



Market ▲ 0.5 ▼ 0.12

Forex ▲ 3.6 ▼ 1.65

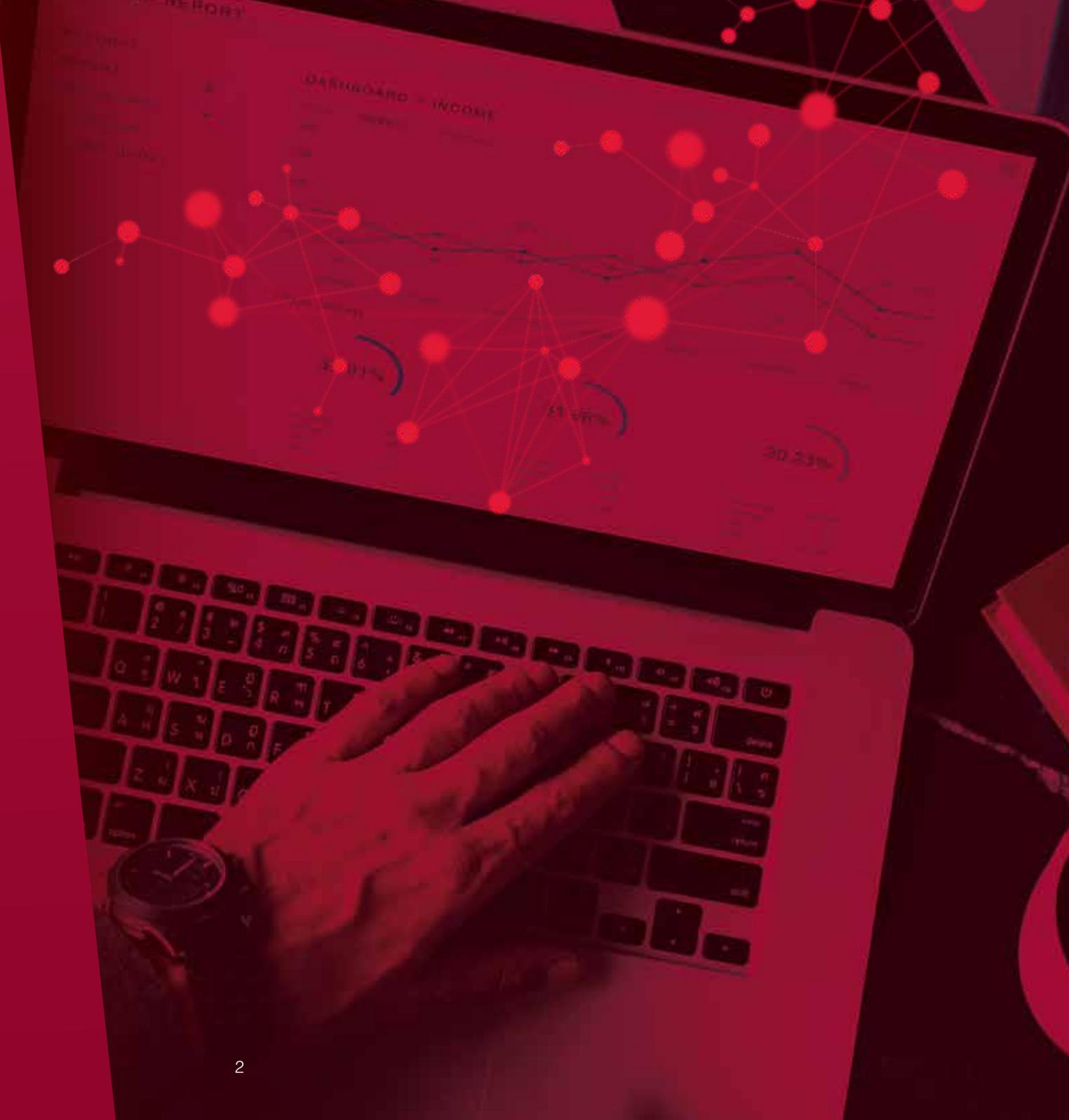
Gold ▲ 0.02 ▼ 0.25

Revenue Management Service

CGI

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Optimising your resources in a digital world

Today, businesses are increasingly looking towards twenty-first century digital solutions to optimise their credit management and collections operations. While it has always been essential for organisations to maximise the use of their resources in order for them to stay competitive, businesses are now looking at new ways to harness digital enablers to streamline their operations.

