



\_experience the commitment™

## ACLS® 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.

## MEETING CONSUMER DEMANDS

In today's highly competitive financial services marketplace, credit-granting organizations need a lending system that can accommodate the ever-changing array of credit products that consumers demand. Financial institutions must have the ability to offer flexible payment terms, unique fee structures, and tailored credit products.

With CGI's Advanced Consumer Lending System (ACLS® Enterprise 6.1)—a comprehensive, online, real-time lending system—you can support processing for virtually any type of retail consumer credit product. This industrial strength, customer-focused credit servicing platform is designed to enable financial institutions to rapidly and efficiently introduce new credit products or refine existing ones.

ACLS Enterprise is designed to accommodate virtually any organizational structure, and can be easily adapted to reflect changes resulting from mergers or acquisitions. It also provides a new dimension in flexibility, efficiency, and customer service, and its scalable architecture accommodates even the largest credit volumes.

### Features

ACLS Enterprise maintains complete customer profile data and links multiple credit products to a single customer to identify all contingent liabilities. In addition, the solution captures demographic information for a virtually unlimited number of secondary borrowers and comakers for each credit product.

Other platform features include:

- Supports all major types of consumer lending products, including precomputed and simple interest loans, revolving credit accounts, demand loans, student loans, small business loans, indirect dealer loans, and loans charged off from ACLS Enterprise or other servicing systems
- Creates innovative products and services—through management-defined parameters—to establish features such as state controls, variable, tiered and split rate products, as well as teaser rates
- Features comprehensive loan accounting capabilities, including multiple accrual and rebate methods, online inquiry and updating, unlimited online history, full backdating and reposting capabilities, securitization processing, and multiple billing and repayment options
- Offers master lines of credit, whereby an unlimited number of subordinated accounts can be managed under a single line, each with its own rates and repayment calculations
- Supports all types of credit insurance—front-end and recurring fee processing, extension processing, and automatic delinquency tracking
- Permits the unique definition of each dealer-to-loan relationship, including rebate and accrual specifications, manufacturer subsidized rates, holdbacks, recourse and chargeback agreements, insurance arrangements, and reporting

