost.

Making better credit and lending decisions

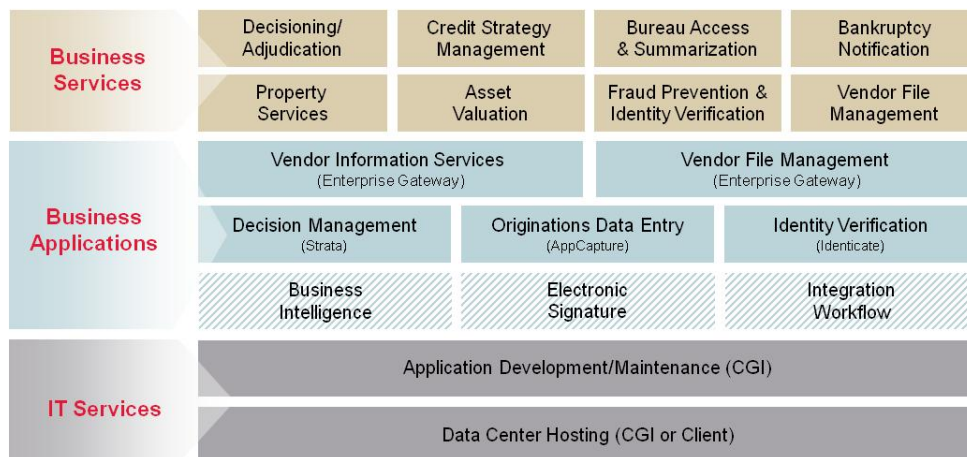
Today's economic environment requires sophisticated evaluations for sound credit and lending decisions, increasing the demand for third-party data from multiple sources primarily delivered as Web services. Too often, organizations must develop and maintain separate interfaces to these data sources, creating burdens for internal IT resources and slowing response time for business users.

CGI solves the challenge

Gateway360 provides a broad set of managed services that combine secure, seamless integration of third-party information services with internal systems, along with analytics and summary reporting services, for a complete solution. The result is real-time, online access to accurate, up-to-date information and insights for faster credit decisions.

Creative and flexible approach

Gateway360 is delivered as a cloud-based, managed service, with deployment configurations and customization options available to meet each client's unique needs. The business applications shown below in the Gateway360 Platform can be purchased separately or together and implemented in any order. We also offer implementation assistance and ongoing maintenance services.



 = CGI Proprietary Business Application

KEY BENEFITS

IMPROVE DECISION-MAKING

- Make better, faster decisions based on more accurate and up-to-date information, including meaningful, business-specific summaries

REDUCE COSTS AND COMPLEXITY

- Access superior functionality at the lowest price, increase reuse and eliminate upfront capital expenditures
- Streamline development and maintenance with a single integration point to multiple data sources, both third party and internal
- Reduce burdens on IT with CGI maintaining all connectivity and managing user provisioning and infrastructure

GAIN POWER AND CONTROL

- Add new services faster and more easily to meet changing needs as applications are always current
- Stay current with products, vendors, regulations, software, etc.
- Gain single-vendor accountability for services and infrastructure with results bound by strict SLAs

MAXIMIZE FLEXIBILITY

- Minimize operational risk with services delivered from CGI's secure data center, with encryption for shared data
- Access a robust and continually growing inventory of services that can be configured to support your unique processes, policies and requirements and implemented in any order