In this scenario, CGI offers organisations almost three decades of experience in helping customers transform their collections and operations infrastructure. Our automation and enabling technologies play a key role in enabling faster collections, improvements in data analysis and real-time decision making.

Our market leading solution suite, Collections360, puts CGI at the heart of more than 300 clients' credit management and collections operations - helping them to reduce bad debt, improve cash collected, maintain compliance and improve customer service.

Our successful clients include:

- ▶ For one of the world's largest computer manufacturers we took on their complete collections management operation. Within 3 months we reduced their losses by 10%.
- ▶ For a German car manufacturer, we reduced their collections times by 5 days and reduced their operational costs in just 6 months.
- ▶ For a UK utility company, we enabled faster revenue recovery with increased operational efficiency. This delivered real-time data and risk-differentiated strategies for collections personnel and improved delinquent account tracking.

CGI takes a customer-centric approach to collections and revenues, aligning the treatment of the individual, and managing the efficiency of your operation.

The immediate benefits of this approach to businesses include reduced losses, shorter recovery times, lower operational costs and stronger customer relationships.

CGI's Revenue Management Service delivers our core credit management workflow solution as a fully hosted managed service. It comes with a flexible, opex-style payment model, removing the need for significant upfront on-boarding costs, and scales in line with business needs. It is a proven and resilient solution for all organisations.

CGI's credit management solutions typically reduce costs by 10-25% while improving recovery rates

CGI has an unmatched track record of reducing net bad debt, credit losses, and days outstanding by 10-45%

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Business enablers

▶ **Regulation**

In the current environment, organisations are under constant pressure to keep pace with changes in government regulation that impact customer interaction.

▶ **Optimising return on debts**

While businesses and consumers have less money, net debt and credit are at an all-time high. Understandably, companies want to keep the cost to collect debt low and optimise returns on debts.

▶ **Decline in traditional channels for collection efforts**

Businesses are increasingly moving from traditional channels to an omni-channel business model in order to make their customer's experience continuous and universal.

