

BANKING. TRANSFORMED.

CGI

Experience the commitment®



Succeeding through transformation

We are witnessing a profound and radical change to the traditional banking model. The boundaries and roles among existing firms are blurring. Bank customer expectations are radically different from just 10 years ago. Robots are becoming key staff members. Data is the new money. Criminals are intelligent mathematicians and data scientists. Everything is moving towards instantaneous speed and completion, while regulators are busy playing catchup with innovators.

The introduction of the open API economy is opening up the global marketplace to new players. In Europe, this change is mandated by PSD2 (Revised Payment Services Directive) for the purpose of driving competition and innovation. Today, the possibilities for consumers, competitors and banks are limitless—creativity, coupled with data and innovation, now have the right conditions to flourish. The industry has been planted firmly into the digital field, and we are beginning to see a new world emerge.

The rules and models we studied in business school are no longer relevant. Some banks are moving forward, yet, for others, clarity in terms of how to interact, succeed and thrive has yet to arrive. For all, collaboration, innovation, customer centricity and intelligent use of data are the order of the day.

At CGI, we have more than 11,000 banking experts developing and implementing technologies and business processes that will shape tomorrow's banking marketplace. We are working with the world's leading banks, helping them to transform their business and carve out their path into the new world of open banking. CGI has more than four decades of experience and a successful delivery track record across the retail banking, corporate and transaction banking, and capital markets sectors. We offer a full spectrum of services and solutions, a proven global delivery model and a strong commitment to quality with exceptional delivery capabilities.

CGI believes there are four critical components to successfully competing in tomorrow's digital marketplace.





Modernize

With increasing pressure on resources and cash, banks are looking for innovative ways to drive efficiencies and move to a lower cost, more agile organization with the right platform in place for adding digital processes and services.

How is CGI helping?

CGI is transforming the way banks do business, increasing efficiencies and cost savings through transformational outsourcing, cloud computing, replatforming, robotic process automation, IT modernization and SaaS. We simplify IT estates while improving their agility. We standardize platforms with technology that will increase automation and streamline processes. At the same time, we are partnering with banks to introduce new IT delivery and working models in order to reduce maintenance costs and to generate funding for new technology investment. This is core, vital, work and it ensures banks are equipped for the future.



Protect

At the very heart of banking is trust. Consumers and corporates alike trust their banks to look after their money, as well as their data, securely and confidentially. With the ever present threat of cyber crime and the use of increasingly sophisticated fraud tactics, the protection of customer data and money, as well as business reputation, has never been more important. With GDPR coming into play, banks not only need iron clad protection of their data, but also agile and intelligent data management systems.

How is CGI helping?

CGI provides deep expertise to keep clients ahead of attackers. For more than 40 years, we have helped protect government and commercial clients across the globe, delivering a wide range of advanced security solutions and services. We also have more than 20 years of experience in providing cost-effective financial crime solutions.

CGI's anti-financial crime solutions provide our banking clients with anti-money laundering, anti-fraud and other smart financial crime prevention tools. Incorporating intelligent machine-learning, they help drive banks' effectiveness and efficiency.

Protection is a part of everything we do. Our end-to-end cybersecurity practice offers identity and access management, managed security services, and consulting services for complying with the latest cyber-related regulations ensuring our clients stay two steps ahead.



Extend

PSD2 and the open API economy are driving seismic changes in the banking industry. They are opening up the market and giving banks, along with their FinTech competitors, the opportunity to develop new service offerings. At the same time, the explosion of new technologies such as Blockchain and artificial intelligence are creating new ways of doing business in both the retail and corporate banking spaces.

How is CGI helping?

Our industry leaders are working with banks to maximize their potential in this new world by harnessing new technologies, enabling them to extend their business into the open economy and partner to ensure success.

CGI's Open Finance business solution is an integration layer that joins traditional banks and FinTechs. It facilitates deep collaboration and stimulates real innovation.

Our innovators are setting up labs across the globe to develop, grow and leverage the power of emerging technologies. Last year, for instance, together with R3 and 11 of the world's largest banks, we harnessed the power of Blockchain to demonstrate trade transformation.



Digitize

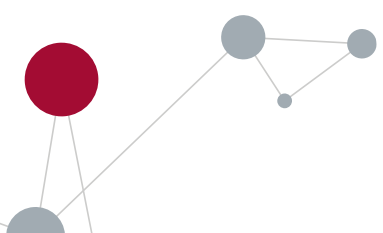
Whether checking a balance, transferring money between accounts, paying a friend, setting up a supplier, making an online purchase, making a query, managing investments or applying for a loan, bank customers want to complete their business as quickly as possible—if not immediately—and through the most convenient channel. This presents significant challenges for financial institutions whose infrastructures are not yet ready to satisfy these expectations and provide real-time processes and information.

