Credit management reimagined

CGI

CGI Credit Studio is the future of intelligent banking. Designed as a cloud-native modular platform and event-based at its core, CGI Credit Studio eases the burden of legacy systems by modernizing the infrastructure to enable digitization, adapt to market demands and provide customers with a real-time, 24x7, omnichannel experience for a hyper-personalized journey. For clients looking to transform their credit operations, CGI Credit Studio enables data analytics and intelligence within end-to-end business processes and customer journeys to maximize desired business outcomes and minimize operational risk. CGI Credit Studio leverages foundational services to deliver a consistent experience across the credit life cycle while employing comprehensive business services to drive operational value and reduce costs.

The next wave of business agility is here

As a secure, cloud-native platform, CGI Credit Studio delivers on the promise of digital engagement and business agility so the world's leading organizations can quickly adapt to change and exceed their customer's expectations for personalized engagement.

For lenders experiencing the stress of legacy platforms, CGI Credit Studio provides an innovative and flexible credit management platform to future-proof your operations and keep pace with customer expectations for real-time, 24x7 support.

Solving our clients' challenges:

• Increase business agility and flexibility

• Lower total cost of ownership

• Improve customer relationships

• Reduce internal resource dependency

By selecting CGI Credit Studio, you will accelerate time-to-value in just 2-3 months without the hassle of disruptive upgrades. Our modular, event-driven, cloud-native platform is powered by machine learning and AI-driven insights to drive better business outcomes.

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.

Transform your credit operations

CGI Credit Studio is a next-generation credit management platform that provides value across the entire credit cycle.

Debt management reimagined

CGI Credit Studio's CACS X for collections is the newest version of our collections and default product line. CACS X helps lenders reduce operating expenses, delinquencies, and write-offs while building better customer relationships through a real-time, 24x7, journey-orchestrated, omnichannel experience.

Streamlined loan applications

CGI Credit Studio's ACAPS X delivers the innovation of FinTech with the brand confidence of an experienced enterprise platform. Designed to help lenders stay ahead of the industry by delivering flexibility, innovation, and reliability, ACAPS X will help lenders drive growth while improving portfolio risk performance.

Improved loan management

CGI Credit Studio's servicing capabilities will deliver a new level of customer convenience and satisfaction. Designed to make the back office a thing of the past, our solution offers a holistic approach to servicing.

70%
Reduction in human resources dedicated to collections

20%
Improvement in decision and line assignment

$1M+
Cost rationalization of redundant technology

80-90%
Decrease in launch time for new products and programs

Empowering business leaders

Adapt to change

1

Quickly and easily adapt to change by modifying configurations instead of customizing code

Gain a leading edge

2

Leverage open API integration to streamline, guide and improve— ensuring effective business intelligence

Reduce software risks

3

Stay current while avoiding time-consuming and expensive upgrades with a modular, microservices architecture

On-demand business services model

Pay for what you use is a core tenet of the CGI Credit Studio design. Designed to eliminate wasted expenses, its cloud-native architecture affords business leaders the flexibility to explore cost-effective strategies combining digital engagement, self-service, and traditional outbound activities without wasted expenses.

CGI Credit Studio was developed to accelerate time-to-value with fast, low-cost, low-risk deployments and supports lenders' digital initiatives to become more agile, flexible, and customer-focused.
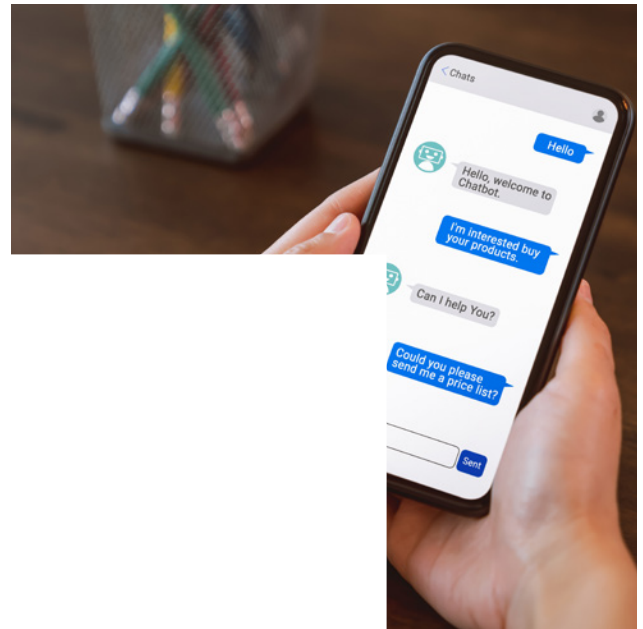
Capture the value of your data

Customer expectations are skyrocketing at the speed of innovation and digitization.

