

CGI All Payments Driving Nacha payments



The CGI All Payments Nacha payments module enables the origination and receipt of ACH transactions on the Nacha payments network.

As an integrated software platform for processing real-time, wire and automated clearing house (ACH) payments, CGI All Payments offers a built-in workflow engine that helps automate the processing of payment transactions to reduce manual processing while improving straight-through processing (STP) rates across all payment types. Integrating the National Automated Clearing House Association (Nacha) network within the CGI All Payments solution supports the following key functions:

- **Payment origination** capabilities that allow customized limits and rules to be set in order to mitigate risks.
- **Risk mitigation reporting** that monitors originators and tracks the percentage of returns, reasons and account balances in order to comply with Nacha rules.
- **Settlement entry tracking**, which is a ledger of debits and credits performed through the ACH network and the Federal Reserve.
- **Notifications of change (NOC) repair workflow**, which notifies the originating bank that a change is needed to the transaction; if the transaction is sent again incorrectly, the system permanently updates information, and no manual intervention is needed.
- **Office of Foreign Asset Control (OFAC)** integration that enables compliance in screening transactions for dealings with terrorism and high-risk entities (people or companies).
- **Prefunding**, which confirms real-time account balances to ensure the correct funds to complete the credit file origination.
- **Same Day ACH** for moving ACH payments faster for emergency payrolls, business-to-business payments, expedited bill payments and account-to-account transfers
- **Exception processing** reporting and processing via Straight Through Exception (STE) dashboards which display, duplicate, late, or unmatched returns generated either manually or via automated exception handling.



CGI is a company of firsts in the payments industry

We are anticipating and proactively driving payments innovation for clients to become market leaders:

- CGI processes 40% of global FX settlement volume and over 20% of SWIFT payment transactions.
- CGI All Payments provides improved STP and full payment service capability.
- CGI handles over 35% of all U.S. wire-based transaction volume (~\$3 trillion to \$5 trillion USD per day).
- Relationships with our top 10 banking clients globally span an average of 27 years.

CGI All Payments

What is CGI All Payments?

CGI All Payments is a modern, modular, cloud-ready solution built on global industry standards and an ISO 20022 native architecture to ensure your payments business is futureproof. It helps you reduce transaction costs and improve your bottom line by increasing STP levels and reducing time to market for new revenue streams.

CGI All Payments features a technology stack that assembles and integrates industry-leading products that fully complement our payments hub. With the option to run on an onsite, SaaS or cloud platform, clients can choose the delivery option that best meets their capacity needs for today and is scalable for tomorrow. As an independent provider, CGI offers a solution that is cloud proven and fully deployable across multiple cloud environments, including Amazon Web Services (AWS), Microsoft Azure and Google Cloud.

CGI All Payments offers everything you need to transform your payments environment into an efficient, full-service, money-moving operation. With our deep expertise and industry knowledge embedded in the platform, CGI All Payments helps clients achieve their goals and enables the introduction of innovative services, faster processing, lower costs and greater transparency.

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About CGI

Insights you can act on

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 hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

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