

# CACS X for Collections



Built in partnership with clients, industry experts, and thought leaders CACS X offers a revolutionary solution for driving customer-centric default management across the entire collections life cycle.

## Keeping pace with changing demands

Today's debt relief and recovery solutions must do more than just enable collections; they must also help consumers tackle their debt and offer pathways to recovery. Providing the right programs and plans in difficult financial circumstances requires access to data, actionable insights, and responsive services—capabilities thwarted by out-of-date systems that impede innovation and growth. CGI's CACS X empowers you and your customers with transformative flexibility, modularity and digitization across the entire default management life cycle.

As part of CGI Credit Studio, CACS X helps you overcome challenges associated with cost pressures, workforce shortages, dynamic compliance requirements, digital expectations, and outdated processes, technologies and systems.

## Key benefits

**Real-time everything** – Meet your customers' digital expectations with 24x7, event-driven collections and real-time triggers for the next-best action.

**Self-service and virtual agents** – Expand your channels and penetration rates by providing customers with the benefits of intuitive self-service tools and agentless collections.

**Improved customer experience** – Artificial intelligence and machine learning enable you to better understand your customers, while agile decisioning helps you deliver a tailored customer journey.

**Quicker time-to-value** – Our “function by function” deployment approach empowers you to deliver more benefits and value to your customers.



## Platform modernization

CACS X clients benefit from the business-centric design of CGI Credit Studio, which delivers the following benefits;

- Microservices architecture
- Open, industry-standard tools
- Robust API set
- Embedded decision engine
- Machine learning algorithms
- Workflow management

## Why partner with CGI?

With decades of collections experience, we are proud to offer next-generation credit management—reflecting major technology investments and a steadfast commitment to clients in the debt relief, management and recovery sector.

Our clients set the bar high and partner with us to ensure our strategic vision and investments exceed their expectations. By partnering with us, you benefit from a track record that includes:

- More than \$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

Serving 15 of the top 20 banks in the world with 14,000 banking professionals, we help you streamline debt management, reach new customer experience heights, and drive major IT transformations that increase profit and growth.

**CACS X is set to change the future of default management by delivering digital, customer-centric experiences and powerful back-end capabilities.**

## About CGI

### Insights you can act on

Founded in 1976, CGI is among the largest IT and business consulting service 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

Visit [cgi.com/collections](https://cgi.com/collections)

Email us at [CGI.Credit.us@cgi.com](mailto:CGI.Credit.us@cgi.com)

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