

#### Achieve the need for speed



#### velocity

#### noun

ve·loc·i·ty | \ və-'lä-sə-tē , -'lä-stē\ plural velocities

#### Definition of velocity

- quickness of motion: SPEED the *velocity* of sound
- rapidity of movement
- speed imparted to something
- the rate of change of position along a straight line with respect to time:
   the derivative of position with respect to time
- rate of occurrence or action: RAPIDITY
- rate of turnover the velocity of money





# Modernize payments, increase velocity, achieve competitive advantage

Innovate for growth, keep up with regulatory mandates and invest in real-time payments

A world of opportunity awaits for financial institutions to drive competitive advantage from payments growth and enable the introduction of innovative services for customers by modernizing their payments processing infrastructures.

CGI All Payments is a modern, modular, cloud-ready solution built on global industry standards to ensure your payments business is future-proof. It helps you increase revenue by reducing transaction costs and time to market for new revenue streams. Customers also benefit from a wide range of payment choices and the ability to transfer and receive funds 24/7/365. As an integrated software platform for processing real-time, wire and ACH payments, CGI All Payments' built-in workflow engine helps automate the processing of payment transactions to reduce manual processing while improving straight-through processing (STP) rates across all payment types.

Whether the goal is to achieve the promise of real time or meet immediate compliance mandates, financial institutions each must choose their own path for payments transformation. As a trusted advisor for more than 40 years, CGI guides clients along their journey—from assessing where they are today and taking them where they want to be.



**40%** of global FX settlement volume processed by CGI

## Accelerate your payments transformation

For clients looking to modernize their payments strategy and technology roadmap, CGI All Payments is a flexible platform that handles leading payment types—anytime, anywhere, regardless of the settlement and clearing network it's riding on.

Developed as a modern, integrated and flexible payment services hub, it offers everything you need to transform your payments environment into an efficient, full service, money moving operation that adds value for your customers and improves your bottom line. CGI All Payments is:

- Global Supports multiple currencies and languages, and as many payments channels as required worldwide
- User-centric Provides an intuitive user interface with access to a set of dynamic dashboards and visibility into customized workflows; on-the-fly changes can be made to payments rules to ensure the rules are up to date, and operational staff can make adjustments directly
- API-enabled Promotes back-office efficiencies and enhances the front-end experience for customers
- Built for scalability Delivers on-demand performance you can count on, adjusting processing
  power to scale up instantly when you need it and reducing costs of increased capacity through
  efficiency gains
- Cloud-enabled Supports full deployment across multiple ecosystems, either in the cloud or on premise
- Smart and intuitive Enables workflow pattern matching and auto repair through process automation, improving STP
- Flexible Provides options for adding or replacing only the payment functionality and clearing networks you require through a modular architecture
- Secure Ensures the highest level of security through industry accepted approaches such as WSO2 Identity Server and Federated SSO via SAML2
- Compliant Delivers ISO 20022 compliance out of the box, supporting needs today and the flexibility to meet future mandates

CGI All Payments is supported by end-to-end project management, software integration and tailored product support packages.

More than **20%** of SWIFT payment transactions processed by CGI



## Envision what's next, innovate for growth

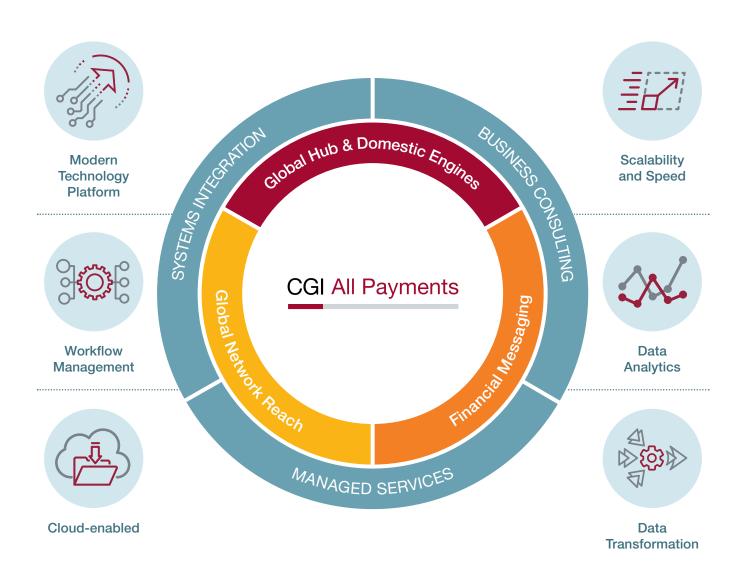
With payment volumes rising exponentially, it's time to get serious about capturing new revenue streams through payments transformation. However, with new entrants disrupting traditional models and commoditizing payments, achieving market differentiation presents unique challenges. At the same time, increased regulatory pressure to meet payment systems availability thresholds and comply with security and messaging standards drains resources.

