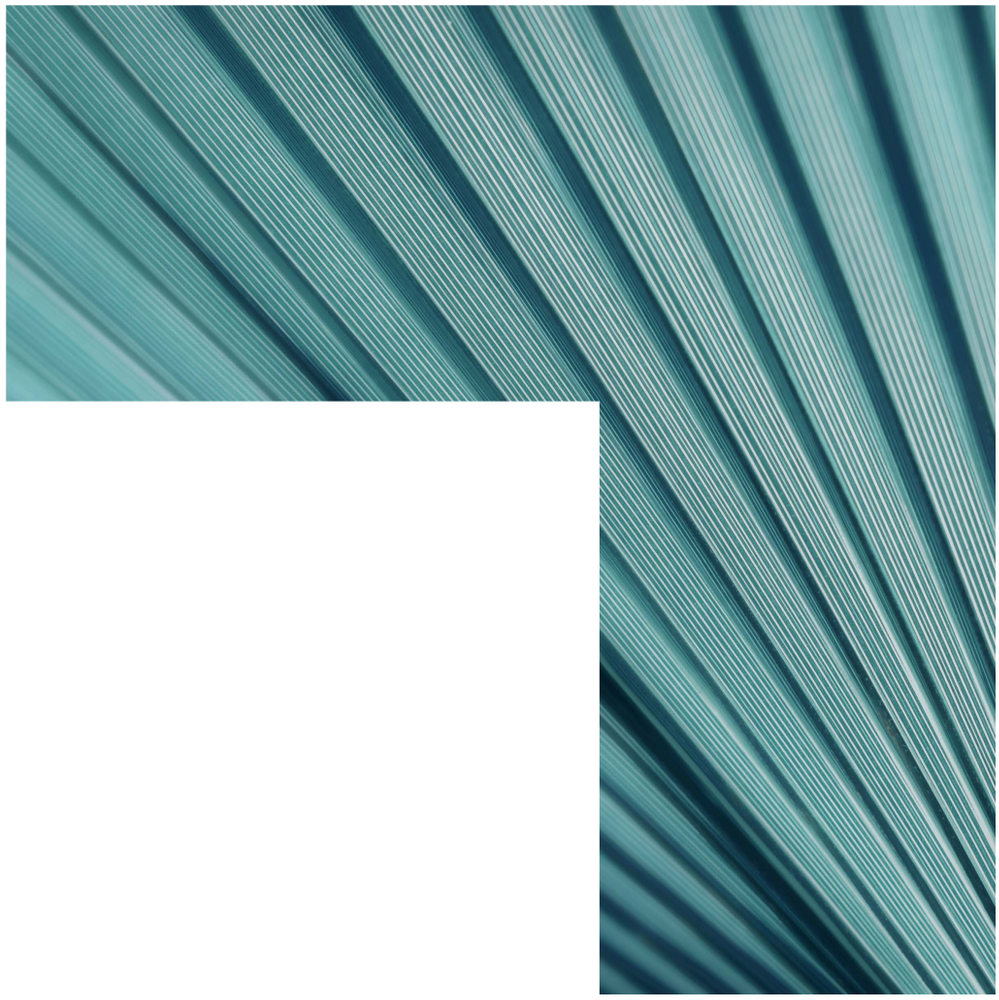


CGI Hotscan360

Advanced anti-money laundering in a world of instant, high-volume payments

CGI

CGI receives top ‘Luminary’ rating from Celent for anti-fraud solutions and expertise

Leading research and advisory firm Celent, in its latest Financial Crime Compliance Technology

Watchlist Screening Edition report, gave CGI its top ‘Luminary’ rating for CGI HotScan360 and our related anti-fraud capabilities and expertise. The report evaluates and ranks 22 leading providers of transaction filtering and customer screening solutions, placing CGI in the coveted Luminary category of its new Technology Capabilities Matrix (TCM).

The Celent report calls out CGI’s “domain expertise in watchlist screening” and our ability “to run supervised or unsupervised AI models provided by the client.” Celent also notes that clients appreciate “the easy configurability” of CGI HotScan360, along with“its reliability, and its speed.”

“Financial institutions are facing heightened regulatory demands around screening processes, prompting the adoption of new or updated technologies to enhance screening capabilities.”

“The digital financial services revolution is creating increasingly complex, high-volume, and fast transactional environments”

Neil Katkov
Director of Celent’s Risk practise

CELENT
Luminary 2024

Download the Celent report by scanning the QR code or visit:
cgi.com/celentreport2024

We know AML, anti-money laundering

Our first anti-money laundering (AML) implementation was more than 25 years ago

We designed CGI Hotscan360 with advanced functionality to help financial institutions detect and prevent money laundering in a world of faster and higher volume payment demands.