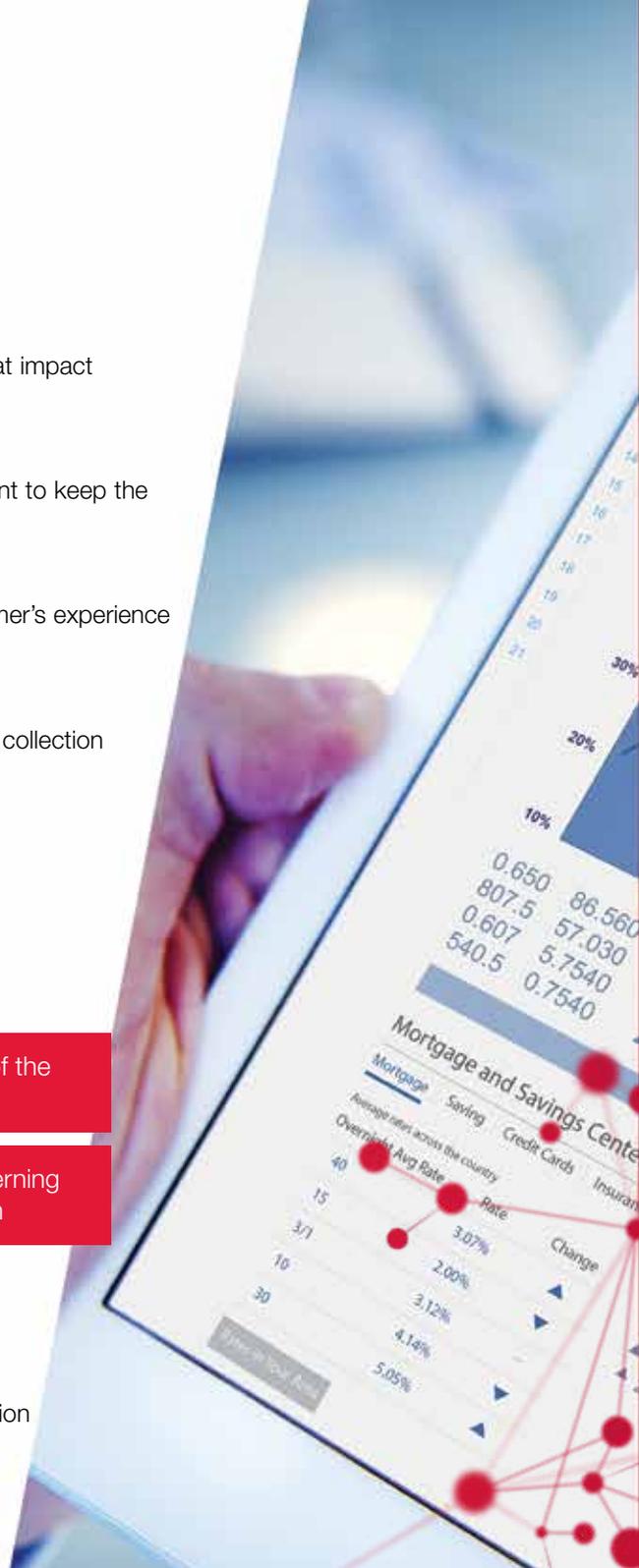
▶ **Customer centricity**

Organisations are increasingly eager to take a customer-centric approach, with a single customer view to collections and align collection treatment to the individual.

Collections teams face a balancing act. They need to reduce DSO and reduce bad debts, whilst maintaining their relationships with clients and competing for wallet share.



All these factors influence CGI's key priority areas for revenue management. Our service seeks to help organisations enhance regulation compliance, operating cost predictability and flexibility, customer experience and collections performance.



Key priority areas for revenue management

Regulatory compliance

The more prescriptive regulatory environment, which results in a greater overhead cost, is not likely to change. Debt management remains one of the highest risk activities in consumer credit. CGI meets this challenge by combining our regulation and collections business experience with a world-class credit management product suite and hands-on business expertise.

Operating cost predictability and flexibility

CGI understands that your objective is to keep run costs to a minimum and in line with your business volumes. RMS provides the ability to optimise the management of your portfolio without the need for a costly upfront IT project. CGI can provide our core credit management workflow solution as a fully hosted managed service.

The customer experience

Collection efforts via traditional channels are proving more difficult with telephone contact rates and letters becoming less effective. Regulatory changes increasingly focus on treating the customer fairly and limiting contact. This means it's critical to provide a single view of the customer and manage customer communications effectively. CGI's revenue management service improves customer experience through omni-channel communication (texts, email, online self-serve, mobile) based on customer preferences, past behaviour, cost considerations, risk etc. This drives improvements to collections and recovery rates and increased customer satisfaction.

Collections performance

Improving performance in a tough economic landscape is essential for credit organisations. The successful credit management and collections operation will increasingly need to invest in sophisticated segmentation using high quality data analytics, and access channels that maximise payment opportunities. We offer world-class data analytics tools, enhanced through our business focused analytics experts.