Lenders are looking to artificial intelligence (AI) and machine learning (ML) to create new opportunities to deliver the journey-orchestrated digital engagement customers have come to expect. CGI Credit Studio delivers the end-to-end capabilities required to take full advantage of AI and ML and perform intelligent actions.

Harnessing the power

Customer data has exponentially increased over the past decade, and traditional analytic processes can no longer keep pace. CGI Credit Studio's powerful decision engine is AI/ML-driven and highly agile, delivering intelligent models to predict customer behavior by analyzing data patterns, acting on those patterns and learning from those decisions to fine-tune and deliver desired results. By creating tailored customer journeys, banks will increase contact rates and reduce net credit losses through targeted collections.

The future of intelligent banking is personalized, forward-thinking and focused on customer expectations while maintaining their privacy and driving business agility, all while reducing risk.

Collections as it should be

As the first offering available with CGI Credit Studio, CACS X for collections is a next-generation debt management solution. 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.

Designed to evolve with market demands and scale to handle increasing transaction volumes, the reimagined CACS X solution helps lenders reduce operating expenses, delinquencies, and write-offs while building better customer relationships through a real-time, 24x7, journey-orchestrated, omnichannel experience.

Providing the right programs and plans in difficult financial circumstances requires the ability to convert data into insights and insights into action—capabilities impeded by out-of-date technology. CGI's CACS X empowers you and your customers with transformative flexibility, modularity and digitization across the entire default management life cycle.

$1+ trillion
Outstanding debt processed daily around the world

40+ years
Credit and collections experience

370+
Implementations for the world's largest financial organizations

10-25%
Collections cost savings and a 5-20% increase in debt collected

Changing the future of default management

Equips business leaders with the tools necessary to re-imagine the digital, customer-centric experience.

Consistent, intelligent journeys

Allows business owners to incorporate hyper-personalization and interactive engagement within traditional business processes through CACS X business services.

Real-time everything

Meets your customers' digital expectations with 24x7, event-driven collections and real-time triggers to maintain customer engagement on their terms.

Self-service and virtual agents

Increases interaction value by delivering intuitive self-service and bi-directional virtual assisted experiences.

Improved customer experience

Converts new information into insights enabling a better understanding of your customers and the ability to deliver a tailored customer journey.

80%
Customer take rate on digital program offers along with improved customer loyalty

5%
Net credit loss improvement via targeted collections

10-20%
Improved agent experience by decreasing call handle times

Do more than just collect debt

The collections industry is no longer just about set processes and reducing bad debt; it recognizes the importance of the customer experience.

Viewing collections as a customer service asset builds positive relationships and increases the likelihood of repayment and loyal customers.

Transforming collections

• Humanize the experience

• Apply empathy and sympathy

• Personalize strategies

Today's debt relief and recovery solutions must do more than enable collections; they need to help customers tackle their debt by offering personalized pathways to recovery. Offering the right programs and plans in difficult financial environments requires responsive services, access to data, and actionable insights—capabilities bogged down by out-of-date systems that impede innovation and growth.

CGI's data-rich solution enables highly-personalized customer journeys with a robust digital self-service tool and virtual agent capabilities. ML-based predictions determine the best options for your customers and the most favorable strategies for your business.
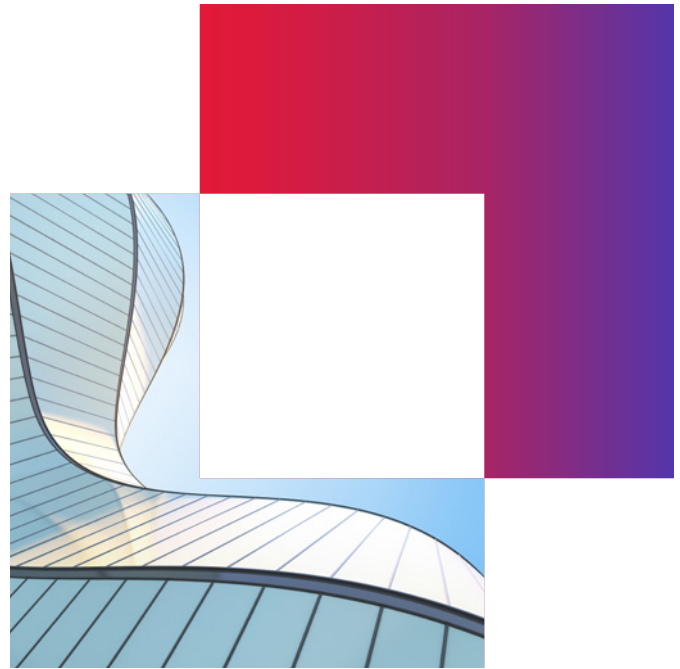
A new lending experience

Today's lenders need more than a powerful decision engine, they need dynamic workflows that can expand fraud detection capabilities, incorporate alternative analytics within the decision process, and enhance operational control.

