

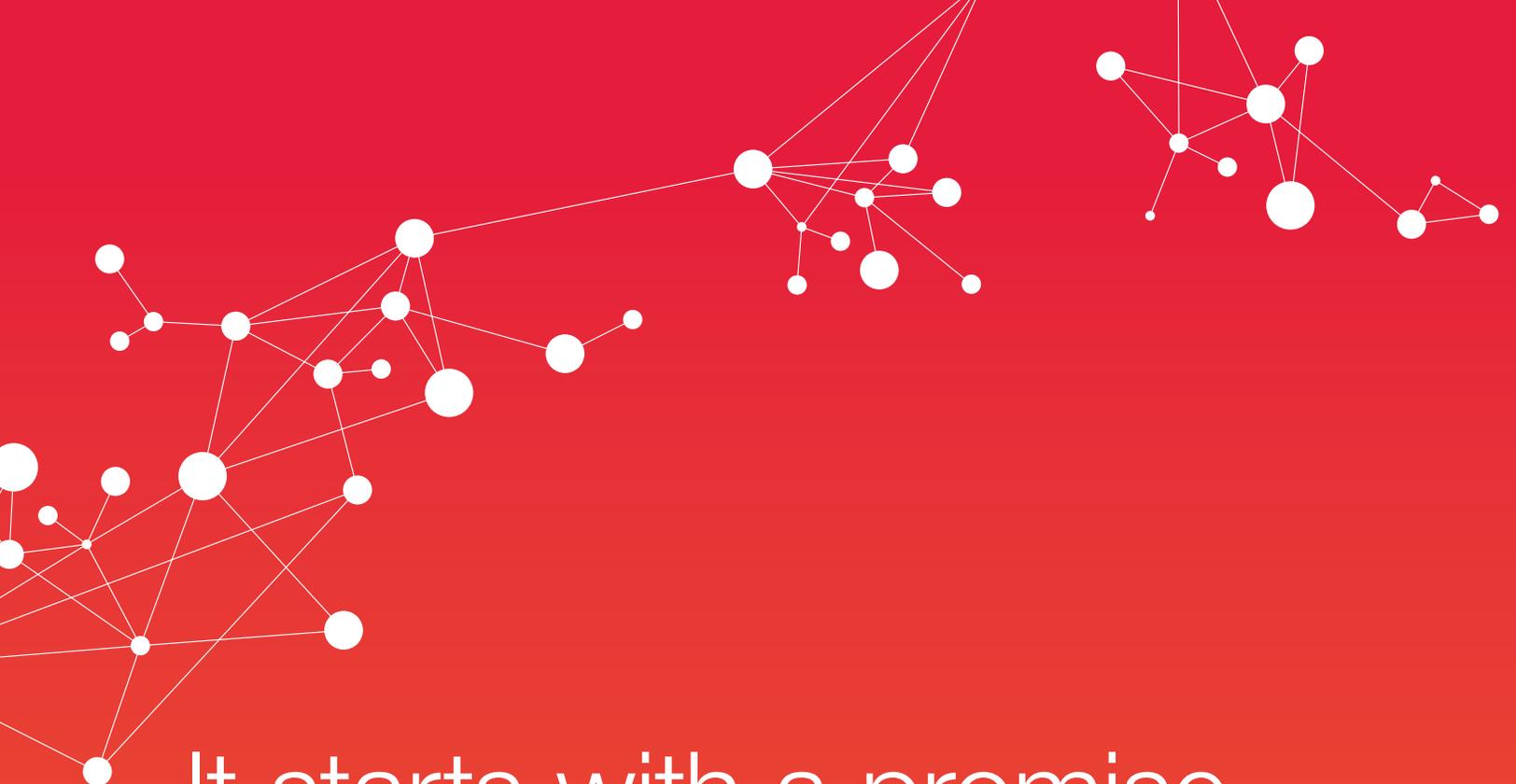


Experience the commitment®

Let's talk about collections



CGI Collections360®



It starts with a promise

Bad debt.

Stubborn. Persistent. Expensive to manage.
Eroding your bottom line.

Yet at its core, reducing bad debt ultimately comes down to getting a customer to a promise. And the multiplier effect of one, to hundreds, to thousands of customers committing to address their obligations.

But what does it take to achieve the multiplier effect of a promise?

An innovative, best in class solution backed by a trusted partner with over 35+ years experience delivering credit lending and default management results.

