

SmartCOMM™ and CGI's CACS X for Collections

Delivering a Digital-First Default Management Experience While Reducing Cost and Risk

When Customers Need Financial Help, Every Communication Matters

A key shift for credit firms is to think about more than just reducing losses from bad debt, they need to treat default management as an extension of customer service. Successful collections require companies to re-imagine the borrower's experience, which means focusing on creating personalized customer journeys and contacting them when and how they want to be contacted – from SMS and email to the contact center to print and mail. With added pressure from federal banking regulators, it also means optimizing the auditing, tracking and automation of regulated communications.

Delivering a digital-first experience requires lenders to take a more modern approach to default management by shifting to cloud-native software solutions that provide API-driven integrations with best-in-class tools and workflow automation.

SmartCOMM and CGI's CACS X for Collections

Smart Communications' industry-leading platform for Customer Communications Management (CCM) enables global enterprises to optimize targeted collections strategies to improve the customer's end-to-end experience and provide SMARTER ways of engagement. SmartCOMM from Smart Communications enables lenders to create, manage and deliver personalized communications via clients' preferred channels — and does so at tremendous scale.

SmartCOMM and CGI's CACS X integration provides clients with a complete omnichannel customer experience.

The Smart Communications Solution:
SmartCOMM

CGI Solution Supported:
CACS X

Use Cases Supported

Collections departments within leading financial institutions, government agencies and telecoms can leverage SmartCOMM and CACS X for the following use cases:

- Overdue payment reminders
- Letters and digital correspondence
- Regulatory disclosure
- All collections communications

SmartCOMM offers a prebuilt integration to CGI's collections solution, CACS X — a comprehensive, cloud-native SaaS solution that delivers digital, customer-centric experiences and powerful back-end capabilities. Designed to evolve with market demands and scale to handle increasing transaction volumes, CACS X helps lenders reduce operating expenses and net credit losses while improving the agent and customer experience.

Together SmartCOMM and CACS X provide a real-time, 24x7, journey-orchestrated omnichannel experience with enterprise-scale capabilities to support all of your client interactions, including high-volume batch, on-demand, and interactive, highly personalized communications across print and digital channels.

Key Benefits



Increased Business Agility & Flexibility

Open, modular, microservice-based architecture enables the deployment of business services function by domain, allowing faster time-to-value without disruptive upgrades to keep pace with industry changes.



Improved Customer Experience

Real-time, 24x7, event-based journey orchestration enables clients to better understand their customers, while agile decisioning enables customized journey orchestration to determine the best channel and best time to contact. With hyper-personalized experiences, customers are engaged the way they want to be engaged.