With CGI's industry expertise and technical leadership, access to the latest payment channels is available anytime to ensure your business keeps up with customer demands, industry standards and compliance mandates.

CGI All Payments enables banks to drive revenue and achieve differentiation by:

- Adopting APIs to enhance the banking experience and stay ahead of new regulations such as Open Banking in the UK, which is driving online and mobile payment innovation
- Providing new and innovative services such as SWIFT gpi and real-time payments to wholesale and retail clients
- Delivering a consistent and improved customer experience that enables instantaneous transfer and receipt of funds 24/7/365, with supportive data presented consistently
- Leveraging data to build detailed trend analyses to gain insight into customer needs to drive development of value-added services
- Monitoring liquidity thresholds and allowing adjustments at the touch of a button to address customer demands and changing business and market conditions
- Balancing exception processing requests with internal STP targets

Our implementation methodology is in concert with the regulatory roadmap for all payment types globally, assuring you meet compliance targets.



## Winning the race with CGI All Payments

Modern technology platform and modular architecture to adapt to today's market conditions while maintaining advantage to go the distance

CGI All Payments features a technology stack that assembles and integrates industry-leading products that fully complement our payments hub. With our deep expertise and industry knowledge embedded in the platform, CGI All Payments helps clients achieve their goals for real-time payments today, and into the future, enabling the introduction of innovative services, faster processing, lower costs and greater transparency.

With the option to run on an on-premise, SaaS or cloud platform, clients can choose the delivery option that best meets their needs for capacity today, but is scalable for tomorrow. CGI All Payments' modular approach provides flexibility and choice; clients can select functionality required today and as their needs evolve.

As an independent provider, CGI offers a solution that is fully deployable across multiple ecosystems (Amazon AWS, Microsoft Azure, Google Cloud Platform) or privately on our cloud. We'll take you to the cloud seamlessly, migrating you safely, securely and without disruption. Implementation is achieved in just a few months.

CGI All Payments provides improved straight-through processing and full payment service capability



CGI handles more than **35%** of all U.S. wire-based transaction volume (~\$3 trillion - \$5 trillion USD/day)

## A trusted advisor to manage the pace of change

As a collaborative partner with a deep understanding of the full scope of payments transformation, CGI helps clients develop a strategy and roadmap to modernize, replace or preserve existing systems to compete and win the race to real-time payments.

We know the challenges ahead. You can trust in our leadership.

With in-depth payments expertise, our consultants have experienced firsthand many of the regulatory changes such as SEPA, UK Faster Payments and Open Banking with clients across Europe and Asia. This know-how, combined with a proven solution, ensures our clients can modernize their systems at a pace that is right for them—manageable and affordable, while minimizing cost and risk.

CGI All Payments reflects expertise acquired by decades of experience in payments leadership, long-term client relationships and mission-critical software solutions. CGI has a proven track record of delivering technical excellence along with comprehensive and reliable solutions based on open, scalable and robust technology standards.

Our ability to stay ahead of market and customer demands and deliver future-proof solutions to our clients is evident by our long-term partnerships. Relationships with our top 10 banking clients globally span an average of 26 years.



1973

1984

1994

CGI is a company of firsts in the payments industry, anticipating and proactively driving payments innovation Designed the SWIFT network for international transfers Developed and installed the first BESS wire payments platform

Developed HotScan in response to U.S. requirement for sanctions screening through OFAC



2001 2008 2015 2016 2018

Created functional specifications and built the bank interfaces for the CLS platform Developed the CGI All Payments next generation payment hub

Developed SEPA Credit Transfer interface and performed industrywide testing Applied realtime payments capabilities to CGI All Payments Introduced
CGI All Payments
Ripple connector

Re-architected and built CGI All Payments for the cloud Delivered real-time payments capability in partnership with The Clearing House



### Talk with CGI today



#### **About CGI**

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI delivers an end-to-end portfolio of capabilities, from IT and business consulting to systems integration, outsourcing services and intellectual property solutions. CGI works with clients through a local relationship model complemented by a global delivery network to help clients achieve their goals, including becoming customer-centric digital enterprises.

Learn more at cgi.com

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