



_experience the commitment™

ACAPS® Enterprise

Business
solutions
through
information
technology®



Banking and Investments Group
Banking. Transformed.™

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, 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 15th as part of the 2007 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.

KEEPING PACE WITH MARKET DEMANDS

In today's highly competitive credit environment, customers demand that financial services institutions offer rapid decisions on credit applications. ACAPS® (Automated Credit Application Processing System) Enterprise is a market-leading, enterprise credit originations system that delivers instant decisions through a multitude of channels.

ACAPS Enterprise provides the speed, control, flexible interface, and technological edge you need to transform your originations process into a customer-focused, multichannel, and cost-efficient operation.

Benefits

CGI helps differentiate your business. Our leading credit originations solution delivers the following benefits:

- Delivers a customized customer experience by using data from multiple sources and incorporating new tools and techniques to automate processes, such as campaign offers and credit decisions. Test-and-control methods, as well as sophisticated reporting, are provided to continually monitor and improve performance.
- Provides consistent responses to all credit requests, regardless of the customer's preferred channel—branch, telephone, Internet, home banking, ATM, or personal representative.
- Reduces application turnaround time by automating key processing steps such as calculation of credit scores; request, retrieval, and interpretation of credit bureau reports; preparation of application logs and periodic status reports; and automatic tickler queuing of pending applications for management attention.
- Facilitates efficient portfolio growth by enabling more applications to be processed with current staff levels, and offers the ability to rapidly introduce new products.
- Provides interfaces to leading automotive valuation providers and direct access to dealer-submitted credit applications.

Features

With the ACAPS Enterprise solution, you can:

- Support major lending products, including home equity loans/lines, auto loans/leases, direct and indirect loans/lines, credit cards, and business loans/lines.
- Tailor credit policies to each distinct product offered
- Offer institutions the option of controlling functions such as data entry, decisioning, document preparation, and booking through centralized/decentralized application processing, regardless of the number of processing sites
- Handle individual processing for a variety of application types, including those with multiple guarantors, through management-defined parameters
- Allow customer-focused product selection capabilities using business rules to determine the right product offering(s) for the customer
- Use a "what-if" calculator for needs analysis scenarios to determine the right loan amount or payment threshold for the customer
- Support an unlimited number of scoring algorithms and decision trees for first- and second-pass credit decision models.

In the automotive leasing and lending areas, ACAPS Enterprise:

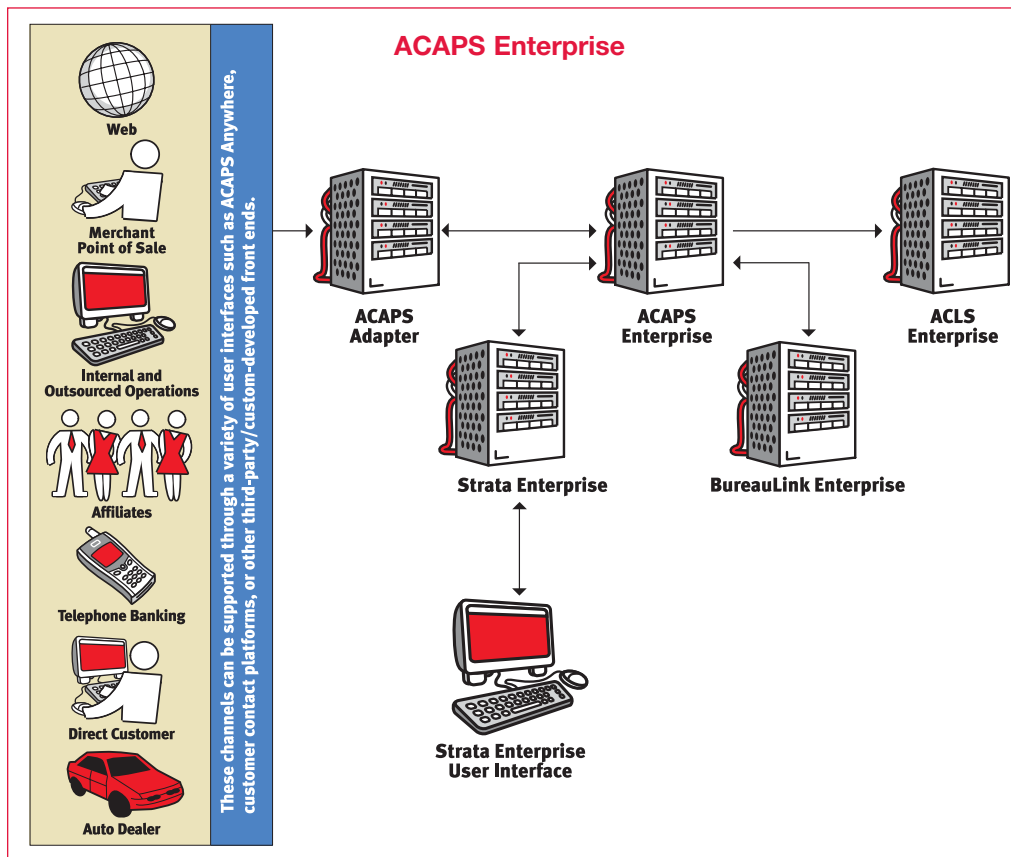
- Allows you to capture automotive leasing financial data, evaluate leasing applications, and validate leasing contracts
- Interfaces with NADA, Black Book, and ALG for faster and more accurate valuation of vehicle loan values and leasing information
- Provides real-time interface to DealerTrack™ and RouteOne® for receiving and processing credit applications initiated at the auto dealer

Technical specifications

With the ACAPS Adapter, you have seam-less support to process applications from various channels. The Adapter “open enables” ACAPS Enterprise to communicate with multiple channels, including other tools within your originations operations. It is based on a channel-independent middle tier that translates XML messages from a particular channel to the solution’s application programming interfaces (APIs) and sends them to ACAPS Enterprise for processing.

The solution also interfaces with the Strata® Enterprise decision engine, which has proprietary test-and-learn capabilities that enable organizations to strategically evolve their credit policy, and with BureauLink® Enterprise, an online interface to major U.S. and Canadian credit bureaus.

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



MARKET-LEADING ORIGINATIONS

CGI delivers a solution that allows institutions to keep pace with market demands. ACAPS Enterprise offers:

- Customized customer experiences by leveraging data from multiple sources
- Consistent responses to credit requests regardless of channel
- Fast turnaround times and portfolio growth by automating key processes
- Interfaces with providers and partners
- Ability to introduce new products with ease

The market-leading, enterprise-wide credit originations solution achieves fast decisions from a multitude of channels and supports the diverse demands of leading credit providers.

CORPORATE PROFILE

Founded in 1976, CGI Group Inc. is one of the largest independent information technology and business process services firms in the world. CGI and its affiliated companies employ approximately 26,000 professionals.

CGI provides end-to-end IT and business process services to clients worldwide from offices in Canada, the United States, Europe, Asia Pacific as well as from centers of excellence in North America, Europe and India. CGI's annual revenue run rate stands at CDN\$3.7 billion and at June 30th, 2007, CGI's order backlog was CDN\$12.4 billion.

CGI shares are listed on the TSX (GIB.A) and the NYSE (GIB) and are included in the S&P/TSX Composite Index as well as the S&P/TSX Capped Information Technology and MidCap Indices.

Website: www.cgi.com.