

HORIZON™ Financial Suite

ONE PROVIDER - ONE SOLUTION

While you focus on growing your business, CGI is focused on ensuring you have the best solutions to manage your financial institution's evolving operational needs. CGI's HORIZON™ Financial Suite is a core retail banking system with fully integrated modules that can be added as required to create a robust, custom solution designed to help you increase efficiencies, reduce costs, improve customer service and, ultimately, drive profitable growth.

HORIZON FINANCIAL SUITE ADVANTAGES

Used by more than 120 financial institutions across Canada, HORIZON Financial Suite supports small and mid-size financial institutions, both traditional and nontraditional. With HORIZON, our clients gain the following advantages:

- **Low cost, high value:** HORIZON is hosted on a secure, shared infrastructure, reducing your costs while, at the same time, delivering high value. You can also take advantage of our supporting CGI Circuit services, which include network, disaster recovery and hosting services.
- **Easy to implement:** CGI's HORIZON conversion team is highly experienced, having successfully performed more than 100 successful conversions on many different banking platforms. The system itself is delivered through a web browser, requiring no onsite setup. Following a proven methodology, our conversion team takes your team through every step of the conversion process.
- **Highly scalable:** As your business grows, you may need additional HORIZON components and/or supporting services, as well as more power to process your growing volumes. HORIZON can be easily expanded to meet your evolving needs.
- **Extremely secure and stable platform:** As a managed solution, HORIZON passes annual Section 5970 audit reports with no reported deficiencies year after year and consistently meets or exceeds client service level agreements.
- **Modular components:** HORIZON's modular components are easy to add to meet changing business needs. You can add banking, customer relationship management, loan origination and collections components, all of which can be quickly integrated to provide a custom solution.



FACT SHEET

HORIZON FINANCIAL SUITE

Highlights

- End-to-end banking functionality in a single solution
- Hosted on a secure, stable platform to save you costs and minimize your risk
- Easy to implement
- Highly scalable to address evolving business needs
- Continuously evolved to keep up with industry changes
- Supported by a client service center with pre-defined response and resolution service levels
- Backed by CGI's extensive banking expertise
- Web services available for third-party integration
- Canadian-based solution – your data never leaves the country

- **Third-party interfaces:** HORIZON Retail Banking can be integrated with third-party solutions using Web services. Integration with any standard third-party interface is possible. Current supported interfaces include online banking, clearing and settlement, fraud detection and anti-money laundering, credit bureaus, bill payments, switching, document management, card ordering, etc.
- **Conversion services:** CGI's HORIZON conversion team is highly experienced, having successfully performed more than 100 successful conversions on many different banking platforms. Following a proven methodology, our conversion team takes your staff through every step of the conversion process.

<p>HORIZON Retail Banking</p> <ul style="list-style-type: none"> • Managed service • Transactional banking • Internet and phone banking • Card issuer services • ATM and POS Acquirer services • Clearings • Direct deposit • Auto transfers • General ledger • Cash balancing • Check batching • Reporting • Report archives and distribution 	<p>HORIZON Loan Origination</p> <ul style="list-style-type: none"> • Managed service or onsite solution • Secured and unsecured loans, mortgages, and lines of credit applications • Credit card applications • Automated decisioning • Integrated credit bureau and automated population of net worth • Integrated online insurance quotes • Forms printing • Supports multi-province lending legislation • Integration with Internet banking
<p>HORIZON Know Your Customer</p> <ul style="list-style-type: none"> • Managed service or onsite solution • Promotions management • Contact management • Staff action lists • Staff targets • Sales tracking and reporting 	<p>HORIZON Delinquency Management</p> <ul style="list-style-type: none"> • Managed service or onsite solution • Automated identification of delinquent accounts • Collections activity tracking • Email notices and reminders

ABOUT CGI

With 68,000 professionals operating in 400 offices and 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors. Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects. Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results. As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

For more information about CGI, visit www.cgi.com or email us at info@cgi.com.