

CGI All Payments

Driving Nacha payments

The CGI All Payments Nacha payments module enables the origination and receipt of automated clearing house (ACH) transactions on the payments network run by the National Automated Clearing House Association (Nacha) network.

As an integrated software platform for processing real-time, wire and 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 rates across all payment types. The integration of Nacha 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 Board Asset Control (OFAC)** integration that enables compliance in screening all transactions for dealings with terrorism and high risk people or companies.
- **Prefunding**, which confirms real-time account balances to ensure the originator has the correct funds to complete the credit file transaction.
- **Real-time ready integration**, which is capable through the CGI All Payments system for same-day transactions.

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 future-proof. It helps you reduce transaction costs and improve your bottom line by increasing straight-through processing 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



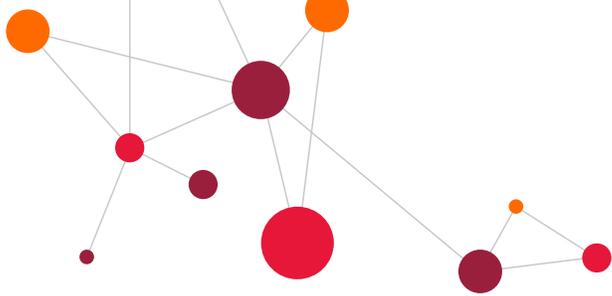
Whether their goal is to achieve the promise of real time or meet immediate compliance mandates, financial institutions must choose their own path for payments transformation. As a trusted advisor for more than 40 years, CGI guides clients along their journey—from assessing where they are today to helping them get to where they want to be.

CGI is a *company of firsts* in the payments industry, anticipating and proactively driving payments innovation for clients to become market leaders.

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

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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 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.

A TRUSTED ADVISOR TO MANAGE THE PACE OF CHANGE

As a collaborative partner, CGI helps clients develop an end-to-end strategy and roadmap for modernizing, replacing or preserving existing systems to compete and win the race to real-time payments.

Our consultants are steeped in payments and have firsthand experience with many of the regulatory changes worldwide. This know-how, combined with our proven CGI All Payments solution, ensures clients can modernize their systems at a pace that is manageable and affordable, while minimizing cost and risk.

ABOUT CGI

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI delivers an end-to-end portfolio of capabilities, from strategic IT and business consulting to systems integration, managed IT and business process services and intellectual property solutions. CGI works with clients through a local relationship model complemented by a global delivery network to help clients achieve their goals, including becoming customer-centric digital enterprises.

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

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