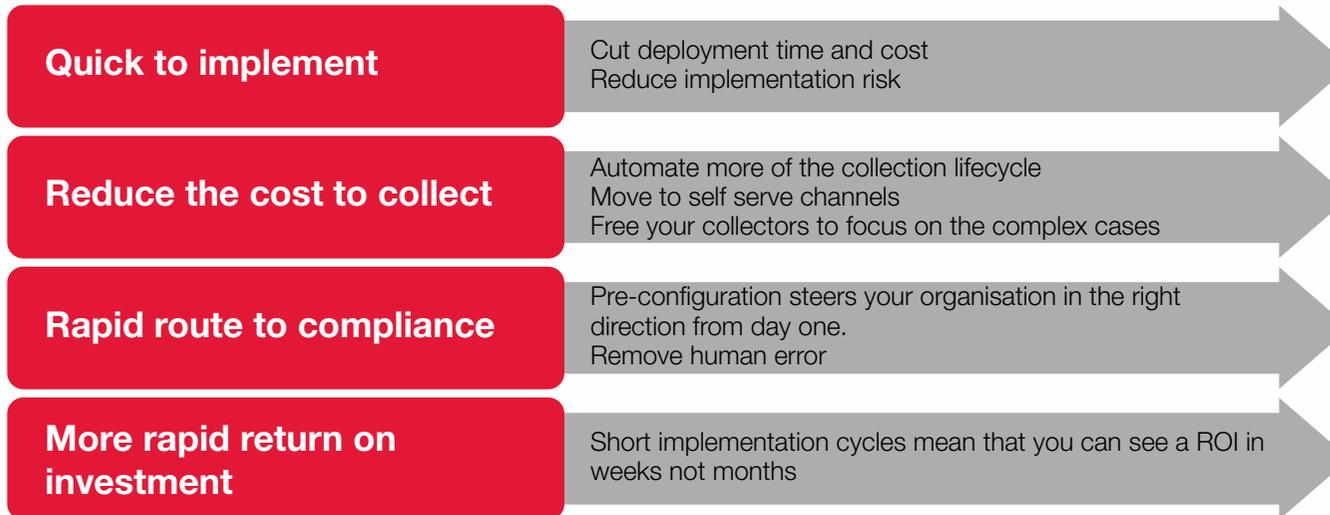
Delivering the **solution**

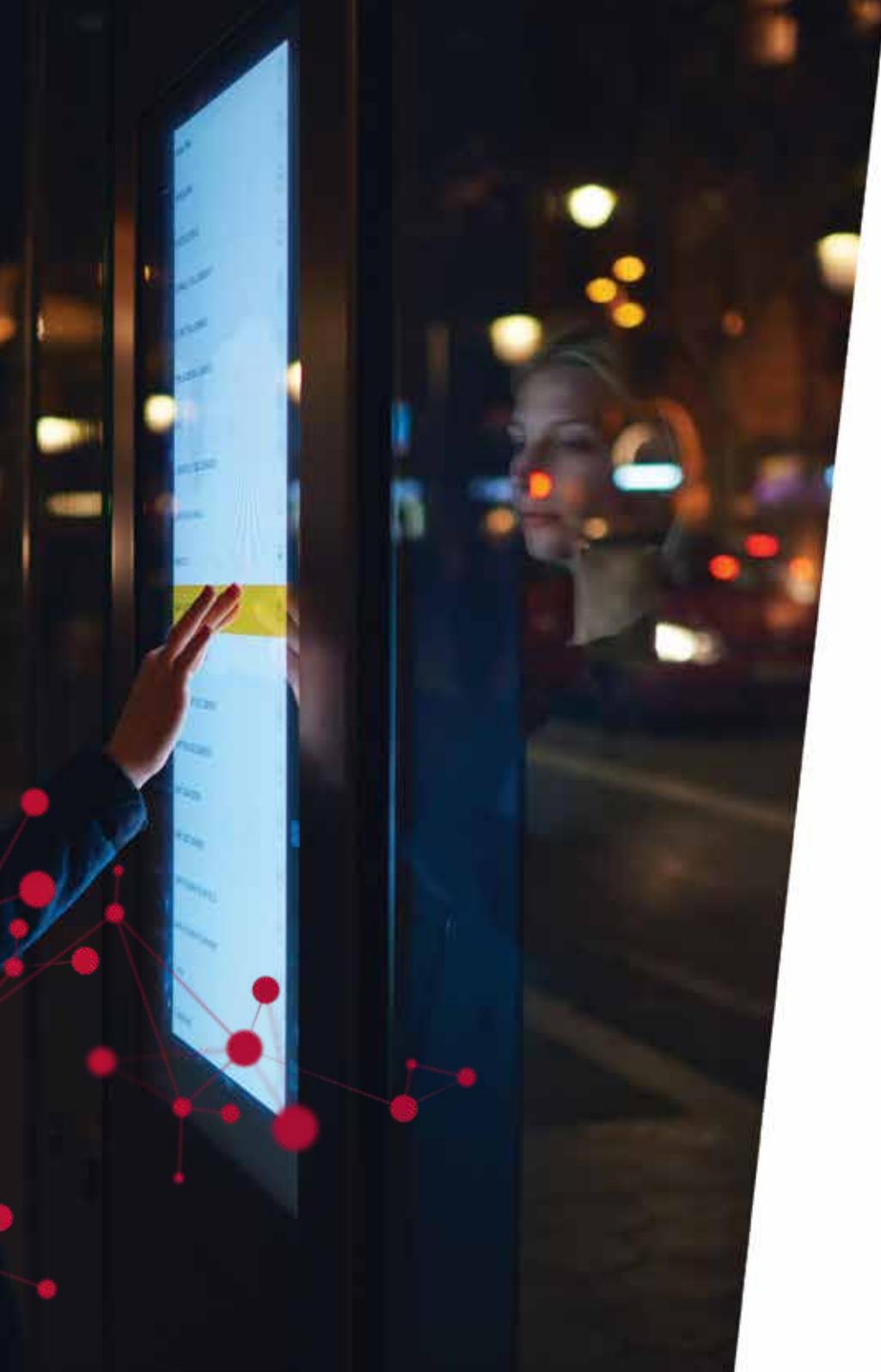
CGI's revenue management service

RMS provides easy access to CGI's industry leading credit and default management solution, delivered as a fully hosted managed service.

CGI offers organisations an omni-channel revenue management model, based on CGI's