CGI Hotscan360 prevents many different types of money laundering schemes, including account takeover, identity theft, fraudulent requests for immediate payment, manipulation of payment details, fraudulent use of mobile payment applications, and social engineering and phishing schemes.

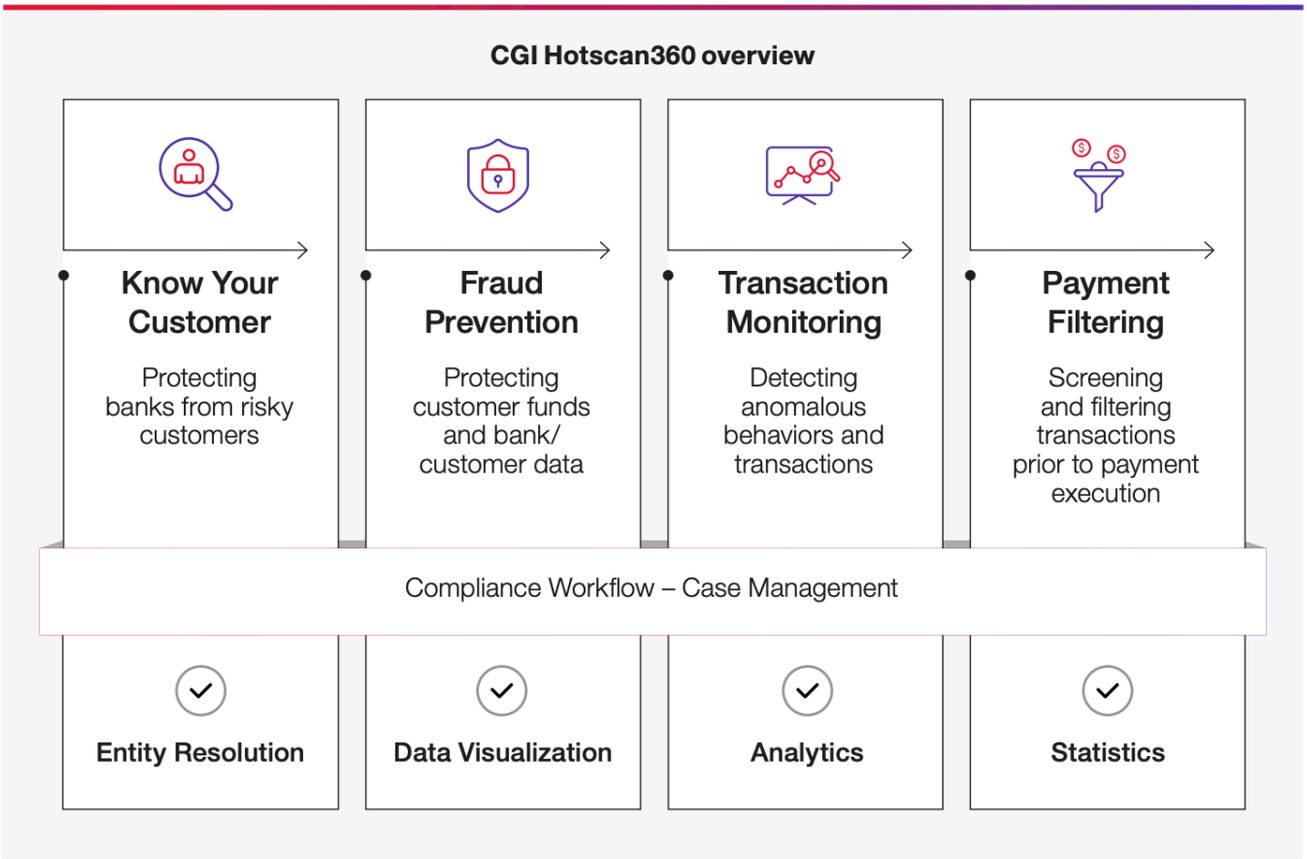
More traditional AML systems often cannot keep up with the speed and volume of today's digital transactions.

Our modern AML platform

CGI Hotscan360 clients benefit from a business-centric design that delivers the following features:

- Modern UI architecture framework
- Open, idustry standard tools
- Robust API set
- Embedded decision engine
- Machine learning algorithms
- Workflow management
- Cloud-ready (cloud-agnostic) design
- White box solution
- Seamless integration with other CGI intellectual property

CGI Hotscan360 modules



Know your customer

Our adaptable scoring and screening engine, which features a flexible scoring model, enables clients to assess event data against a wide range of watchlists defined by their users. Consequently, clients can categorize incoming events and apply a different risk model for each category.

Delta rescoring based on changes to surrounding data is another unique feature that enables targeted rescoring without the need to review the entire customer base. Further, using a partner's technology, our KYC module can conduct digital, biometric onboarding, dramatically reducing onboarding time.

