

# Enterprise Credit Solutions Software-as-a-Service

*“Initial concerns over security, response time, and service availability have diminished for many organizations as software-as-a-service business and computing models have matured and adoption has become pervasive.”*

- Sharon Mertz, Research Director, Gartner, *“Gartner Says Worldwide SaaS Revenue in the Enterprise Application Markets Will Grow 27 Per Cent in 2008,”* October 22, 2008

## ACHIEVE OPTIMUM EFFICIENCY, CUSTOMER SATISFACTION AND OPERATIONAL EXCELLENCE

Organizations are in survival mode-- hunkering down, rebuilding capital, buying time-- and are avoiding all but the most compelling opportunities.

Many organizations spend a majority of their IT budget preserving outdated and disparate systems resulting in an innovation paralysis that erects huge barriers to performance. They want to invest in transforming core technologies, but the current economic downturn coupled with a heavy maintenance burden leaves little capital available for investing in improvements and initiatives. Consequently, businesses are stuck in a technological quagmire of moribund, redundant applications serving their key products and channels.

In this environment, Software-as-a-Service (SaaS) is an imminently sound solution. It allows organizations to transition from their current legacy systems to a multi-client, enterprise model with new web-based, customer-centric functionality.

## CGI brings it all together

For leading institutions, CGI provides SaaS to help them slash their total cost of ownership and free the organization for market-leadership and innovation. CGI can take over IT responsibilities for key credit applications and migrate them to next generation architecture and functionality. Unlike systems maintained in-house, CGI's SaaS approach delivers cutting-edge functionality without tying up internal resources and precious capital for implementation, operation, maintenance and upgrades.

Outsourcing with CGI shifts the risk and responsibility from the client to us, thus providing clients with more capabilities with less risk:

- Minimal upgrade risk
- Minimal customization risk
- Minimal implementation risk
- Minimal compliance risk
- Minimal performance risk
- No “peak capacity” pricing risk
- No staffing risk

Best of all, with CGI's outsourcing approach, organizations can transform core technologies without making massive new investments in overhauling or replacing existing systems. The result is optimum efficiency, customer satisfaction and operational excellence.

## What does CGI Deliver?

- 1) **A migration path.** CGI's SaaS transitions organizations from current legacy systems to CGI's best-of-breed enterprise credit applications. SaaS removes risk through guaranteed performance provisions of CGI's Service Level Agreements (SLAs).
- 2) **Full operational support.** With CGI as your SaaS provider, there is no need to buy hardware and hire IT staff for needs that may fluctuate significantly. We provide all support and maintenance necessary, freeing bank's IT staff to focus on top priorities and provide superior execution of credit strategies.
- 3) **Built-in configuration.** SaaS precludes the need for system customization, typically the root cause of upgrade paralysis for in-house systems. CGI uses built-in configuration tools to give clients more flexibility and originality than they could achieve with in-house customization.
- 4) **Security and Privacy.** CGI maintains security and privacy for each financial organization, giving clients peace of mind that their business is safe. This is accomplished by establishing secure multi-instance systems for each client that do not share executable code. Other security best practices include comprehensive change management, backup and recovery and disaster recovery procedures, as well as disaster recovery requirements and physical level security standards.
- 5) **Future Investment.** We continually invest in information technology and functional enhancements, including regulatory compliance, so businesses gain sustainable competitive advantage with current features and rapid time-to-market.

## Why CGI?

CGI has over three decades of experience in consumer credit management to offer best-of-breed enterprise credit applications. We have an integrated team of dedicated CGI product specialists with proprietary knowledge, who know each financial application inside/out, further reducing risk and providing an added window into industry trends and regulations.

Business need	Benefits of working with CGI
Innovate products and processes	CGI implements a universal processing environment, so you are free to allocate the bulk of your IT budget to market innovation instead of maintenance.
Lower total cost of ownership	We provide the software, infrastructure and support resources necessary to run your credit applications, so you don't have to overhaul or replace existing systems, resulting in a lower total cost of ownership.
Shorten time-to-market	SaaS serves as an automatic pilot for upgrades and enhancements, so you can gain a competitive advantage with current features and rapid time to market.
Sustain accountability for results	We retain accountability for results through performance provisions of our SLAs, so you can trust us to make your business our priority.

\_experience the commitment™

## COMPANY 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 address them. As a leading IT and business process services provider, CGI has approximately 25,000 professionals operating in 100+ offices worldwide, giving us the competitive advantage of close proximity to our clients.

Through these offices, CGI offers local partnerships and a balanced blend of global delivery options—including onshore, nearshore and offshore expertise—to provide clients with the combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve superior performance.

## FOR MORE INFORMATION

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