market leading credit management solutions, which can be configured to a customer's requirements. This flexible service can be implemented rapidly at a low cost and later scaled up to meet business needs.

CGI's revenue management service brings an organisation several competitive advantages.





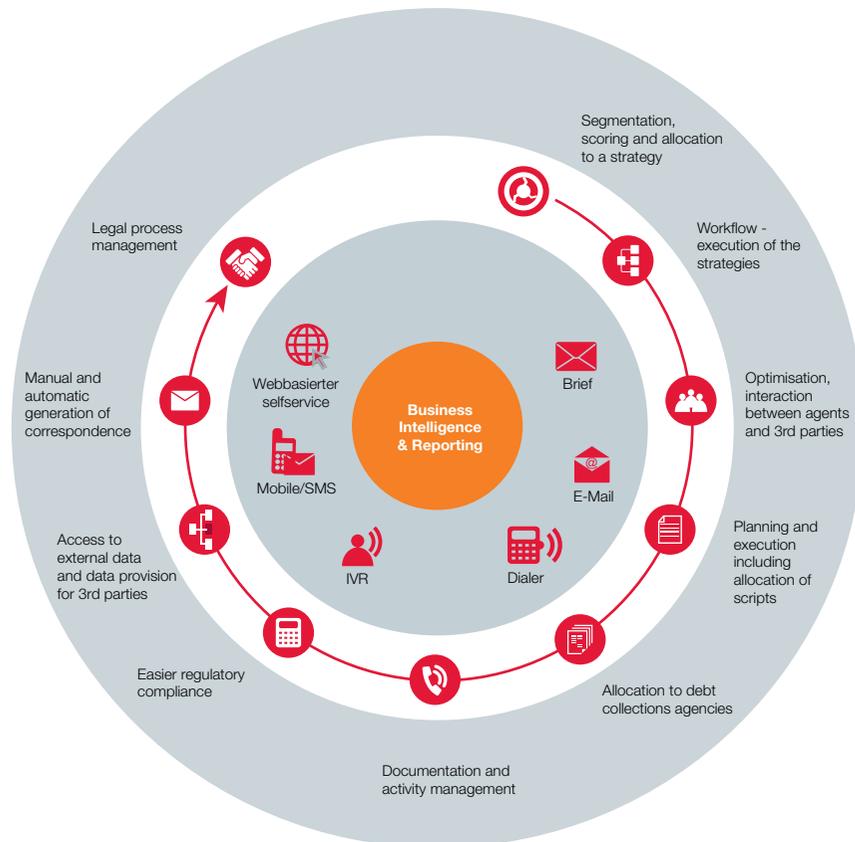
Our solution suite:

