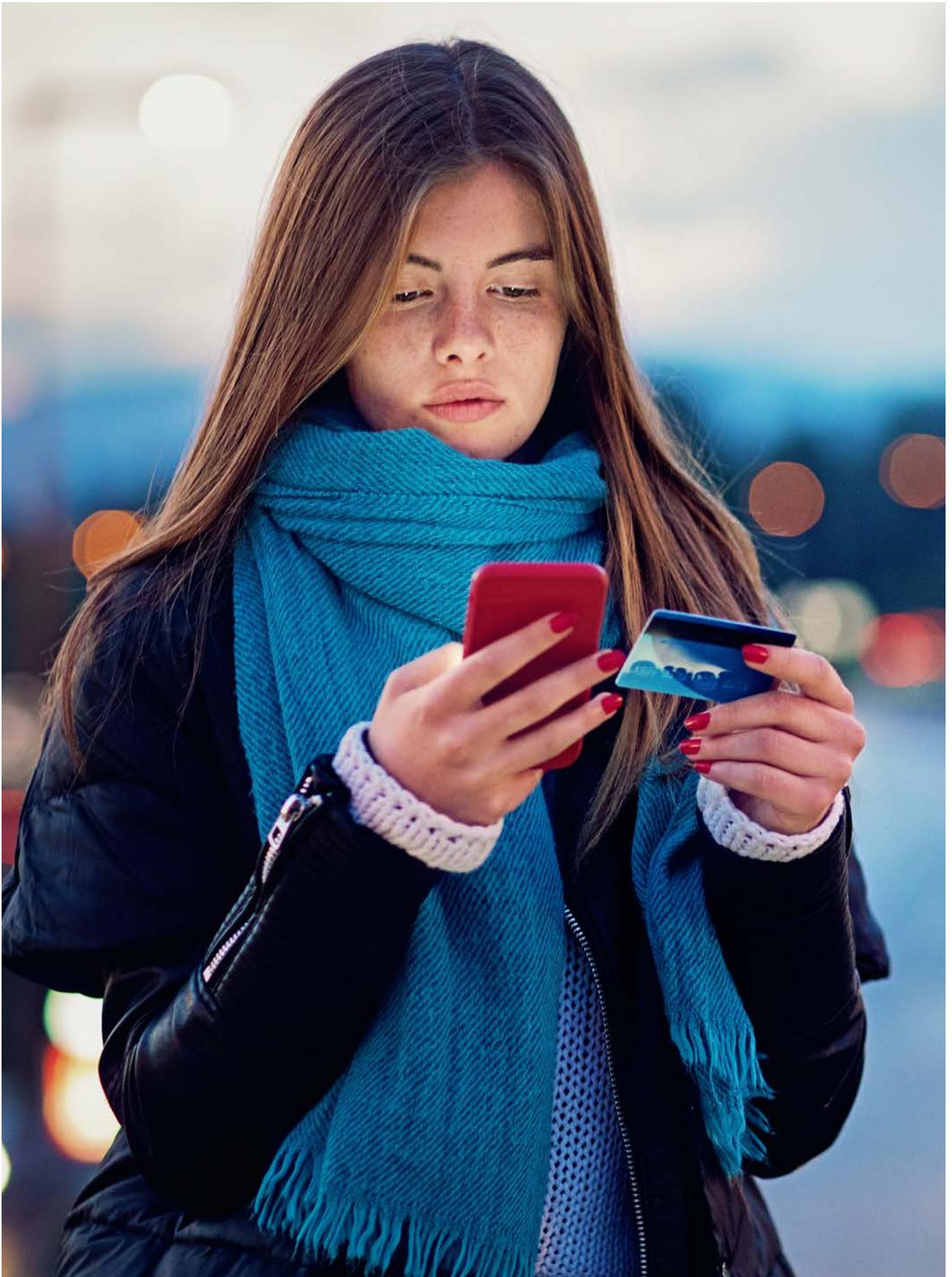




Driving your success
in payments

CGI



Transforming the payments industry for four decades

CGI may not be the first name that comes to mind when you think of payments. Yet, we've played a leading role in payments for four decades. Your organization and its banking partners likely rely on our software and experience every single day without even realizing it.

