



IBM **Information Management** software

CGI Enterprise Originations®

Partner Solution

■ **Target Industry**

Banking and Financial Markets

■ **Business Application**

New Account Origination

■ **Products**

IBM FileNet Business Process

Manager

IBM FileNet Content Manager

Business Challenge

Today, a slowdown in industry consolidation has resulted in slower revenue growth and operational efficiency, forcing banks to consider new opportunities for growth.

Additionally, the market saturation for banking services means more growth must come from existing customers.

What's more, layers of legacy technology inhibit bankers' flexibility to move from a focus on promoting products to managing customer relationships. The huge maintenance burden leaves little money to invest in technological innovation. However, more and more banks are turning to Service Oriented Architectures (SOAs) to create business agility, better serve their customers, and reduce high maintenance costs.

Many financial institutions are mired in a technological dead-end, characterized by numerous redundant applications serving different products and channels. These applications, with accumulated layers of functionality – as well as “sibling” applications acquired through mergers and acquisitions – form a partially connected environment of patches, interfaces and processes. This inhibits innovation and requires huge resources to just “feed the beast.”

Solution

CGI's Enterprise Originations is a comprehensive solution for new account originations which supports the full spectrum of consumer and business products, regardless of the distribution channel. By originating all products through Enterprise Originations, a financial institution can slash maintenance costs and outperform peers.

Enterprise Originations' customer-centric design lets financial institutions view customers through a single prism, not as a compilation of “product offerings.” Instead of barraging customers with meaningless offers, financial institutions can offer and sell the best products that meet their customers' individual needs.

Leveraging the IBM Enterprise Content Management (ECM) suite of products, Enterprise Originations leverages the Web and real-time interfaces to provide seamless, efficient and paperless access to internal and external data and services through open systems and architectures. This enables the origination of other related products, such as demand deposits, insurance policies, and brokerage accounts. Additionally, Enterprise



Originations supports the distribution channels of all consumer and business-banking products.



Value Proposition

Enterprise Originations offers a way out of the technology dead-ends and redundant applications with the promise of technology as a re-invigorator, not an inhibitor. By using a SOA and customer-centric view of credit customers, organizations can eliminate the silos and gain a single, holistic view of all their credit customers and their needs—no matter with which products or divisions they work.

CGI knows that it's impractical to throw out legacy applications and make a huge investment in yet another new platform. But organizations can start small and migrate products and services one at a time until they reach a single, SOA-based, customer-centric view of all credit customers. This escape from the technology noose frees capital and sparks growth from the best possible source of information – an organization's existing customers.

Company Description

Founded in 1976, CGI Group Inc. is one of the largest independent information technology and business process services firms in the world. CGI and its affiliated companies employ approximately 25,000 professionals. CGI provides end-to-end IT and business process services to clients worldwide from offices in Canada, the United States, Europe, Asia Pacific as well as from centers of excellence in North America, Europe and India. CGI's annualized revenue run rate stands at \$3.6 billion (US\$3.1 billion) and at December 31st, 2006, CGI's order backlog was \$12.6 billion (US\$10.9 billion). CGI shares are listed on the TSX (GIB.A) and the NYSE (GIB) and are included in the S&P/TSX Composite Index as well as the S&P/TSX Capped Information Technology and MidCap Indices. Web site: www.cgi.com.

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Printed in the USA

08-09

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