As part of CGI Credit Studio, ACAPS X for originations is a comprehensive, digital, real-time, event-driven lending solution that delivers a modern, FinTech-like origination experience. From application to booking, ACAPS X delivers a digitally immersive journey, empowering applicants to share rich, personalized, real-time financial information leading to improved credit decision accuracy and lower overall risk.

Designed to help lenders stay ahead of the industry by delivering flexibility, innovation, and reliability, ACAPS X will help lending leaders drive growth while improving portfolio risk performance. Built to deliver on today's lending needs while providing the extensibility necessary to rapidly evolve with the future of the industry.

Evolving to meet the moment

Modern originations platforms need to deliver a frictionless application process while enhancing fraud detection, maximizing loan size, and providing immediate access to funds via real-time fulfillment. Change is happening at an increasing rate across the lending industry. Having a platform that can accommodate change quickly, easily, and at a low cost is critical to achieving enterprise growth targets.

$1+ trillion
Loans and lines issued via the ACAPS product line

100+
Available workflow configurations and integrations

99%
Reduction in customizations within the originations space

Lend more with less risk

Designed to be simple and intuitive to use, ACAPS X's open architecture makes applicant collaboration and third-party integration simple and easy. Highly-configurable product capabilities allow businesses to define expansive applicant journeys and comprehensive product offerings to maximize portfolio performance and profitability.

Approve more of the right loans

• Improved application fraud detection

• Verifiable income via Plaid

• Real-time applicant interaction

ACAPS X is rewriting the rules of credit decisioning by allowing credit issuers to incorporate current and emerging capabilities within the real-time decision flow.

Fraud detection solutions and alternative data sources are constantly evolving and opening the door to safer lending and better approval precision. ACAPS X helps lending operations take advantage of 3rd party solutions, newly available consumer data, and countless other current or emerging value opportunities to reduce loan risk and improve loan performance.

Originations in the future is not just about a credit score, it's about using consumer-centric information to make intelligent decisions that create lasting relationships.

Servicing

Currently in development, CGI Credit Studio's servicing capabilities will deliver a new level of customer convenience and satisfaction. Designed to make the back office a thing of the past, our servicing solution will be the first of its kind with a holistic approach.

Put the customer in charge

Extend account servicing activities to digital devices while improving end-to-end task completion and control.

Build better relationships

Move beyond the transaction to understand and respond to customer needs unobtrusively.

Make banking easy

Anticipate and engage customers in relevant activities; fostering trust and building relationship loyalty.

Proving the power and flexibility

Getting started with Transformation Studio

Whether you want to increase revenue through expedited loan originations, slash your collections program's operational costs or improve contact rates, we have you covered.

After identifying your key objectives, it's innovation time. Together we will map one of your biggest pain points into a mini proof of concept, bringing the solution to life. Our team will demonstrate the powerful new technology tailored to meet your business objectives.

The result of this workshop is a greater understanding of the business value CGI Credit Studio can provide and our recommended high-level transformation approach.

A proven global delivery partner with credit subject matter expertise capable of executing large disciplined transformations that build value iteratively over time.

Join CGI experts for a two-day innovation workshop – taking a deep dive into how you can leverage our solution to help solve your organization's biggest challenges.

CGI knows credit management

With over four decades of experience, we are proud to offer a next-generation credit management platform built for the future. Our clients set the bar high and partner with us to ensure our vision and investments exceed their expectations.

Serving 15 of the top 20 banks in the world with 14,000 banking professionals, we help you streamline credit management, reach new customer experience heights, and drive major IT transformations that increase profit and growth. As a strategic partner, we help clients achieve the right balance as they adapt to a new business need across their digital value chain.

Our culture of collaboration

Enabling agility and resilience through comprehensive services

Client proximity

We build lasting, trusted relationships by following our clients and embedding operations within your metro markets while working together to serve as a caring neighbor deeply rooted in our local communities. Our local experts draw on a diverse global network to bring the right talent, innovation, and scale to every engagement. Using our collaborative style and consultative approach, we sit on the same side of the table with you to envision and plan new possibilities.

Industry expertise

In addition to mastering technology, our experts have a deep understanding of the industries we serve. They apply their knowledge of domains, mission-critical systems and processes to help you navigate complex challenges with practical advice and solutions. We have blueprints that map your industry operating architectures to our offering roadmap to ensure we customize and adapt proven solutions for your unique needs. Additionally, as lines between industries continue to blur, we bring lessons learned and emerging innovation from across industries.

We combine our local proximity model, supported by global resources, with industry expertise and a full range of services to help you become a more agile business.

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.

[cgi.com](cgi.com)