

Enterprise Originations

A Unique, Next-Generation Solution for One of Today's Key Business Challenges



An integrated, retail originations processing platform that enables one-stop customer onboarding, increases agility, and shortens onboarding time by 30%

Increased efficiency. Uniform user experience. Reduced operating costs. Hassle-free compliance with regulatory changes. All of these are critical factors for business success today. That's why developing effective origination and underlying systems is a key business challenge worldwide.

Introducing Enterprise Originations, a unique, next-generation origination solution with integrated regulatory control and enhanced features supported with multi-channel interfacing. Enterprise Originations helps your agents to easily capture and upload all customer information, including signatures and documents, in real time and to effectively track all applications.

People matter, results count.

A Unique Origination Solution That's Up and Running Fast

Capgemini has enabled origination for over 200 million accounts across a multitude of origination systems and processes. We've used this deep experience and expertise to create a tailored originations solution that can get you up and running fast. Our production-ready framework driven by solution accelerators means we can complete a production-ready pilot in less than 100 days.

We can reuse your existing IT infrastructure so the implementation will not disrupt your business.

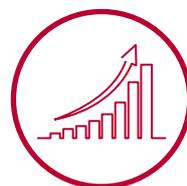
Using our proprietary framework and accelerators, Capgemini can build a **production-ready pilot in less than 100 days.**

A Next-Generation Solution Packed With Business-Enhancing Features

Our Enterprise Origination solution follows system simplification and parameterized architecture principles and is available on the IBM® Business Process Manager platform. It can also be built using your existing BPM platform. This means we can provide best-in-class end-to-end case management, seamless interoperability, SLA reporting & tracking, and easy integration with external systems.

5 Reasons to Use Capgemini's Enterprise Originations Solution

- 1 Enable multi product, multi-institution, multi-language process using a single instance
- 2 Add new product lines reusing existing workflows
- 3 Make automated score-based product determination
- 4 Integrate multiple processing systems and databases with single front end
- 5 Provide uniform cross-channel user experience across products & service-lines



Empower Your Back Office

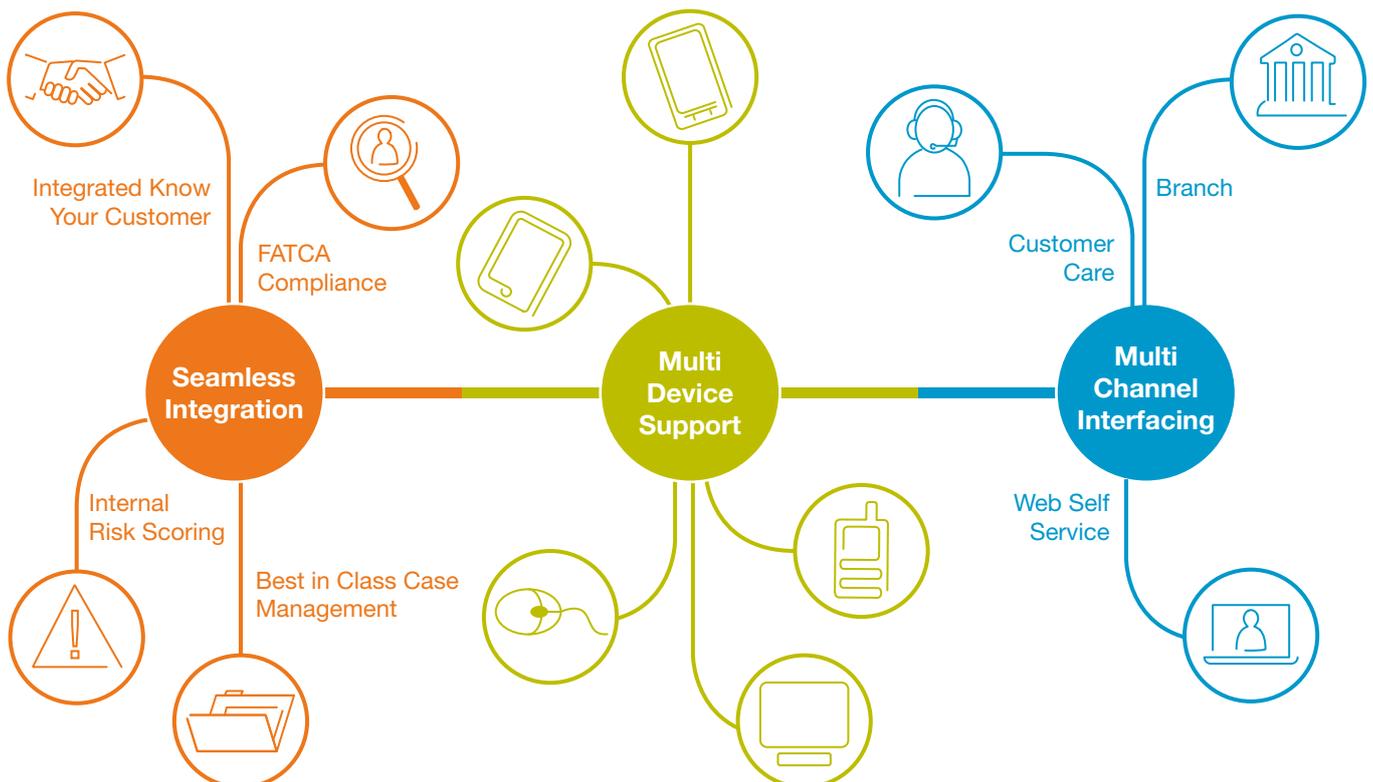
With Enterprise Originations, your agents and agencies will easily be able to capture customer data including signature and documents and track all activity. Call center/field agency representatives, application aggregators, credit analysts, and underwriters can all use the same business process flow, when and where they want it with both web and mobile-based applications.

Enterprise Originations helps your agents to be more efficient. They can track every application at all levels through workflow, in-built SLA tracking, escalation mechanisms, and dashboards. Tasks such as scanning and uploading documents are easily done.

The Benefits of Capgemini's Enterprise Originations solution compared to other systems

- Lower operating & training costs through unified case management
- 'On the fly' addition of newly launched products to onboarding process
- Up to 80% reusability while adding new product lines
- Quick adaptation to changing regulations, policies or procedures
- Global scalability with highly flexible architecture to enable uniform processes across countries and languages

Integrated Features of Capgemini's Enterprise Originations Solution



A Partner You Can Trust

As a leading global provider of cards and electronic-payments processing solutions, Capgemini can help you implement our integrated Enterprise Originations solution, end to end. We can customize the solution to meet your needs and maintain it for you using our Rightshore® global model.

Capgemini combines deep industry experience, innovative service offerings, and next generation global delivery to serve the financial services industry. With a global network of 26,000 professionals serving over 900 clients worldwide, we collaborate with leading banks, insurers and capital market firms to deliver business and IT solutions which create tangible value.

Bringing over 17 years experience delivering global solutions for cards and payments, Capgemini has a team of over 3,000 global professionals who specialize in leading and legacy cards and payments systems. Our extensive knowledge base of tools and methodologies—built from real-world engagements—helps us accelerate cards conversion engagements supported by our unique One Team global delivery model. We build end-to-end migration solutions using proven frameworks and methods which reflect cards and payments best practices.

For more details contact:

Get started today by visiting us at www.capgemini.com/cards or contacting us at cards@capgemini.com



About Capgemini

With almost 140,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2013 global revenues of EUR 10.1 billion. Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at
www.capgemini.com

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