

Web Promises™

THE COLLECTIONS TRANSFORMATION

MAJOR MILESTONES

1983 - The first CACS Baseline product is released.

1986 - The first multi-product version for CACS is released.

1987 - Auto-dialer capabilities are added.

1993 - Integration with Strata for Risk Based Collections.

1998 - Expanded Rule Processing to put more control of collections treatment in the hands of the Business Users.

2000 - New release adds to the CACS Anywhere graphical user interface, and international functionality with multi-language and multi-currency support.

2003 - Launched the Recovery Release with integrated, single system support for collections and recovery of pre and post charge-off accounts as well as Charge-off accounting. Introduced the Browser User Interface.

2008 - Mortgage/Home Equity collections and loss mitigation functionality added in response to changes in the economy.

TRANSFORMING COLLECTIONS™

As organizations reel from their current, massive debt collection problem, CGI helps them quickly launch a new, inexpensive way to solve this ongoing issue. Faced with the declining effectiveness of telephone channels, organizations need a better way to spur collections. CGI's Web Promises enables organizations to put their collections activities on the web quickly and cost effectively, and to start collecting more money now—without adding additional staff or overhead.

Did the debt onslaught leave you submerged in loan losses?

Soaring loan delinquencies have left organizations strapped for capacity to handle the deluge of new collection activities. At the same time, the effectiveness of traditional telephone channels is in long-term decline. It's an expensive and inefficient way to collect money, and consumers have erected barriers against it. They have little time or inclination to answer collection calls and, consequently, they are becoming "immune" to conventional phone and mail collection tactics. With the growing mismatch between conventional collection initiatives and consumer preferences, organizations need to find new channels to help debtors resolve their problems.

Collections is one of the last hold-outs of advanced automation. Automated support of collections is relatively limited even for batch processing. As a collections channel, the Internet is virtually untapped; the web is being used successfully for many other areas of credit and customer service—why not collections?

The Internet can offer an effective way to collect money for a targeted set of customers. From the organization's perspective, the web can deal with high volumes of collections efficiently and cost effectively. It can scale without staffing an equal number of full time equivalent positions. From the consumer's perspective, a web collections channel interacts the way they want it to: on their own timetable, without confrontation, and via a self service portal.

How do you emerge from the credit crunch-inspired downturn in collections?

CGI's Web Promises is a low-cost way to get more money faster from delinquent consumers. Optimized for CACS®, Web Promises can achieve tremendous operational savings, opening the door to total transformation of the collections function. With a remarkably low capital outlay, your organization can be up and running in as little as two months, and get full payback as quickly as one year.

Web Promises is a web agent that organizations can easily integrate into existing collections systems. The new tool helps you build a web channel that allows customers to self-cure their delinquency via a contact method that aligns with their preferences:

- in a “self service” mode
- on their schedule, which often is outside the legal “window” of collection activity by phone
- without the embarrassment of receiving unexpected calls in front of friends, family and co-workers.

For organizations, a branded web channel works 24/7 without the additional costs and constraints of staffing, training and turnover. The business case is further bolstered by the speed of implementation, the low capital expenditure, and the channel's ability to reach reticent debtors.

CGI's Web Promises transforms the collections process

Web Promises can use organization-branded Web sites to facilitate “agent-less” collection activity, including most aspects of debt negotiations, commitments, payments and settlements. The tool gives consumers a comfortable avenue to exchange pertinent information with the creditor and make promises leading to more debt repayment.

CGI's Web Promises provides business-rule screening and delivers acceptable transactions to CACS or other collection systems for near-real-time processing. The debtor receives immediate feedback, creating the perception of end-to-end real-time processing. The tool facilitates communications of web promises, web commitments and some aspects of debt settlement.

While Web Promises can be tailored to work with most core collection systems, it is optimized for CACS 8.0+, CGI's market leading collection system. For existing CGI customers, moving quickly to web-based collections has never been easier.

Web Promises uses a Service Oriented Architecture (SOA). As organizations begin to migrate their software solutions toward this next generation of technology, CGI's Web Promises will become a valuable, reusable and scalable element of a broadly-based web services approach to collections technology.

Unlike some hosted web-based collection services, CGI Web Promises is supported by the long-time leader in collection systems for large scale organizations. CGI's CACS Enterprise is the collections system chosen by many of the world's largest consumer finance organizations and financial services institutions, including seven of the top 10 U.S. banks and six of the top 10 banks worldwide.

With Web Promises, you have the help you need to increase collections, minimize expenses, and improve your bottom line.

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 27,000 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 \$3.8 billion and at March 31st, 2008, CGI's order backlog was \$12.04 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/banking