Collections360, CGI's credit management solutions suite, provides organisations with best-in-class technology components delivered as a hosted, managed service, and business process service (BPS). Our solution combines software, business processes, underlying IT and planning into a single, cohesive suite. This helps organisations move away from a "drop-and-run" approach, which is reliant on third-party installation.

Built on CGI's industry leading collections and workflow management solution (CACs), RMS provides the ability to optimise management of your portfolio without the need for a costly upfront IT project.

Collection 360 combines software, business processes, underlying IT and planning into a single, cohesive suite

CGI Collections360 is a comprehensive managed service approach to collections that combines software, business processes and IT services to manage and improve the credit management lifecycle. CGI Collections360's configurable framework and supporting technology over the entire default management process from pre to post charge off.





Credit diagnostic analysis

CGI's consultative approach and expertise in revenue assurance has allowed us to create our own analytic credit diagnostic tool that gives clients actionable insight on their collections and recoveries operations.

The Credit Diagnostic focuses on the financial and operational metrics that are key to a collections and recoveries operation. It is comprised of:

- ▶ An initial assessment of the current state of your credit organisation, looking primarily at business processes, as well as the influence of technology and organisational structure.
- ▶ A benchmark based on best practices.
- ▶ A report including a set of immediately actionable tactical recommendations that are designed to address operational pain points and improve financial and non-financial performance.

The Credit Diagnostic takes place over a few short meetings, typically with the Head of Collections. The discussions are business focused. There will be a need for data to support the analysis which is requested at the first meeting – which our clients have not found onerous to collect.

Why CGI?

- 1 35 years of experience in the collections and recovery business.
- 2 A 100% record from more than 300 implementations.
- 3 The only company to offer both hosting and BPO collections, leveraging our own solutions.
- 4 Direct operational experience—we use the solution to support our own BPS operations.
- 5 Capability to transform data into operational insight.
- 6 Commercial flexibility.
- 7 A business solution, not just software.



