

For lenders experiencing the stress and strain of digitization on legacy credit systems, CGI provides an innovative and flexible credit platform to future-proof your operations and keep pace with customer expectations.

## What is CGI Credit Studio?

CGI is re-imagining the credit life cycle from originations and servicing to debt relief and recovery with CGI Credit Studio, a cloud-native platform powered by intelligent automation and machine learning (ML) that includes software, business processes and underlying IT in a single, cohesive suite.

Based on client demand for solutions that stem the tide of rising delinquencies, address staff shortages and offer customers real-time interaction via preferred channels, initial client implementations of the platform include CGI Collections360, with modules for originating and servicing loans coming available soon.

By selecting CGI Credit Studio, you will accelerate time-to-value without the hassle of disruptive upgrades. Our modular, event-driven, cloud-native platform is powered by ML and AI-driven insights to deliver a hyper-personalized customer experience. Functionality is always current and always compliant.

## Key benefits

Event-based at its core, the modular platform enables the deployment of discrete business services simply and quickly. Configurable using visual process mapping tools, the platform kick-starts your digital transformation, reduces the total cost of ownership and allows organizations to drive value in as little as two to three months. In addition, CGI Credit Studio:

- **Eases the burden of legacy systems** by simplifying and modernizing the infrastructure to enable digitization, adapt to market demands and scale to handle increased volume
- **Meets customer expectations** by enabling a hyper-personalized experience allowing real-time interaction via their preferred channel



## CGI Credit Studio features:

- Robust end-to-end credit solution
- Pre-configured workflows
- Delivered with embedded decision engine, ML algorithms, self-service, virtual agent and collections BI Datamart
- Event-driven, 24X7, cloud-native solution
- Modular implementation approach delivers fast value
- Open architecture, open standards works with preferred development frameworks
- Robust API set
- Omni-channel customer communications

- **Addresses mounting regulatory changes** by ensuring compliance with constantly changing Consumer Financial Protection Bureau and state-specific consumer protection measures
- **Significantly reduces operational costs** by providing self-service everything and virtual agents to manage attrition and promote an omnichannel environment

Designed to be the last major upgrade you'll ever have, CGI Credit Studio is always current. Utilizing open, industry-standard tools, CGI Credit Studio integrates seamlessly with external systems and helps clients harness their data to make more informed decisions about their customers, operations and the business.

## Why partner with CGI?

CGI is a global leader in innovative technology solutions and business consulting. We bring unique end-to-end capabilities that combine a leading platform and applications with systems integration and support services for long-term partnerships with our credit and collections clients.

- Over \$1 trillion in outstanding debt processed daily for the world's largest financial institutions
- 10-25% collections cost savings and 5-20% increase in debt collected
- 370+ implementations for some of the world's largest organizations
- 100% delivery success with a dedicated practice in collections, recovery and default management

We are reinventing and reimagining our credit solution to bring a modern, innovative platform to market. CGI Credit Studio is unlike anything you've seen from us - or anyone else - yet built with the same ingenuity and innovation clients have grown to expect from CGI. We are your trusted advisor continuing the lead the industry in credit innovation.

Our modular solution is optimized to reduce implementation timelines and total cost of ownership while quickly delivering business outcomes.

## 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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