CGI Collections360

Driving promises made, promises kept

While delinquencies rise, inefficient and outdated collections systems inhibit business performance, innovation and growth. As companies struggle with manual processes, security issues and fraud, retaining talent and the complexities of multi-vendor management, CGI Collections360 provides a unified solution to address these challenges and more. CGI Collections360 helps companies turn delinquencies into a wave of recoveries by providing a comprehensive suite of software, proven business processes and end-to-end IT support to deliver innovative customer-centric collections solutions that evolve with your organization and your customers.

With CGI Collections360, organizations gain a comprehensive suite of collections and debt management capabilities to collect more, and collect faster. Customer-centric default management combines innovative business processes and technology.

As a result, companies can achieve better financial performance and improve the customer experience to:

- reduce debt
- lower costs
- improve compliance
- drive efficiencies
- redirect resources to value creation

With end-to-end default management capabilities, CGI Collections360 is a unified platform that expands capacity, increases collection rates and reduces bad debt. Features include:

- **Risk-differentiated strategies** to ensure the right customer treatment at the right time
- **Simplified reporting with real-time analytics** to assess collections performance across all customer segments and adjust as needed for continuous improvement
- **Enhanced collections capabilities and standardized processes** that promote best practices
- **Greater operational control and improved performance** results against evolving standards
- **Better tracking of delinquent accounts and automatic validation with accounts receivables** to ensure collections is aligned with the goals for each customer account



CGI understands I have a business to run

We get it. While debt management is critical, focusing on growing your customer portfolio is where you need to spend your time. Let CGI take default management off your hands so you can focus on running your business.

CGI manages and delivers our world-class CGI Collections360 solution so you can re-direct staff and investments on digital transformation and value creating opportunities—expanding product and service offerings, entering new markets and improving the customer experience.

With CGI's managed services, clients realize greater operational agility, faster time to market, and maximized business results without the risks, distractions and headaches of managing IT resources in-house. Unlike other hosting and application management service providers, CGI brings expertise across the entire spectrum of collections management—software engineers, collections subject matter experts and technology specialists—giving clients access to top talent and expertise in hosting, application management and debt collection. Best of all, costs are predictable based on a single stand up and monthly run fee, allowing clients to manage budgets and anticipate expenses.

From developing the initial business case, to applying strategies to stand up collections operations rapidly, CGI consultants work side by side with clients, helping them achieve a return on their investment quickly. Over time, strategies are refined as business needs evolve, and our solution is scalable to meet current and future business needs based on increasing or decreasing collection volumes.

With regularly scheduled updates, clients seamlessly receive the latest functionality and compliance upgrades that CGI Collections360 offers, always keeping current without the hassle of disruptive upgrades.

\$1 trillion

in outstanding debt processed
daily for the world's largest
financial institutions

10-25%

collections cost savings
and a 5-20% increase in debt
collected

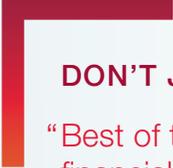
350+

implementations for some of
the world's largest organizations
in 60+ countries

100%

delivery success with a dedicated
practice in collections, recovery
and default management





DON'T JUST TAKE OUR WORD FOR IT

“Best of the Best in Debt Collection/Recovery IT” by the financial IT advisory firm Aite Group

Rewarded with 3 best-in-class rankings for core collections processing, customer management, and enterprise system support by CEB (subsidiary of Gartner)

CGI keeps us innovative

From initial design to building, operating and maintaining CGI Collections360, clients benefit from the full scope of our expertise and global delivery capabilities to achieve their goals for digital transformation and deliver greater value to their customers.

