

\_experience the commitment



## Strata® Enterprise

### Corporate profile

At CGI, we're in the business of satisfying clients. For 30 years, we've operated upon the principles of sharing in our clients' challenges and delivering quality services to solve them.

A leading IT and business process services provider, CGI has approximately 25,000 professionals operating in 100+ worldwide offices, giving us 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 combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve results.

### Promoting profitable customer relationships

In many organizations, each customer touch-point—from acquisition to collections—may have its own decisioning criteria and supporting technology. With Strata® Enterprise 4.1—our patented decision management solution—organizations can make profitable and efficient decisions throughout the customer life cycle and across the enterprise.

Organizations count on Strata to improve performance in every area of their businesses, including:

- Marketing and customer acquisition
- Originations
- Servicing and customer management
- Retention and churn
- Collections and recoveries

#### Strata advantages

- *Smarter decisions*—Strata monitors and evaluates customer data from multiple sources, and then modifies strategies relevant to each customer's distinct preferences and performance.
- *More consistent decisions*—Strata enables consistent application of business policy across all channels and business operations. Use of targeted recommendations minimizes human judgment inconsistencies.
- *Clearer results*—Strata provides feedback on the effectiveness of business rules. A clear picture of the bottom-line impact of policy changes improves decisions.
- *Improved flexibility*—Business users have the flexibility to modify business rules without engaging additional IT resources.

#### Features and benefits

Easily employed across the enterprise, Strata 4.1's features and benefits include:

- *An easy user interface*—Business users access a single GUI to develop decision strategies, data inputs/outputs, and business rules for all types of customer decisions.
- *Powerful decision tools*—Strata's decision tool set includes scoring models, segmentation, decision trees, and matrices. It integrates an engine for advanced scoring capabilities, e.g. neural networks and fuzzy logic, as well as has the ability to integrate with optimization tools.
- *Built-in feedback loop*—Strata supports our Rapid Strategy Evolution™, a proprietary “test-and-learn” capability considered more thorough than the “champion/challenger” method. An OLAP reporting solution supports results analysis.

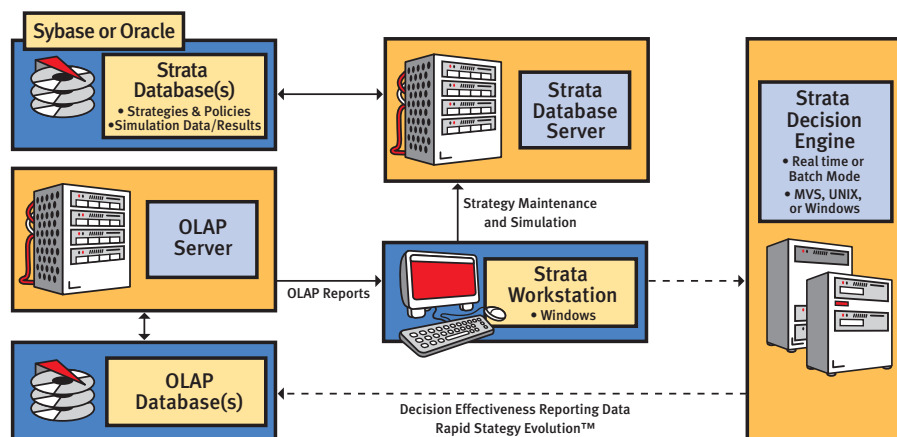
## Promoting profitable customer relationships

- *Simulation*—A simulation module enables you to test decision strategy, thus accelerating testing and implementation time-frames.
- *Reporting flexibility*—Strata reporting can support any OLAP tool using a “star schema” data model.

### Technical architecture

The Strata Enterprise Workstation and Database Server operates in a Windows environment using either Sybase or Oracle. Strata supports the following multiple deployment options in either real-time or batch modes:

- *Strata inside*—a callable engine embeddable in other applications or easily integrated using XML/Java adapters, for UNIX or Windows platforms
- *Strata server*—a comprehensive, scalable UNIX based engine
- *Strata MVS*—a comprehensive, scalable CICS and VSAM engine for IBM mainframe environments



### Improving the bottom line

CGI's decision management solution, Strata Enterprise 4.1, integrates and leverages information from every point on the customer value chain. With improved decision support and a unified customer view, organizations obtain better response and approval rates, higher utilization and wallet share, lower attrition rates, and increased cash collection.

Drawing upon a proven track record of delivery and service excellence, Strata customers have achieved:

- 50+ percent direct mail sales increases
- 15+ percent loan approval increases
- 50+ percent retention of targeted account-closure requests
- 10+ percent delinquent collections increases with no new staff

## A partner of choice

CGI knows the telecommunications industry. With over 30 years of experience, we've partnered with global, national and regional institutions to help them achieve advantage through customer satisfaction. In the credit industry alone, CGI has more than 350 clients worldwide.

This depth of experience is due to our close client partnerships and to our growth strategy, which includes strong organic growth and strategic acquisitions such as the 2004 purchase of AMS. Our full set of offerings—including consulting, business solutions, systems integration, and the full management of IT and business functions—allows clients to deliver faster, more targeted services at less cost and risk.

Combining industry expertise with technology solutions and scale, CGI offers clients a unique partnership approach. Our client-proximity business model provides accountable and responsive project delivery while our global delivery options offer the value of onshore, nearshore and offshore expertise.

CGI has a clear vision: We help clients achieve growth by providing the tools, insights, and expertise needed to realize successful credit risk management. Our clients gain the advantage of a knowledgeable, dedicated partner working to develop and implement solutions that address their business and technology challenges, enabling them to maximize customer profitability and sustain shareholder value.

Business solutions through information technology®