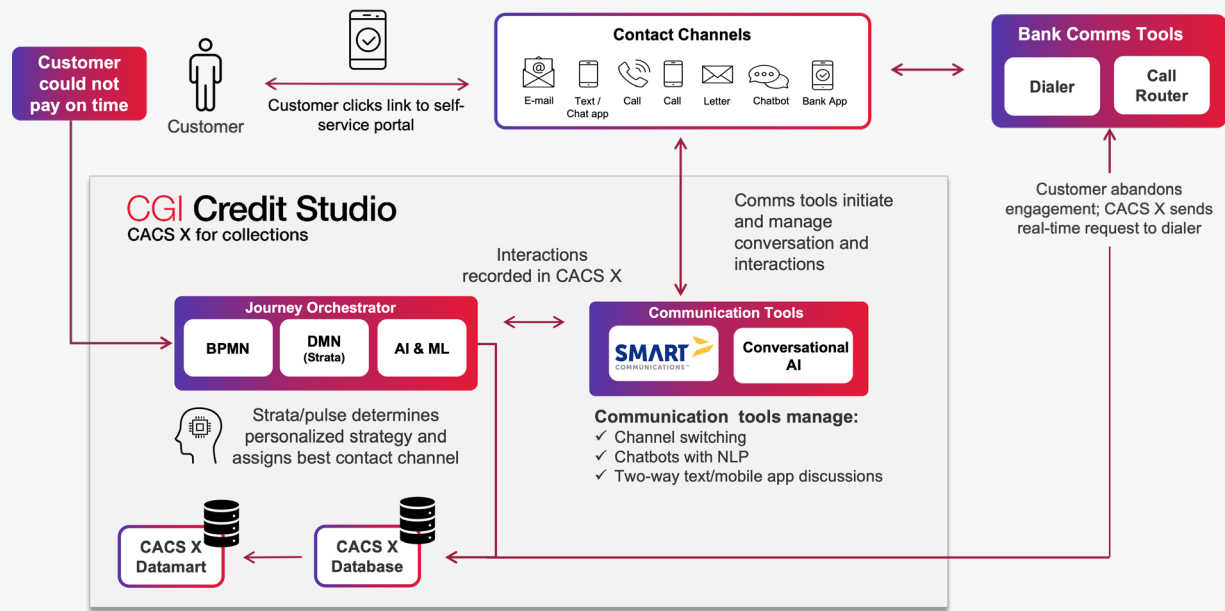
Reduced Total Cost of Ownership

Modern architecture and CGI's SaaS model frees up critical IT resources and optimizes resource utilization, while agentless collections and 24x7 self-service capabilities reduces the cost to collect.



CACS X Delivers on the Omnichannel Promise

Hyper-personalized customer journeys with true omnichannel customer experiences



Features

Self-service & Virtual Agents

CGI's customer-focused self-service portal delivers a responsive UI and invokes real-time business rules to make decisions quickly. Virtual agents and conversational AI reduce the workload of call center agents, reduce staffing requirements and reduce the cost to collect.

Real-time Customer Communication

Real-time, event-based journey orchestration with SmartCOMM API integration enables credit firms to trigger correspondence to meet the "when and how" business requirements. CACS X's two-way channel messaging allows customers the ability to determine the next-best-action based on their responses and generate communications on demand.

Communication Configurability

SmartCOMM's unique template management capabilities enable lenders to easily support multiple languages, brands and jurisdictional requirements using shared content libraries. SmartCOMM makes it effortless to produce communications for a myriad of digital and print formats, including SMS, XML, JSON, PDF, AFP and many others. Through APIs, CACS X has redesigned correspondence configuration, allowing for the quick defining of new

correspondence which can then be introduced into workflows.

Easy Plug-ins Business Process Models

The CACS X platform leverages data mesh and common BPMN components, allowing API calls to SmartCOMM to be dropped into existing or new workflows with no code.

Embedded Intelligence

Machine learning and artificial intelligence enable continuous model refinement for personalized treatment strategies. ML models provide insight into optimal contact strategies while abiding by customer privacy guardrails.

Business-controlled Template Design

Browser-based template authoring from SmartCOMM drastically reduces time and effort required to create new templates empowering business users to easily manage content and rules in a secure, auditable system. This speeds up turnaround time and reduces IT support costs. Each template is multi-channel, multi-brand, multi-jurisdictional and multi-language enabling your organization to significantly reduce the number of templates in use, while ensuring every message is personalized and compliant.



Perspective - CGI's CACS X Key Differentiators

Real-time Everything

Meeting customer's digital expectations with 24x7, event-driven collections and real-time triggers for the next best action.

Quicker Time-to-Value

The "function by function" deployment approach enables business users to update communications with reduced need for IT support.

Improved Customer Experience

Artificial intelligence and machine learning enable a better understanding of customers, while agile decisioning helps deliver a tailored customer journey and highly-personalized communications delivered through the right channel at the right time.

Self-service and Virtual Agents

Intuitive self-service tools and virtual agents expand channels and penetration rates for improved customer experience and increases in dollars collected.

Smart Communications is a Recognized Industry Leader

CELENT

Gartner

IDC



NOVARICA

FORRESTER

SMART
COMMUNICATIONS™

CGI



Smart Communications™ is a leading technology company focused on helping businesses engage in more meaningful customer conversations. Its Conversation Cloud™ platform uniquely delivers personalized, omnichannel conversations across the entire customer experience, empowering insurance companies to succeed in today's digital-focused, customer driven world while also simplifying processes and operating more efficiently. Smart Communications is headquartered in the UK and serves more than 700 customers from offices located across North America, Europe, and Asia Pacific. [LEARN MORE - CONTACT US TODAY!](#)