

For lenders experiencing the stress and strain of digitisation of legacy credit systems, we provide an innovative and flexible credit platform to future-proof your operations and keep pace with growing customer expectations.

What is CGI Credit Studio?

We are reinvigorating the credit life cycle from originations and servicing to debt relief and recovery with CGI Credit Studio.

CGI Credit Studio is a modular, event-driven, cloud-native platform powered by intelligent automation and machine learning (ML) that includes software, business processes and underlying IT in a single, cohesive suite.

It is 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 additional modules now available for originating and servicing loans.

By selecting CGI Credit Studio, you will accelerate time-to-value without the hassle of disruptive upgrades, and functionality is always current and always compliant. Using our AI-driven platform organisations will be able to deliver an insights-led personalised customer experience.

Key benefits

Event-based at its core, our modular platform enables quick and simple deployment of discrete business services.

The platform is configurable using visual process mapping tools to kick-start your digital transformation. It can reduce the total cost of ownership and allow you to drive value in a short implementation time of under three months.

In addition, CGI Credit Studio:



CGI Credit Studio

- 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.

- **Eases the burden of legacy systems** by simplifying and modernising the infrastructure to enable digitisation, adapt to market demands and scale to handle increased volume
- **Meets customer expectations** by enabling a hyper-personalised experience allowing real-time interaction via their preferred channels
- **Addresses and supports mounting regulatory changes**, for example by enabling compliance with the UK FCA's new Consumer Duty principle
- **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 need, CGI Credit Studio is always current and integrates seamlessly with external systems, helping you harness your data to make better informed decisions about customers, operations and your business strategy.

Why partner with us?

We are 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. Our experience includes:

- 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 organisations
- 100% delivery success with a dedicated practice in collections, recovery and default management.

We are reimagining our credit solution to bring a modern, innovative platform to market. CGI Credit Studio is unlike anything you've seen in the market yet built with the same ingenuity and innovation that our clients have grown to expect from us.

We would be happy to continue the conversation about how we can help your organisation with collections support. Please get in touch at bindesh.jobanputra@cgi.com to find out more or to arrange a meeting.

Our modular solution is optimised 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

Visit: www.cgi.com/uk/collections

Email: bindesh.jobanputra@cgi.com