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CGI GATEWAY360 FEATURES

Decision Management	Create, simulate, execute, measure, and experiment with various customer decision strategies across the relationship cycle using CGI's customer-based business rules engine.
Credit Strategy Management	Improve the effectiveness of your credit risk strategies with the help of CGI subject matter experts who can provide a detailed strategy analysis supporting strategy experimentation and continuous improvements.
Bureau Access and Flexible Summarization	Access all major North American Consumer and Business Credit Bureaus. Use flexible, business rules driven summarization capabilities to support ever-changing credit decision requirements.
Bankruptcy Notifications	Discover, monitor, and manage changes in bankruptcy case information with automatic notifications to enhance the efficiency of collections and recovery bankruptcy processing. Integrate directly with the U.S. Bankruptcy Court system's Electronic Bankruptcy Noticing to quickly identify new filings and updates.
Property Services	Gain access to industry-leading providers for real estate appraisals, title searches, flood certifications, and Tri-merge Credit Bureaus.
Asset Valuations	Acquire real-time access to automobile valuation service providers.
Fraud Prevention	Manage identity fraud and define prevention strategies that are commensurate with the risk of the particular consumer transactions.
Vendor/Agency Management	Share data and collaborate with third-party partners through CGI's Agency Management capability, which supports automated and manual secure data exchange via standard or vendor file formats.
Proven Rapid Boarding Methodology	Access credit services quickly through CGI's proven Managed Services rapid deployment and implementation approach. Since no applications are installed on-premises, implementation can typically be provided within 90 days.

WHY CGI AND GATEWAY360

- Leading credit management solutions implemented by more than 350 leading financial services, telecom, utility and government organizations
- World-class service levels that met or exceeded 98% of the time
- Rigorous project monitoring resulting in 95% on-time, on-budget delivery
- Industry-low attrition and 85% of CGI professionals are owners
- Vendor-neutral, technology-agnostic approach for complete flexibility and choice in solutions
- Cloud services built upon a mature IT governance framework to deliver predictable and sustainable savings
- 9.75/10.0 client satisfaction score for Gateway360



FUNCTIONAL INTEGRATION CAPABILITIES

CGI's Gateway360 integrates with key credit management applications, such as collections and recovery, originations, and fraud prevention.

Gateway360 for Default Management

Improve your collections capabilities and treatment decisions through simplified access to outside collection agencies (OCAs) and external information service providers. Gateway360 integrates with collections and recovery software, such as CGI's CACS® Enterprise, and is available as a seamless part of CGI's end-to-end default management solution, CGI Collections360®. Integrating Gateway360 into your default management operations provides improved efficiencies by enabling organizations to:

- Transfer and manage files sent between their collections solution and third-party service partners
- View or post updates directly to and from their collections solution through the Vendor Portal
- Access external information services, including:
 - Credit Reports
 - SSN/SIN searches
 - Driver's License searches
 - Identity Verification services
 - Fraud Detection services
 - Skip Trace services
 - Bankruptcy Notifications

Gateway360 for Originations

Use a single gateway to access virtually any information service to enhance your originations processes. Gateway360 integrates with originations platforms, such as CGI's ACAPS® Enterprise, to help organizations manage the entire originations process.

Gateway360 simplifies the originations process by connecting organizations to the major consumer and business credit bureaus as well as providing access to information service providers such as car valuation providers, property services providers, and indirect auto facilitators. Gateway360 supports flexible vendor summarization options allowing your business to make smarter decisions. It also reduces vendor switching costs with access to multiple service providers and offering a normalized view of services to minimize efforts on retraining staff.

Gateway360 for Fraud Prevention

Improve your organization's fraud prevention measures by leveraging a real-time identity and authentication solution to safeguard your business from the dangers of fraud.

Gateway360 integrates with identity fraud and verification solutions, such as CGI's Identicate®, to provide end-to end protection of your client's credit life-cycle and reducing the risk of potential fraud.

Gateway360 strengthens identity fraud measures by providing access to industry leading prevention and authentication products such as identity search and verification, fraud risk assessments and scoring, and fraud detection and alerts. By incorporating an identity fraud prevention and authentication solution like Gateway360 into your business process, you will gain confidence by knowing your business is safe, no matter how your customers reach you.

ABOUT CGI AND CREDIT MANAGEMENT

Founded in 1976, CGI is the fifth largest independent information technology and business process services firm in the world, with 71,000 professionals in more than 40 countries.

CGI offers local partnerships and a balanced blend of delivery options—including onshore, nearshore and offshore expertise—to ensure clients receive the combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve superior performance.

CGI's long-standing specialization in credit management has resulted in strong partnerships and a leading position in providing trusted solutions for all phases of the credit process.

Our managed service offerings draw on this extensive experience to deliver tailored highly innovative solutions for our clients.

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