



Strata Enterprise

In many organizations, each customer touchpoint—from acquisition to collections—may have its own decision management criteria and supporting technology. With Strata Enterprise 5.0—our patented decision management solution—organizations can make profitable and efficient decisions throughout the customer life cycle and across the enterprise.

Organizations count on Strata Enterprise to improve performance in every area of their businesses, including:

- Collections and recoveries
- Originations
- Servicing and customer management
- Marketing and customer acquisition
- Retention and churn

STRATA ENTERPRISE ADVANTAGES

- **Predictive analytics:** Strata Enterprise enables organizations to leverage key customer data and apply consistent business policies across all channels and business operations. These targeted decisions allow organizations to give their customers the right services and products, as well as maintain and grow strategic relationships.
- **Machine learning:** Strata Enterprise provides machine learning capabilities such as the utilization of PMML-based models, enabling seamless predictive analytics with statistical analysis to arrive at customer predictions at scale.
- **Clear results:** Strata Enterprise provides feedback on the effectiveness of business rules. A clear picture of the bottom-line impact of policy changes improves decisions.
- **Improved flexibility:** Business users have the flexibility to modify business rules without engaging additional IT resources.

FEATURES AND BENEFITS

Easily employed across the enterprise, Strata Enterprise 5.0's features and benefits include:

- **Easy-to-use interface:** Business users access a single browser-based user interface to develop decision strategies, data inputs/outputs and business rules for all types of customer decisions.



ABOUT CGI

Founded in 1976, CGI is one of the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI professionals help clients achieve their goals, including becoming customer-centric digital organizations.

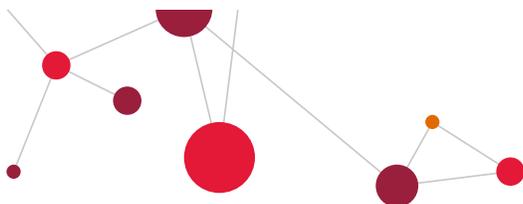
We deliver an end-to-end portfolio of capabilities—from high-end IT and business consulting to systems integration, outsourcing services and intellectual property solutions—to help accelerate clients' results.

CGI works with clients around the world through a unique client proximity model complemented by a global delivery center of excellence network to help clients transform their organizations and drive competitive advantage.

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- **Powerful decision tools:** Strata Enterprise's decision toolset includes scoring models, segmentation, decision trees, matrices and mathematical/statistical calculations. The toolset also integrates an engine for advanced scoring and an interface with optimization tools.
- **Built-in feedback loop:** Strata Enterprise supports our Rapid Strategy Evolution, a proprietary "test-and-learn" capability considered more thorough than the "champion/challenger" method.
- **Simulation:** A simulation module enables you to test decision strategies and provides predictive capabilities to see how your strategies will impact your client base, thus accelerating testing and implementation timeframes.

TECHNICAL ARCHITECTURE

The Strata Enterprise UI application, web and database servers operate in either a UNIX or Windows environment.

The Strata Engine supports multiple deployment options in either real-time or batch modes:

- **Strata Java Engine:** A comprehensive, scalable Java-based engine that provides a variety of deployment options, allowing for ease of integration with existing systems using industry standard integration patterns. Available for UNIX and Windows platforms.
- **Strata COBOL Engine:** A comprehensive, scalable COBOL-based engine for IBM mainframe batch and CICS environments.

IMPROVING THE BOTTOM LINE

CGI's decision management solution, Strata Enterprise 5.0, integrates and leverages information from every point on the customer value chain. With improved decision support and a unified customer view, organizations obtain better response and approval rates, higher utilization and wallet share, lower attrition rates, and increased cash collection.

Drawing upon a proven track record of delivery and service excellence, Strata Enterprise customers have achieved:

- 10+% delinquent collections increases with no new staff
- 15+% loan approval increases
- 50+% retention of targeted account-closure requests
- 50+% direct mail sales increases

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A PARTNER OF CHOICE

Through our transformational business approach, we help banking, insurance, telecommunications, utilities and government organizations become true service providers by transforming their approach, processes and technologies from a product- to a client-centered orientation.

This depth of experience is a result of our close client partnerships and our growth strategy, which drives strong organic growth and strategic acquisitions. Our full set of offerings—including consulting, business solutions, systems integration and the full management of IT and business functions—enables clients to deliver faster, more targeted services for less cost and risk.

Combining industry expertise with technology solutions and scale, CGI offers clients a unique partnership approach. Our client-proximity business model provides accountable and responsive project delivery while our global delivery options offer the value of onshore, nearshore and offshore expertise.

CGI has a clear vision. We help clients achieve growth by providing the tools, insights and expertise needed to realize successful credit risk management strategies. Our clients gain the advantage of a knowledgeable, dedicated partner working to develop and implement solutions that address their business and technology challenges, enabling them to maximize customer profitability and sustain shareholder value.

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