Fraud Detection

Our fraud detection module detects and prevents a wide range of fraud, including credit card, insurance, and bank and tax fraud, as well as identity theft, phishing and other fraudulent activities.

Transaction Monitoring

Using our integrated case management system, clients can review historical customer data to identify unusual trends that may indicate money laundering or fraud.

CGI Hotscan360 use case example

Payment Filtering / Sanction Screening

We enable real-time payment filtering and sanction screening, with significant performance scalability that protects your investment.

Our system supports ISO 20022 standards and faster payments, scaling up to 12,000 transactions per second. It's also compatible with numerous sanction lists, including WorldCheck, European Commission, Dow Jones, OFAC, and many others.

Further, our partners can provide even more detailed sanction screening information such as sanctions ownership or control, forced labor, Russia military end use, evasion tactics, and more.

Use case example

CGI Hotscan360's Payments Filtering / Sanction Screening module scans millions of stransactions (both batch and instant payments) per day for a Tier 1 multi-national bank. The bank receives notifications of matches against several watchlists to meet the constantly rising regulatory compliance bar.

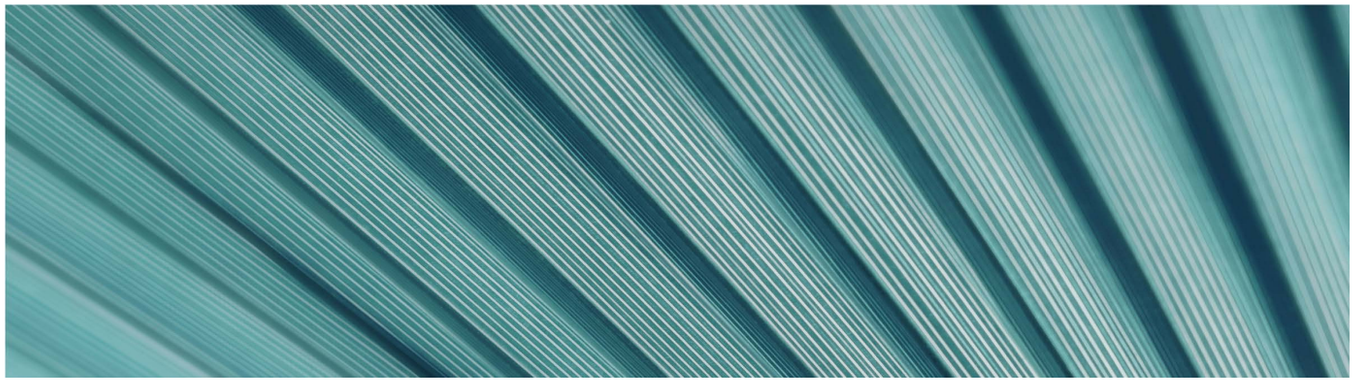
Value delivered

Enables the bank to maintain regulatory compliance

Reduces the risk and cost of payment screening through automatic scanning

Supports 24x7x365 payments processing

Significantly reduces false positives by automating decisions through machine learning and applying advanced detection technique and contextual processing



Configuring CGI Hotscan360

CGI Hotscan360 is a white box, rules-based system, so clients can customize rules based on the needs of their unique customer base.

Discover anomalies in customer behaviour

- Set up automatic checks at specific time intervals for the most used customer beneficiary accounts
- Set up automatic checks at specific time intervals for customers using their most used IP addresses
- Check customer behavior against the channels and/or products they typically use
- Check customer behavior at specific times during the day when they typically conduct banking activities
- Scan for anomalies in customers' standing orders and other periodical payments
- Conduct geographical analysis and track transfer amounts against typical customer patterns
- Check for anomalies in devices typically used by specific customers

Create blacklists and whitelists

- Lists for most used accounts (tax, energy, suppliers, customers)
- Lists for corrupted IP addresses, accounts, countries, beneficiaries

Create transaction-oriented rules

- Develop rules for conducting beneficiary analysis (blacklists, whitelists, closed accounts)
- Conduct transaction value analyses (individual or aggregated over time)
- Check geographical trends in customer transactions
- Analyze transactions by time of day (typical versys atypical)
- Develop rules to analyze transaction type trends (e.g., instant, periodical, standard)

Customize session-oriented rules

- IP changes by session
- Multiple accesses via same IP
- Session period/time analysis
- Language check, biometry, and endpoint similarity check
- Indicators for anti-malware, phishing, bots, and proxy access detection (CGI native or third-party inputs)

About CGI

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world.

We are insights-driven and outcomes-based to help accelerate returns on your investments. Across 17 industries in 400 locations worldwide, our 76,000 professionals provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

Our commitment: Insights you can act on.

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