

Transforming Collections™

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.

CACS® ENTERPRISE

CGI's market-leading CACS Enterprise enables breakthrough performance in collections and recovery. With CGI's collections system you can reduce operating expenses, control bad debt, increase recoveries, build profitable customer relationships, and improve all aspects of your end-to-end collections and recovery operations. And in response to current market conditions, we have enhanced our newest release to include support for mortgage and home equity collections including loss mitigation and foreclosure evaluation and processing.

Improve bottom-line results with CACS Enterprise

CACS Enterprise provides advanced workflow features necessary to maximize the effectiveness of your collections and recovery treatments, optimize the deployment of your collectors, effectively manage third parties and speed the collections of impaired accounts. By tightly integrating collections operations with recovery operations, regardless of whether they are managed in-house or through outside partners, you can reduce credit losses and minimize expenses.

Benefit from more efficient collections and recovery operations

CACS Enterprise allows you to efficiently manage your collections and recovery operations, delivering bottom-line results:

- Treat customers consistently regardless of product, location, or stage of delinquency
- Automatically assign accounts to collectors, third-parties and to automated treatments when these can have a major effect
- Reduce work preparation time by automatically prioritizing accounts
- Reduce callbacks and time-consuming research by providing collectors with complete, uninterrupted account information and processing through the entire collections and recovery lifecycle
- Speed collections by enabling parallel action paths for an account
- Supply account inventory and throughput intelligence to optimize the deployment of collectors
- Reduce training time needed for new collectors through the use of dynamic scripting and easy-to-understand screen layouts
- Automatically monitor collection activities and bottom-line results by collectors and collection groups

The system is also easily extendable to remote users via a browser-based interface, and is scalable to meet the demands of the largest organizations. With the CACS recovery accounting option, you have access to end-to-end collections and recovery management, third-party management, and recovery financial accounting.

WEB PROMISES™

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.

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.

Transform your collections process

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.

Partner with a leader in collection systems

CGI is 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. CGI has the expertise and solutions required to enable breakthrough performance in your collections and recovery 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 27,000 professionals in over 100 offices across 16 countries.

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 June 30th, 2008, CGI's order backlog was \$12.03 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.

FOR MORE INFORMATION

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