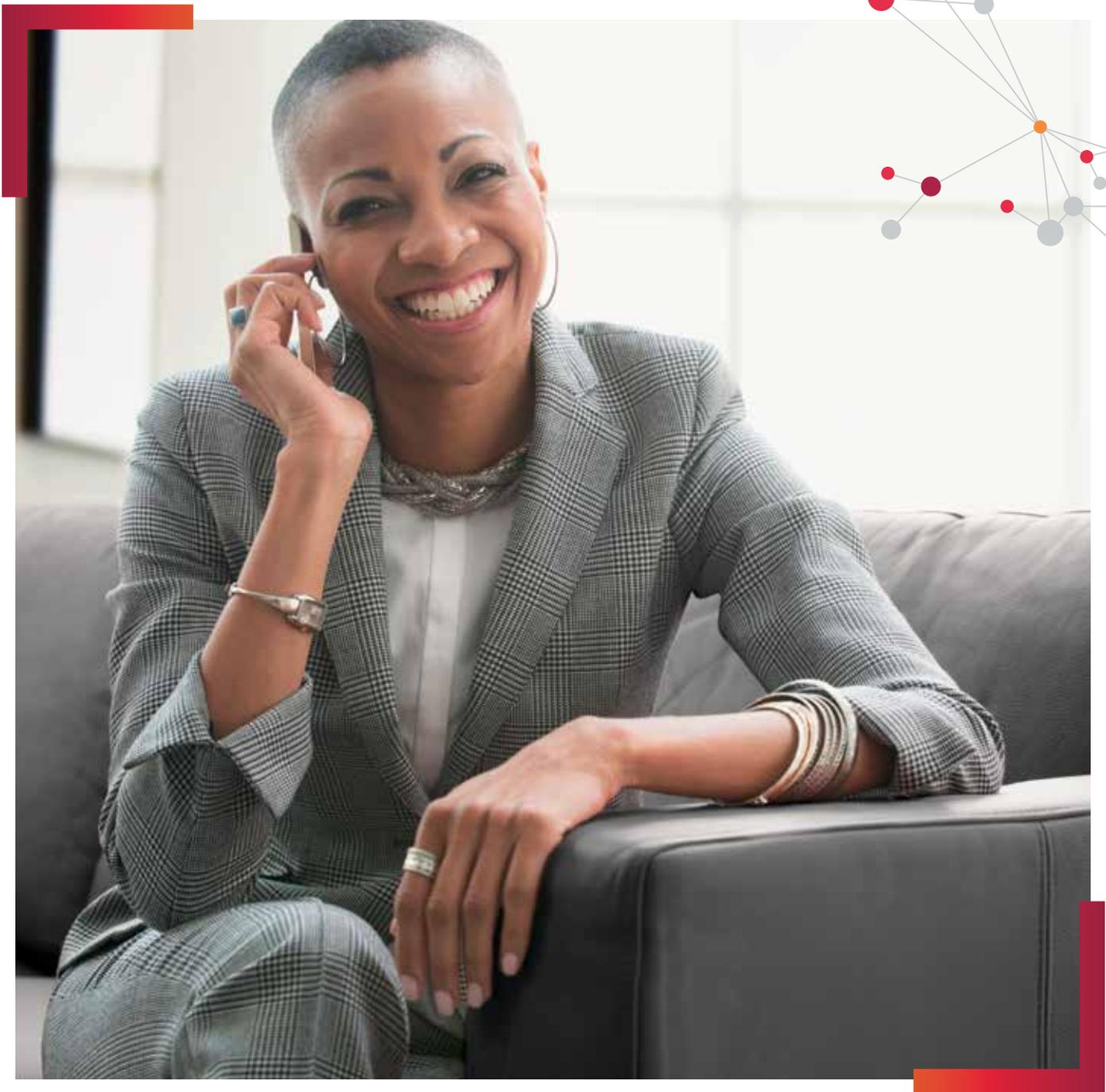
CGI Collections360 is client-inspired and based on a strategic vision that anticipates industry and technology trends, ensuring our solution positions clients to excel—not just today, but through the next decade and beyond. Our product roadmap is based on decades of lessons learned through hundreds of successful implementations and client input. It includes informed investments in new technologies, enabling new innovative ways to meet customer expectations, drive efficiency and grow capacity. Emerging technologies such as artificial intelligence, machine learning and intelligent automation are focused around enabling real-time, integrated operations and taking advantage of connectivity and cheaper economics.

CGI Collections360 features the flexibility and scale to quickly and cost-effectively evolve as needs change. Capabilities include:

- Updates to ensure compliance with frequently changing government regulations and rules
- Continued expansion of partner offerings through access to additional third parties
- BPO operations, including collections and customer servicing, to provide champion/challenger benchmarking for your team
- Graphical interfaces for communications and social media
- Omni-channel management to enable customer contact preferences
- Self-service tools allowing customers to select contact preferences, make payments and communicate at their convenience

And with CGI, clients benefit from unparalleled access to an engaged community of practitioners through our user community. Bonded as professionals with like-minded goals and aspirations, they play an integral role in the evolution of CGI Collections360. Our clients set the bar high, and partner with us to ensure our strategic vision and investments exceed their expectations.

Alongside CGI credit and collections experts, a Product Advisory Council works collaboratively to provide product feedback, insights and direction on industry shifts, technology needs and product development.



