

# Credit and Loss Prevention Consulting



**C**GI's Credit & Loss Prevention Consulting team is comprised of experienced leaders in the credit industry, as well as experts in systems integration, CGI CACS and supporting technologies. This team brings a disciplined approach to assessing an organization and optimizing its credit and loss prevention operations.

## OPTIMIZING DEFAULT OPERATIONS

CGI's Credit & Loss Prevention Consulting team helps clients optimize their default operations through the following:

### Onsite and offsite operational reviews

- **Structured assessment** that provides a disciplined evaluation of default operations
- **Project scope clarity** to help identify operational processes and functions for improvement
- **Documentation review** to support the CGI team's evaluation of operational processes

### Identification of actionable opportunities

- **Opportunities are inventoried and evaluated** for improving operational processes, productivity, risk and control management, and readiness for the future of default management
- **Operational risks and quick wins** are communicated to the operations team when identified
- **Specific and actionable recommendations** focus on the remediation of identified opportunities

### Roadmap and synergies

- **Operational alignment with technological infrastructure** to help drive the development of the team's recommendations
- **High-level roadmap** that identifies "quick wins" and enhancement opportunities during the project, along with synergies that can be realized through operations optimization
- **Executive summary** covering the operational assessment and showcasing strengths and opportunities identified

## ASSESSING LOSS PREVENTION OPERATIONS

CGI's Credit & Loss Prevention Consulting service helps clients to assess their loss preventions operations through the following:



## ONGOING PLATFORM INNOVATION

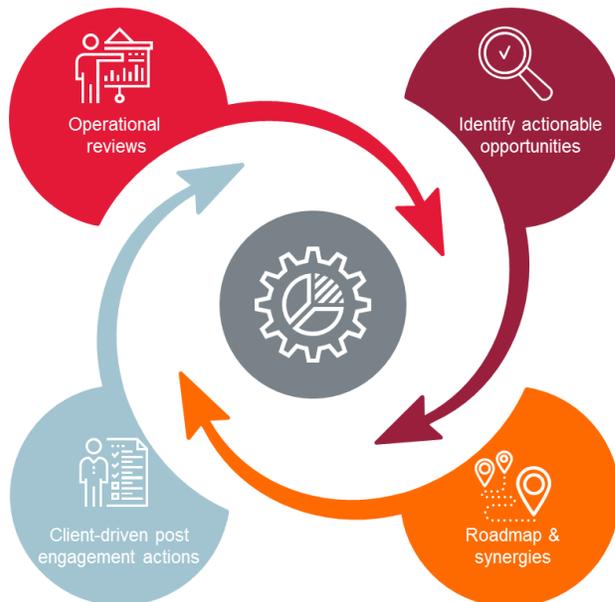
CGI Collections360, powered by CACS Enterprise, is an end-to-end, cloud-based, managed services solution that integrates the components of a high-performance default management operation, including software, business processes, underlying IT and strategic planning, to reduce costs, net bad debt and risk. With multiple delivery options, we tailor each implementation to meet the client's unique debt recovery challenges and operational needs. All lines of business and stages of default management are addressed, including early stages, loss mitigation, third party management, recovery, and recovery accounting. CGI Collections360 is offered as a cloud-based or managed service.

Ongoing CGI investments in collections software solutions give clients access to proven capabilities. Recent enhancements include:

- Cell phone consent, preferences and inconvenient calling times capture and change logging
- Third-party access and integration for placements and updates
- Dynamic call scripting for plan positioning and qualification
- State-specific contact warnings

## Operational assessment

- Core operational assessment
  - Evaluate people, processes, technology and controls
  - Focus on 12+ operational categories and 110+ individual assessment areas
- Document reviews
  - Evaluate operational documents
- Operational review
  - Hold workshops for operational and support teams focused on a hands-on review of the operations
- Analysis and finalization
  - Compile observations
  - Meet with operations teams and prepare recommendations
- Final presentation
  - Present executive summary
  - Review opportunities and enhancements roadmap



These steps help to enhance the vision of your team and enable us to achieve a balance between operational processes and a core technological foundation built for the future. Improving customer relationships, complying with new and existing regulations, and increasing oversight and profitability are all a focus of this process.

## 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 strategic IT and business consulting to systems integration, managed IT and business process 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.