CGI, for example:

- Designed SWIFT, the first cross-border payments network
- Designed CLS, which settles more than 50% of all FX transactions globally
- Delivers software that has powered more than one-third of all North American wire payments since 1984
- Became the first payment services hub to be fully cloud ready and cloud independent in 2016 (and dual cloud ready in 2018)
- Became the first to deploy in the cloud in 2019 with multiple clients in 2020

We know payments. With our groundbreaking solutions and deep expertise, we're ready to help you evolve your payments business for future success.

Let us turn your challenges into opportunities

The banking industry is facing more challenges today than ever before. However, we see these challenges as great opportunities for change.

We've already addressed many of the challenges you face through our industry-leading solutions, and we're ready to help you make the most of change.

We work with banks across the globe to accelerate their growth, while reducing their costs and risks. The success of our work is evident in our client relationships. Our work with our top 10 banking clients globally, for example, spans an average of 27 years.

Let us show you how we have helped two leading banks transform their business and how we can do the same for you, while solving your operational and regulatory challenges. We've already accomplished many of the objectives you might be pursuing now.

Built for **cloud**? *Check.*

Built with, and for, **APIs**? *Of course!*

Ready for the **instant payment revolution**? *Absolutely!*

Project profile

Supporting a leading Asian bank's growth strategy

A top Thailand consumer/commercial bank deployed CGI All Payments to **evolve its IT and business payment ecosystem and expand its market share** across Thailand and Asia. The bank had set ambitious growth aspirations, but faced a number of challenges. Its obsolete and unsupported payments platform made it difficult to improve its low value straight-through processing (STP) and on-board new clients. Like most banks, it also needed to decrease its operational costs. Given its STP challenges, its costs were especially high due to a high volume of payments needing repair.

We implemented CGI All Payments for the bank to help it improve the processing of low value payments. A robust and scalable solution, CGI All Payments comfortably processes the bank's two million plus transactions per day, with room to grow. CGI also customized the solution to meet the bank's unique customer needs and expand its payment business into other Asian countries.

As a result, the bank was able to **increase its market share** in Thailand through a new infrastructure and processing efficiencies. CGI All Payments enabled it to on-board 10,000 additional customers in less than 3 months, and the bank's STP for low value payments exceeded 95% for the first time ever. This, coupled with a greatly improved user interface, enabled the bank to **meet its customer SLAs**, as well as improve its **operational risk management**.



Change is constant and we're here to help

Banking is facing unprecedented change. However, where there is change, there is always opportunity. Opportunity to improve—to do things better. Of course, by doing things better, you can be more competitive. Our deep expertise and proven solutions help banks around the world to evolve their business and compete more effectively over the long term.

Here are just a few examples.

APIs and open banking

APIs may seem new, but the industry has been using different forms of APIs for decades. CGI All Payments uses APIs, helping you to benefit from their flexibility and other advantages in a secure and controlled manner. They can be as simple or as complex as your business plans require.

Instant payments

Instant payments isn't just about making a payment faster—it involves so much more. Anything and everything that touches a payment should be in real time, involve single messaging and be available 24/7. With many countries at the beginning of their instant payment journey, banks need a solution robust enough to meet market demands yet flexible enough to support new products and services that leverage real-time rails and drive value. We helped build the UK Faster Payments Scheme, literally writing the rulebook. We can help your organization make the most of real-time payments.

The evolution of payments technology

Technology is changing all around us, and so are our expectations of it, whether at home or at work. Instant payments isn't just about speed; it's also about around the clock availability and ISO20022. All of this is native to our solutions. Are you wondering about emerging technologies such as blockchain? We can share our views on the role blockchain plays, but rest assured, it's just another payment type for us.

Moving the needle on margins

Margins in payments are under pressure. Growing volumes can mean growing costs, while regulation and low interest rates can reduce revenues. Investing in new payments technology will reduce your costs by avoiding expensive customization of legacy technology never designed to meet today's demands. Moving that new technology to the cloud provides even more advantage. CGI All Payments is cloud independent—regardless of your preferred cloud provider, you can easily integrate our solution within the cloud. Our team of experts is on hand to help you through that journey.