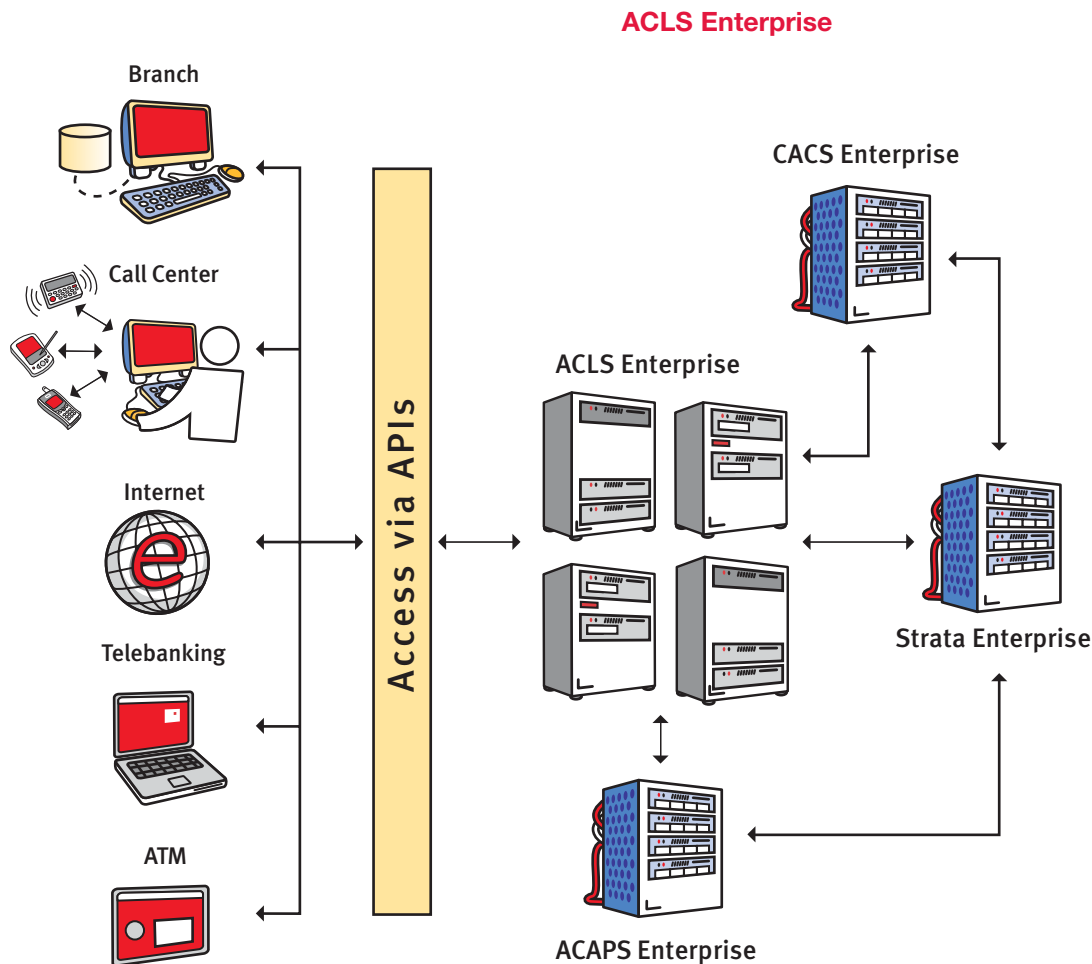
In addition, the asset securitization feature allows financial institutions to create and maintain pools of loans for investors. You can select blocks of loans based on certain criteria—such as note amount and loan term—and group them together in a pool. This pool of loans can then be sold to one or more investors while the loans are still maintained on ACLS Enterprise. The financial institution collects servicing fees from the investors.

## Technical specifications

The ACLS platform contains flexible application programming interfaces (APIs) to provide connectivity to a wide variety of customer access channels, and interfaces with our other leading platforms:

- Strata® Enterprise decision engine— enabling financial institutions to take advantage of advanced decisioning capabilities for customer service functions such as credit line decisions, fee assessments, and collections
- CACS® Enterprise collections system—providing delinquent account processing for a variety of credit vehicles, including installment loans and revolving credit
- ACAPS® Enterprise originations system—allowing financial institutions to transform their originations process into a customer-focused, multi-channel, advanced, decision-based, cost-efficient system

ACLS Enterprise is a mainframe-based credit processing application. The current release operates in an IBM System 390 (or compatible) environment. Batch programs are in VS COBOL II. Database access is via MVS/CICS/VSAM.



ACLS Enterprise is a comprehensive, fully online, real-time lending system that supports processing for virtually any type of retail consumer loan. It is an industrial-strength, customer-focused loan servicing platform designed to enable financial institutions to rapidly introduce new products or refine existing ones. In addition, the solution is designed to accommodate virtually any organizational structure, and can be easily adapted to reflect any changes resulting from mergers or acquisitions.

## DELIVERING BUSINESS VALUE

CGI's comprehensive online lending platform supports processing for virtually any type of retail consumer credit product—improving customer satisfaction through easy access to loan account information. With the ACLS Enterprise platform, you can:

- Deliver enterprise, customer-focused management strategies through a comprehensive database
- Bring new credit products and services to market in a timely and cost-effective manner through a parameter-driven, user-maintainable architecture
- Process large volumes through the platform's scalable architecture
- Support asset growth resulting from mergers and acquisitions
- Permit multiorganizational processing—while allowing independent organizational processing—through an extremely flexible, management-defined control file structure

With ACLS Enterprise, financial institutions have the ability to offer streamlined processes and strategically improve consumer lending operations.

## 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](http://www.cgi.com).