

## Intelligent mortgage platform designed to optimize speed and accuracy for lenders' fulfillment process.

The mortgage lending process has traditionally been a time-consuming, paper-heavy and costly process caused by multiple hand-offs and outdated technology. As millennials become the largest segment of first-time homebuyers, there is a drive towards full ecosystem digitization. With a holistic approach that includes the right technology investments and partnerships, mortgage lenders can stay ahead of their competition and meet their customers' needs.

### What is CGI AccuLender?

CGI AccuLender is a collaborative platform that complements mortgage lenders' current loan origination system (LOS) investment and optimizes business processes using data, predictive analytics and emerging technologies to drive straight-through and parallel processing. CGI AccuLender lowers operational costs by 20-50% and meaningfully increases revenues through improved pull-through rates.

### Data-driven automation

During mortgage fulfillment operations, the CGI AccuLender platform applies human-centered design principles and integrates innovative technology, including artificial intelligence and machine learning, with the existing LOS infrastructure to create a fully digitized ecosystem. Automating manual actions, including exemption identification and resolution, enables optimized processing and maximizes data-driven decisions.

### Modern platform

Since mortgage processing spans many different functions, check-the-checker and delays are guaranteed when using outdated platforms that rely on manual operations. CGI AccuLender's modern, collaborative platform provides a holistic solution for all users, reduces paper-driven processes, establishes critical prioritization of work, delivers transparency, and facilitates collaboration to meet the demands of mortgage lenders and their customers. Pipeline and management



CGI is a leading systems integrator in the financial services industry:

- Trusted advisor to the top 7 U.S. banks.
- Strategic partner to U.S. government-sponsored enterprises.
- Deep expertise in human-centered design to drive innovation in people, process and technology domains.
- Experience applying technology including artificial intelligence, machine learning, data sciences and more, to achieve transformation.

dashboards distill key information and will provide actionable insights as more loans are processed on the platform.

## Industry best-practices and partnerships

The CGI AccuLender platform was built in collaboration with our banking and lending partners and leverages CGI best practices from the many industries we serve. This, along with “peer group” performance comparisons, ensures we are addressing industry needs and proactively transforming the housing finance ecosystem.

## Benefits of CGI AccuLender

**Improved margins:** Our platform enables users to focus on priority tasks, shortening origination fulfillment timelines, improving mortgage loan quality and reducing operational costs by 20-50%.

**Revenue growth:** By increasing straight-through processing and streamlining exceptions and conditions handling, CGI AccuLender improves mortgage pull-through rates by 2-12% and increases revenue.

**Improved customer experience:** CGI AccuLender allows lenders to focus on delivering an exceptional customer experience with a platform that delivers a transparent, quick and easy mortgage process that meets the modern demands of your customers.

**Enhanced performance benchmarking:** Using predictive analytics and peer group performance comparisons, CGI AccuLender enables continuous improvement and reduces risk and operational bottlenecks.

**Optimized processing:** Machine learning models and data-driven processes automate manual tasks and drive efficient processing, leading to reduced mortgage cycle times, from 45 to 10-15 days, and improved borrower and lending partner experiences.

## Why partner with CGI?

As the mortgage industry continues to dramatically evolve, digital transformation is paramount. Now is the time for mortgage lending executives to carefully consider the technology tools, offerings and partners needed to develop the best strategy for their business. CGI believes adopting a holistic approach with the right digital solutions and leveraging a dynamic platform that eliminates technology lock-in, will drive significant benefits for mortgage lenders, providing the foundation for long-term maximized performance and profitability.

The opportunity to stay ahead is now. Partner with CGI to transform your business with a solution built on best practices, strategic partnerships and industry experience.

## Where does CGI AccuLender fit in the mortgage process?

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- Mortgage application
  - Credit check
  - Home appraisal and inspection
  - Credit and property underwriting
  - Mortgage cleared to close and settlement
  - Secondary market mortgage purchase
  - Loan servicing/ payments

CGI AccuLender

## About CGI

### Insights you can act on

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world.

We are insights-driven and outcomes-based to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

### For more information

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