

The CGI logo consists of the letters 'CGI' in a bold, red, sans-serif font.

Experience the commitment®

A network diagram in the top left corner features several nodes of varying sizes in red and orange, connected by thin grey lines.

# **BANKING.** TRANSFORMED.™



# Succeeding through transformation

We are witnessing a profound and radical change to the traditional banking model, with boundaries and roles blurring among existing firms. Customer expectations are drastically different from just 10 years ago. Robots are now key staff members. Data is the new currency. Criminals are intelligent mathematicians and data scientists. Everything is moving towards instantaneous speed and completion, while regulators are busy playing catch-up with innovators.

New players are entering the global marketplace with the introduction of the open API economy. Creativity, coupled with data and innovation, now have the right conditions to flourish. While some banks are thriving, others still struggle with how to interact and succeed in today's world.

At CGI, we have more than 11,000 banking experts developing and implementing technologies and business processes that will shape tomorrow's banking marketplace. We are working with the world's leading banks, helping them transform their businesses and carve out their paths in the new world of open banking. CGI has more than four decades of experience and a successful delivery track record across the retail banking, corporate and transaction banking, and capital markets sectors. We offer a full spectrum of services and solutions, a proven global delivery model, and a strong commitment to quality with exceptional delivery capabilities.

CGI believes there are four critical components to successfully competing in tomorrow's digital marketplace.



# 1. Modernize

With increasing pressure on resources and budgets, banks are looking for innovative ways to drive efficiencies and become a more agile organization with the right platform in place for adding digital processes and services, while renovating existing ones.



## How is CGI helping?

CGI is transforming the way banks do business, increasing efficiencies and cost savings through transformational outsourcing, cloud computing, replatforming, robotic process automation (RPA), IT modernization, and SaaS. We simplify IT organizations while improving their agility. We also standardize platforms with technology that will increase automation and streamline processes. At the same time, we partner with banks to introduce new IT delivery and working models to reduce maintenance costs and generate funding for new technology investment. This is core, vital work, and it ensures banks are equipped for the future.



## 2. Protect



At the very heart of banking is trust. Consumers and corporates alike trust their banks to protect their investments, as well as their data, securely and confidentially. With the ever-growing threat of financial crime and the use of increasingly sophisticated fraud tactics, the protection of customer data and money, as well as business reputation, has never been more important. With General Data Protection Regulation (GDPR) coming into play, banks need not only ironclad data protection capabilities, but also agile and intelligent data management systems.

### How is CGI helping?

CGI provides deep expertise to keep clients ahead of financial crime. For more than 40 years, we have helped protect government and commercial clients across the globe, delivering a wide range of advanced security solutions and services.

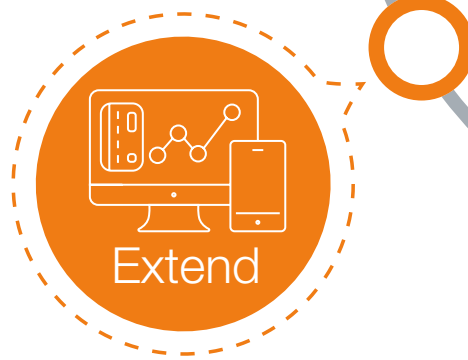
With our comprehensive and versatile risk management platform, CGI HotScan360, financial institutions can scan all of their customer transactions, activities and behavior in real time, score them according to risk level, and identify possible money laundering and fraud activities.





## 3. Extend

PSD2 (Revised Payment Services Directive) and the open API economy are driving seismic changes in the banking industry. They are opening up the market and giving banks, along with their fintech competitors, the opportunity to develop new service offerings. At the same time, the explosion of new technologies like blockchain and artificial intelligence (AI) is creating new ways of doing business in both the retail and corporate banking spaces.



### How is CGI helping?

Our industry leaders are working with banks to maximize their potential by harnessing new technologies, enabling them to extend their business into the open economy and partner to ensure success.

CGI Open Finance is a business solution with an integration layer that joins traditional banks and fintechs, facilitating deep collaboration and stimulating real innovation. Through the integration of key services via APIs, banks are able to go to market more quickly and cost-effectively.

We have set up labs across the globe to develop, grow and leverage the power of emerging technologies.

Recently, for instance, together with 11 of the world's largest banks and R3, we harnessed the power of blockchain to transform trade finance.



## 4. Digitize



Whether checking a balance, paying a friend, making an online purchase or applying for a loan, bank customers want to complete their business as quickly as possible—if not immediately—and through the most convenient channel available. This presents significant challenges for financial institutions whose infrastructures are not yet ready to satisfy these expectations and provide real-time processes and information.

With the right foundation in place, banks have the opportunity to improve the customer experience in the digital era—locking in relationships and creating new revenue streams. Artificial intelligence and intelligent analytics enable banks to enhance customer personalization and offer value-added services through the use of chatbots, intelligent robo-advisors, and smart, personalized offers and recommendations. This frees up staff to focus on creating powerful customer relationships and offering meaningful advice.

### How is CGI helping?

CGI's business solutions help banks accelerate their processes and systems, make operations more efficient and support an anywhere, anytime digital culture.

CGI All Payments offers the full spectrum of payment services, including real-time payments, ensuring banks meet the expectations of the digital customer. It helps banks increase agility, streamline operations and launch new customer product strategies through better workflow and data access.

We built the CGI Trade360 platform uniquely for multi-bank, multi-currency and multi-time zone processing. It enables banks to provide the full range of traditional trade, payables, receivables and cash management services to their customers—anywhere, anytime—on a single, integrated and global platform.

CGI's data experts deliver modern, scalable data platforms that support the increasingly complex need of banks for high quality, fast reliable, and compliant information across the organization.

CGI's virtual contact center agent helps clients stay closely engaged with their customers, while CGI Wealth360's Digital Advisor combines robo-advice with human advice for a differentiated and high-end customer experience.

# A partner for the future

We partner with our clients to turn rapid change into measurable opportunity. We work side-by-side with clients, drawing upon our global capabilities to help identify, develop, implement and operate the innovative strategies and solutions needed to meet their customers' expectations. Our teams support our clients' most strategic and visible initiatives, helping to innovate, develop, improve and secure the technology that is at the heart of their digital transformation.

Today, CGI partners with 15 of the top 20 banks globally, and our top 10 banking clients have worked with us for an average of 26 years. We partner with clients in the retail banking, corporate and transaction banking, and capital market sectors to drive new digital capabilities and customer-centric, revenue-generating business opportunities.



# CGI



## About CGI

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Founded in 1976, CGI is one of the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI professionals help clients to achieve their goals, including becoming customer-centric digital organizations. We deliver an end-to-end portfolio of capabilities, from high-end IT and business consulting to systems integration, outsourcing services, and intellectual property solutions that help accelerate clients' results. CGI works with clients around the world through a unique client proximity model complemented by a global delivery center of excellence network to help clients accelerate results, transform their organizations and drive competitive advantage.

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