



_experience the commitment™



ACAPS® small business lending

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.

DIFFERENTIATE YOUR BUSINESS

Today's small business customer just might be tomorrow's multibillion dollar enterprise. And in the hypercompetitive finance industry, an institution's ability to provide superior small business lending services ensures profitable relationships for the future. But new entrants are capturing more market share by marketing and processing small business credit applications more effectively than traditional providers of financial services.

ACAPS® Small Business Lending—a subsystem to CGI's industry-leading ACAPS Enterprise credit originations system—can help. It offers the customer-focused, multichannel, cost-efficient system you need to tilt the playing field back in your direction.

Benefits

Through best-in-class software and consulting services, CGI helps financial institutions forge profitable relationships with small business customers by eliminating manual processes and automating credit decisions for lending applications.

With the ACAPS Small Business Lending solution, you can:

- _ Deliver a customized customer experience
- _ Automate the originations process
- _ Provide consistent responses to all credit requests regardless of the customer's preferred channel—branch, telephone, Internet, home banking, ATM, or personal representative
- _ Access third party data in real time to strengthen the quality of the credit decision

Common application processing through ACAPS Enterprise results in:

- _ Reduced training and maintenance expenses
- _ Centralized files for all consumer and business data
- _ Flexible product/process for changes and additions

Features

ACAPS Small Business Lending combines ACAPS Enterprise's workflow component with the Strata® Enterprise decision engine and the BureauLink® Enterprise Business Reporting Subsystem interface to credit bureaus to provide an end-to-end solution for your small business credit processing needs. Features include:

- _ Data entry panels to capture business demographic information, balance sheet data (assets and liabilities), and income statement data from multiple periods, cash flow position, and financial ratios
- _ Flexible parameters and table controls that enable users to define the workflow and the type of credit bureau report (consumer and/or business) required for small business applications
- _ Business reporting subsystem that supports business reports from D&B, Equifax Small Business Financial Exchange and Experian Business (Support for business list processing is provided for business report requests when the bureau returns a "list of similars.")
- _ Fraud and duplicate checking, as well as archive lookup and retrieval, for instant access to information on existing business applications
- _ Individual processing for a variety of application types, including those with multiple guarantors, which support management-defined parameters
- _ Customer-focused product selection capabilities using business rules to determine the right product offering(s) for the customer
- _ "What-if" calculator for needs analysis scenarios to determine the right loan amount or payment threshold for the customer
- _ Ability to capture and decision based on a wide array of financials for the business applicant, guarantors and other business interests of the applicant

In addition, financial institutions can tailor each credit product offered with individual credit policy and review criteria. And, through the solution's interface to the Strata Enterprise decision engine, customers can take advantage of advanced decisioning capabilities for prescreening, credit scoring, review rule processing, rate assignment, counter-offer, cross-sell, up-sell, document preparation, and dealer participation fee calculation.

Technical specifications

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

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.