

# HORIZON™ Retail Banking

**C**GI's HORIZON™ Retail Banking solution delivers multi-channel, end-to-end banking functionality to both traditional and non-traditional financial institutions, including credit unions, trusts and banks. It serves not only as a core solution for managing your banking activities but also as an integration point for additional HORIZON solutions, including customer relationship management, loan origination, delinquency management and query management, as well as third-party solutions. With HORIZON Retail Banking, you can build a robust, custom solution uniquely suited to your business needs while benefitting from increased efficiency, automation and scalability.

## FEATURES OF HORIZON RETAIL BANKING

HORIZON Retail Banking is a fully managed solution that supports cash dispensing and branch teller functions, as well as multiple channels, including online and call center banking. Key features include the following:

### Cash dispensing and teller functionality

- Member origination
- Account creation and management (for demand, registered, term, loan and mortgage accounts)
- Transactional banking, including automated transfers
- End-of-day balancing and automated postings

### Back-office functionality

- Product offerings design and management
- Rate management
- General ledger and financial statements
- Ad hoc and standardized reporting
- Customer statements and CRA reporting

HORIZON Retail Banking can be integrated not only with other HORIZON banking solutions, but also with the following and more:

- Online and mobile phone banking
- Card issuer services
- ATM and POS acquirer services
- Clearings and direct deposit



## FACT SHEET

### HORIZON™ RETAIL BANKING

#### Highlights

- End-to-end banking functionality in a single solution
- Hosted on a secure, stable platform to save you costs and minimize your risk
- Easy to implement
- Highly scalable to address evolving business needs
- Continuously evolved to keep up with industry changes, including regulatory compliance
- Supported 24/7, with pre-defined response and resolution service levels
- Backed by CGI's extensive banking expertise
- Dedicated development and support team of 120 experienced professionals located across Canada
- Web services available for third-party integration
- Canadian-based solution – your data never leaves the country.

- Document management
- Credit bureaus

### Advantages of HORIZON Retail Banking

- **Low cost, high value:** HORIZON Retail Banking is hosted on a secure, shared infrastructure, reducing your costs while, at the same time, delivering high value. You can also take advantage of our supporting CGI Circuit services, which include network, disaster recovery and hosting services.
- **Highly scalable:** As your business grows, you may need additional HORIZON components and/or supporting services, as well as more power to process your growing volumes. HORIZON Retail Banking can be easily expanded to meet your evolving needs.
- **Extremely secure and stable platform:** As a managed solution, HORIZON Retail Banking passes annual Section 5970 audit reports with no reported deficiencies year after year and consistently meets or exceeds client service level agreements.
- **Quick and easy integration:** HORIZON Retail Banking's modular design facilitates quick and easy integration with other HORIZON and third-party solutions and services, enabling you to build a custom solution that can be evolved to meet changing business needs.
- **Third party interfaces:** HORIZON Retail Banking can be integrated with third-party solutions using Web services. Integration with any standard third-party interface is possible. Current supported interfaces included online banking, clearing and settlement, fraud detection and anti-money laundering, credit bureaus, bill payments, switching, document management, card ordering, etc.
- **Easy to implement:** HORIZON Retail Banking is delivered through a web browser, requiring no onsite setup. Training is available onsite, with scheduling and delivery options designed to meet your operational needs.
- **Conversion services:** CGI's HORIZON conversion team is highly experienced, having successfully performed more than 100 successful conversions on many different banking platforms. Following a proven methodology, our conversion team takes your staff through every step of the conversion process.
- **Commitment:** Nearly 40 percent of revenues generated from HORIZON Retail Banking is consistently re-invested in the development of expanded features and functionality to our clients.

### ABOUT CGI

With 68,000 professionals operating in 400 offices and 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors. Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects. Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results. As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

For more information about CGI, visit [www.cgi.com](http://www.cgi.com)  
or email us at [info@cgi.com](mailto:info@cgi.com).