With the correct foundations in place, banks have the freedom to delight and excite their customers in the digital era—locking in relationships and creating new revenue streams. Artificial intelligence and intelligent analytics enable banks to enhance customer personalization and offer value-added services through the use of chatbots, intelligent robo-advisors and smart, personalized offers and recommendations. In a new digital environment, staff are free to focus on creating powerful customer relationships and offering deep advice when requested.

How is CGI helping?

CGI's business solutions help banks accelerate their processes and systems, streamline operations and support an anywhere, anytime digital culture.

For example, CGI All Payments offers the full spectrum of payment services, including real-time payments, ensuring banks can meet the expectations of the digital customer. It helps banks increase agility, streamline operations and launch new customer product strategies through better workflow and data access.



The CGI Trade360 platform is built uniquely for multi-bank, multi-currency and multi-time zone processing. It enables banks to provide the full range of traditional trade, payables, receivables and cash management services to their customers—anywhere, anytime—on a single, integrated and global platform.

CGI's data experts deliver modern, scalable data platforms that support the increasingly complex need of banks for high quality, fast, reliable and compliant information across the organization.

Our robots also are very clever! CGI's virtual contact center agent helps clients stay closely engaged with their customers, while CGI Wealth360's Digital Advisor combines robo-advice with human advice for a differentiated and high-end customer experience.

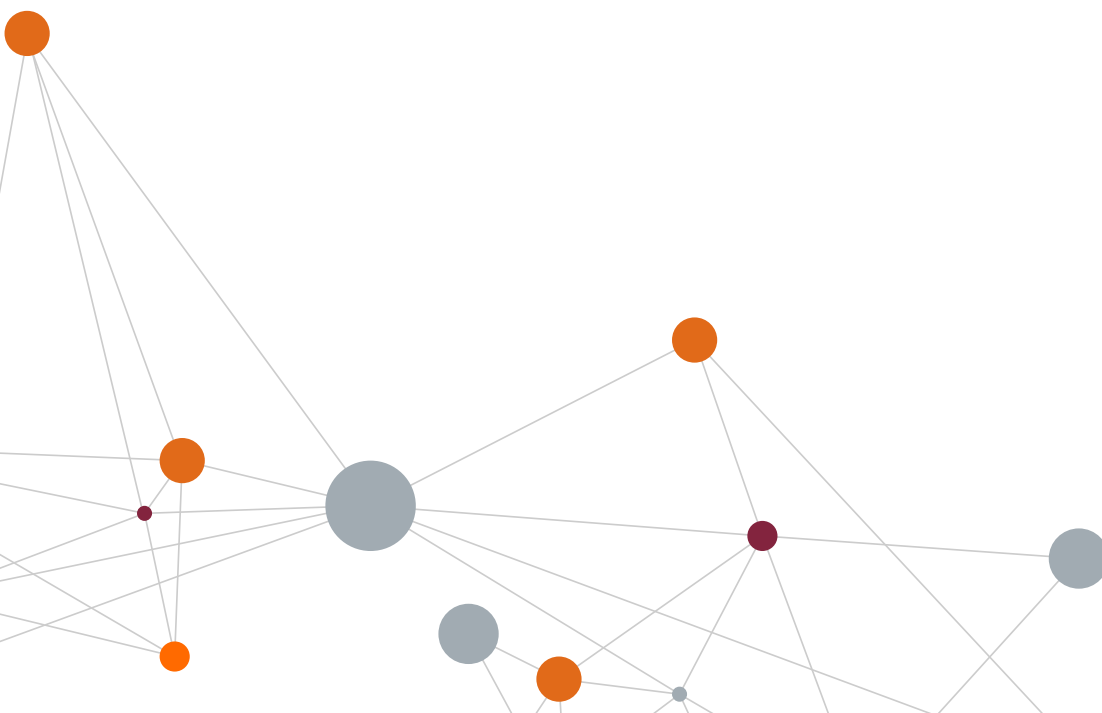
In addition, we are helping the world's leading banks transition to omni-channel platforms that incorporate a 360-degree customer view, cross-sell capabilities and realtime event management to ensure they never miss an opportunity to upsell and drive revenue.