Our revenue management experience

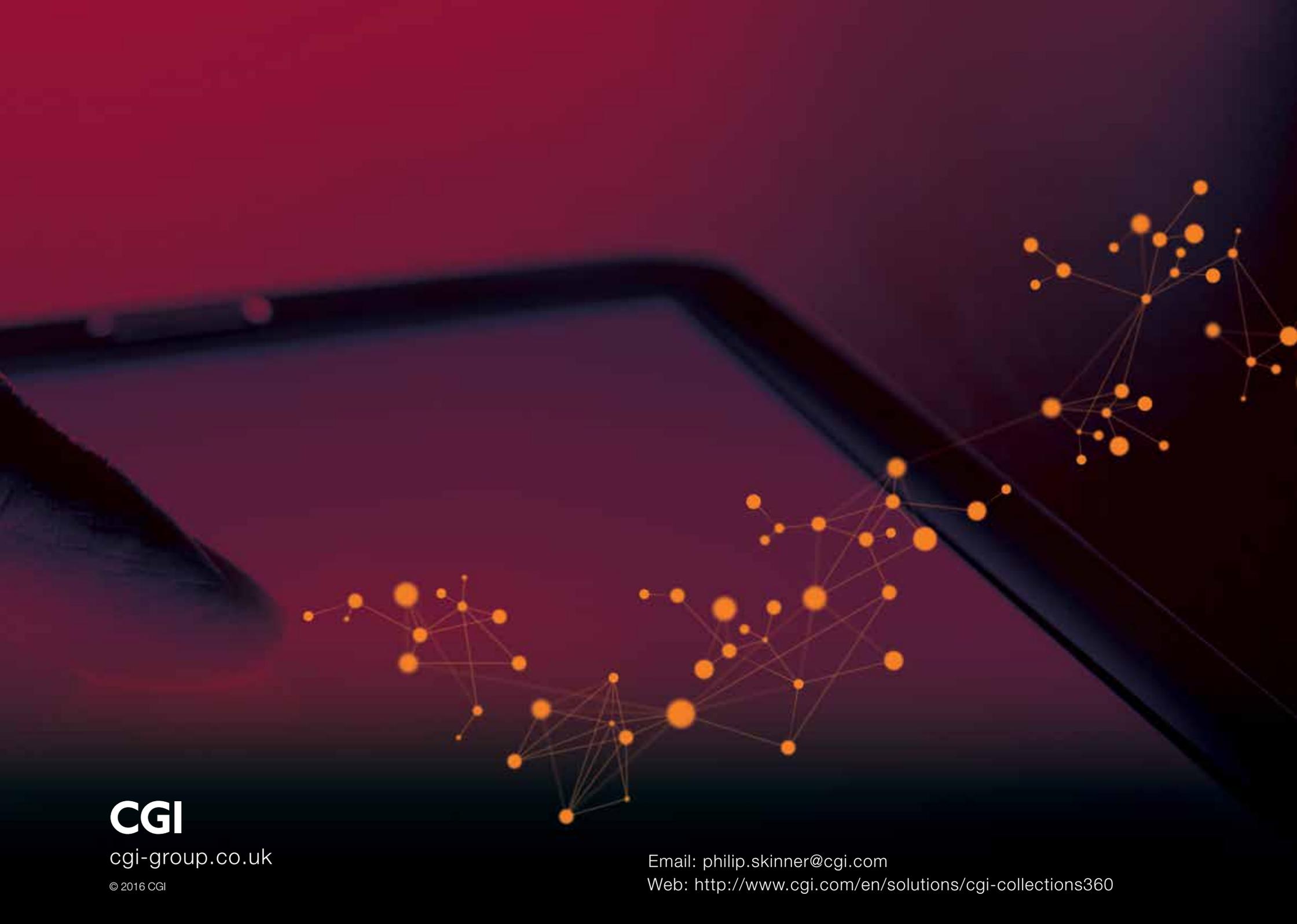
- ▶ CGI's collections solutions process outstandings of \$1 trillion a day.
- ▶ More than 350 collections implementations worldwide.
- ▶ After Daimler-Chrysler's demerger, CGI helped the organisation standardise its collections operations globally and reduce managed service costs by 15%.

“What expressly differentiates CGI from other C&R providers is its three following characteristics—share among the largest lenders, solutions’ capacity and system-of-record standing, depth in features/ functionality designed and developed by its software engineers and often specifically tailored to a client’s needs.”

Christine Pratt. Aite Group

“CGI and Collections360 have proven to be an ideal fit, providing an integrated and cost effective collections solution that allows us to focus on our core business without being burdened by an ongoing technology investment.”

Client executive of a global computer technology company



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