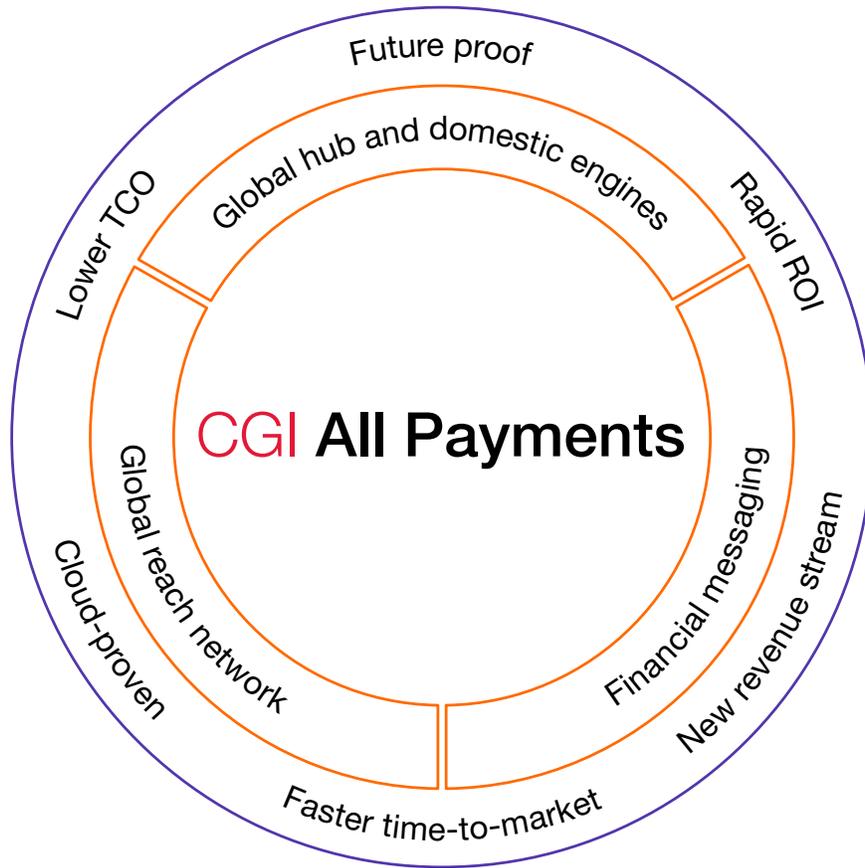
Project profile

Helping a leading Australasian bank expand internationally

A major Australasian consumer/commercial bank, currently operating in more than 15 countries, needed to implement new settlement and format changes in Vietnam and Papua New Guinea. The bank operated many different payment solutions across Asia, which it found difficult to operate and support. It also experienced high costs due to payment processing inefficiencies and a range of legacy infrastructure across the Asia region.

The bank implemented CGI All Payments for low value payments, leveraging the solution's multi-entity capability for its Asian country footprints, while centralizing the solution across the Asia region using its existing server infrastructure. The solution improved the bank's efficiencies by handling five million plus transactions per day, with room to grow, and being based on ISO20022, is ready to be extended to additional countries. Further, CGI implemented settlement interfaces for new countries to enable easier future rollout across the bank's Asian footprint. We implemented the solution in just 10 months to ensure the bank met country regulatory deadlines.





CGI All Payments

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 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 now and as their needs evolve.

As an independent provider, CGI offers a solution that is fully deployable on or 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.

We can implement CGI All Payments in just a few months, and, of course, deliver on-demand performance you can count on. You can adjust processing power to scale up instantly when you need it and reduce costs through efficiency gains. CGI All Payments is API-enabled, which delivers back-office efficiencies and enhances the front-end experience for your customers.

With clients across the globe, the system supports multiple currencies and languages, and as many payments channels as required worldwide. Its modular architecture, built with ISO20022 as standard, means you can add or replace the payment functionality and clearing networks you require. Whatever payment type you take, you'll benefit from our workflow pattern matching and auto repair through process automation, improving your STP rates.

Cloud-proven solution

As forward thinking banks look to deploy their **payments hub in the cloud**, CGI waits ahead of the curve. Concerns over security and complexity of core systems are holding back many financial institutions from moving forward. However, these concerns are put at ease when using a **cloud-native solution** like CGI All Payments backed by CGI's Cloud Risk Model and Security services.

CGI All Payments is the **first** payment platform to be running in production in the public cloud. In 2020, CGI All Payments achieved a **four month implementation**, start to finish, in the cloud with a leading U.S. community bank. Replacing their legacy payment processing solutions now positions the bank for real-time payments. This move enables the bank to focus on differentiating their business offerings in order to meet their strategic growth objectives, while realizing unrivaled levels of service, availability, agility and most importantly, **security** from the CGI All Payments service in Microsoft Azure.

Talk with CGI today

Visit cgi.com, or contact info@cgi.com.



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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