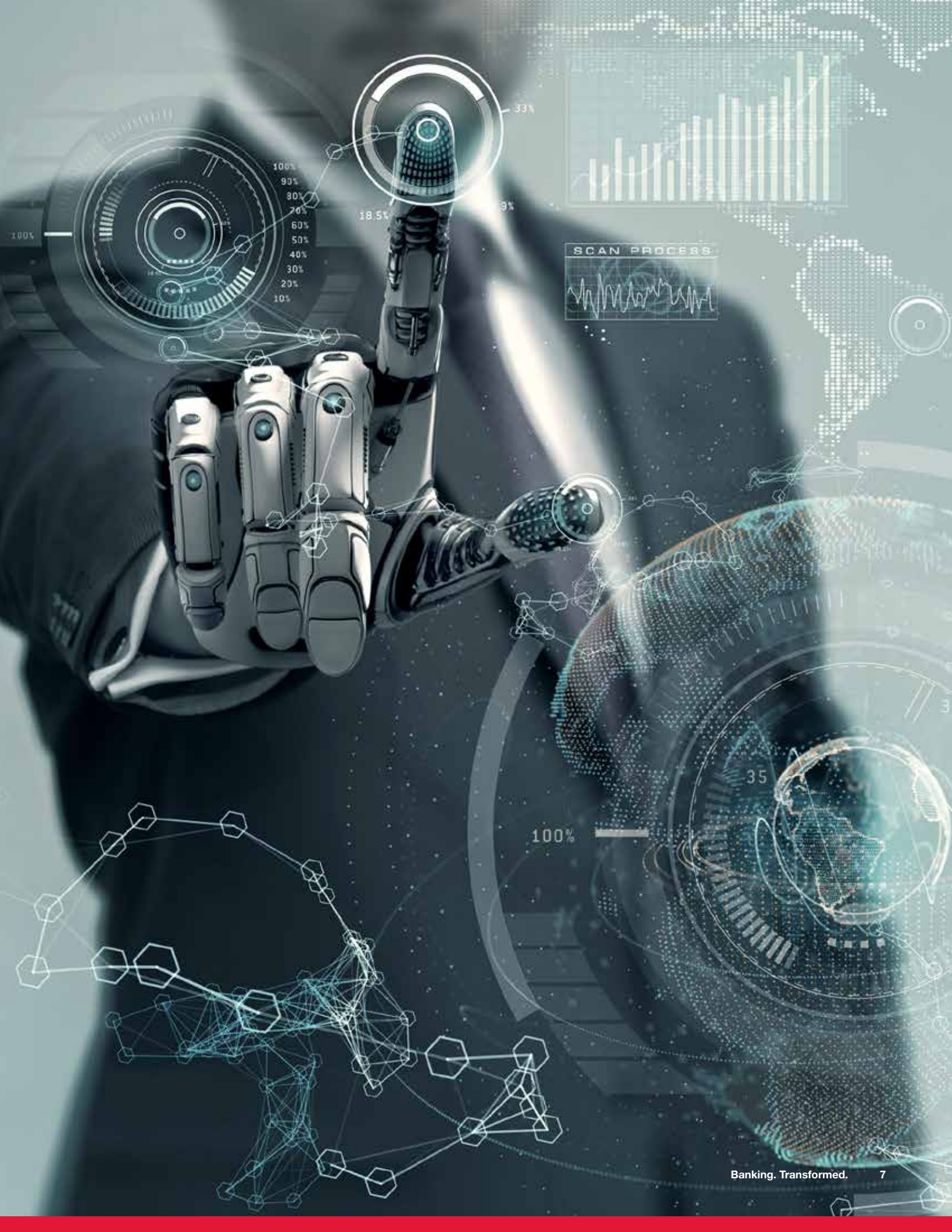
A partner for the future

Every day around the world, we partner with our clients to turn rapid change into measurable opportunity. Through our client-proximity business model, we work side-by-side with them, drawing upon our global capabilities to help identify, develop, implement and operate the innovative strategies and solutions needed to meet their customers' expectations.

We are at a turning point in how consumers, citizens and businesses want to engage with our clients. We've seen the world around us become more connected, transcending cultures, languages and borders. Today, we partner with clients to support their most strategic and visible initiatives, helping to innovate, develop, improve and secure the technology that is at the heart of this transformation. For our stakeholders and communities, we are at the center of helping to deliver on the promises of digital.

Today, CGI partners with 15 of the top 20 banks globally, and our top 10 banking clients have worked with us for an average of 26 years. We serve clients in the retail banking, corporate and transaction banking, and capital market sectors to drive new digital capabilities and customer-centric, revenue-generating business opportunities.





SCAN PROCESS

About CGI

Founded in 1976, CGI is one of the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI professionals help clients to achieve their goals, including becoming customer-centric digital organizations. We deliver an end-to-end portfolio of capabilities, from high-end IT and business consulting to systems integration, outsourcing services and intellectual property solutions that help accelerate clients' results. CGI works with clients around the world through a unique client proximity model complemented by a global delivery center of excellence network to help clients accelerate results, transform their organizations and drive competitive advantage.

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The CGI logo is displayed in a bold, white, sans-serif font in the bottom right corner of the page. The background of the entire page is a dark red color with a network of white lines and circles of varying sizes, creating a complex, interconnected pattern.