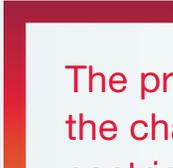
CGI helps us keep our customers happy

The customer who missed a payment or has fallen on hard times today, may end up being your best customer tomorrow. Delivering a superior customer experience that gets a customer to a promise not only achieves the immediate goal of reducing the delinquency, but pays dividends for the future in terms of building greater loyalty and establishing a long-term relationship.

The pressure is on for business leaders to drive the changes necessary to become customer-centric, digital organizations and deliver better value to customers. CGI Collections360 offers the following advantages:

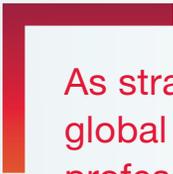
- Improves the customer experience through customer-level decisions, workflow, customer channel preferences and payment methods, and other self-selected choices
- Enhances personalization in customer interactions, resulting in improved customer satisfaction
- Applies an integrated strategy for improving the customer experience through social media and mobile applications
- Harnesses the power of big data and advanced analytics to make smarter predictions about customer behavior and gain better insights for treatment decisions

Through these tools and strategies, the target customer experience is not based on the collector's own instincts or intuition but built around greater personalization, customer experiences, data and preferences. It means gathering the voice of the customer data and reflecting the customer's expectations with each interaction.



The pressure is on for business leaders to drive the changes necessary to become customer-centric, digital organizations and deliver better value to customers. A best-in-class collections solution can help to achieve this goal.





As strategic consultants to 15 of the top 20 global banks, CGI's more than 11,000 banking professionals around the world are partners in progress and innovation, delivering strategic insights, industry expertise and proven results.

CGI is my trusted partner

Clients looking for a trusted partner with deep collections and debt management expertise have relied on CGI's decades of experience in providing innovative industry-focused solutions. CGI has been at the forefront of banking since the 1970s, helping to drive many domestic and global initiatives that have transformed the industry. Our deep understanding of the complex global challenges banks face, combined with our strong local relationships, enable us to build long-term partnerships that drive success. As a point of fact, CGI's relationship with its top 10 banking clients average 26 years. CGI helps clients leverage emerging technologies such as blockchain, robotic process automation and artificial intelligence to ensure their business is fit for the future.

CGI has a deep understanding of where the market is headed and a strategy to take clients into the future at a pace that is manageable and affordable. Whether through solutions co-created with clients or through partnerships, CGI maintains an unwavering commitment to providing the best solutions in the industry and has the financial wherewithal to make the right strategic investments.

That's where we excel, and why clients choose CGI as their flexible partner that can provide the right mix of talent, business solutions and specialized expertise to address their challenges and align people, process and technology initiatives with their business strategy. As strategic consultants to 15 of the top 20 global banks, CGI's more than 11,000 banking professionals around the world are partners in progress and innovation, delivering strategic insights, industry expertise and proven results. With 74,000 employees in 400 offices, in 40 countries we offer global capabilities to clients locally, ensuring accountability, flexibility and a collaborative approach.



CGI Collections360 combines software, business processes, underlying IT and planning into a single, cohesive suite

CGI Collections360



Default Management Software

Provides a single, integrated offering for all default management processes, powered by CACS Enterprise. Advanced workflow features maximize the effectiveness of strategies for internal collection and recovery and outside agency management and speeds the collections and recovery of impaired accounts.



Hosting / Application Management

Provides application hosting and management services that provide access to application and infrastructure expertise, enable fast time to market for business changes and reduce total cost of ownership.



Multi-Channel & 24/7 Customer Self Service

Improves the customer experience by offering communications through preferred channels—SMS, email, web, IVR, dialer—driving customers to an organization's web portal for making a promise to pay or payment.



Compliance Practice

Focuses on the changing regulatory environment, ensuring your operations are current with the latest industry standards and requirements.



Gateway Partner Network

Connects to third-party data sources, including credit bureaus, and facilitates data management.



Performance Analytics

Covers all key areas of agent, agency, compliance, strategy, financial and third party performance, including reporting templates tailored to all user groups, and allows detailed analysis and investigation by providing transactional, account, and agent-level information.



Operations Management Systems Implementation and Consulting

Offers professional services to manage our client implementations, provide high-level consulting and more.



Full Business Process Operations

Offers a cost-effective outsourcing option for running a full service collections operations.



Talk with CGI today



About CGI

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI delivers an end-to-end portfolio of capabilities, from IT and business consulting to systems integration, outsourcing services and intellectual property solutions. CGI works with clients through a local relationship model complemented by a global delivery network to help clients achieve their goals, including becoming customer-centric digital enterprises.

Learn more at www.cgi.com/collections360

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