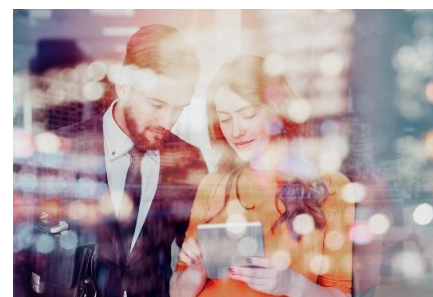# CGI All Payments

Driving real-time payments

CGI All Payments' dedicated real-time payments engine enables the fast and efficient handling of real-time payments globally.

Built to support the clearing and settlement of real-time payments through networks such as The Clearing House (TCH), SEPA Instant and UK Faster Payments, CGI All Payments' dedicated real-time payments engine provides the speed and power required to support the 24/7/365 processing of real-time payments.

With proven linear scalability across a range of payment types and networks, CGI All Payments combines the speed of its real-time payments engine with advanced back-end functionality, intuitive user interfaces, and highly customizable dashboards. As a comprehensive solution for the processing of real-time payments, CGI All Payments provides financial institutions a gateway to the world of real-time and faster payments.

REAL-TIME PAYMENT PROCESSING FEATURES

- **Built for speed:** Built to exceed processing times required by real-time payment networks, our dedicated real-time payments engine uses in-memory computing and short-term storage to facilitate the immediate processing and near-instantaneous acknowledgement of payments.

- **Advanced functionality:** While our dedicated payments engine delivers the required speed, CGI All Payments' back-end functionality adds advanced analytical, reporting and inquiry features to the processing of real-time payments.

- **Standardized user interface:** CGI All Payments' real-time payments module offers the same intuitive dashboards and highly secure user interface that are common across the entire CGI All Payments solution. Together, our back-end functionality and front-end user interface simplifies the processing and daily reconciliation of real-time payments for both banks and their users.

- **Multi-bank service provider:** CGI All Payments provides clients the ability to offer real-time payment services to smaller/partner banks, generating a potential revenue stream for CGI All Payments clients and enabling greater access to real-time payment networks.

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**.

REAL-TIME PAYMENT GATEWAY FEATURES

- **Automated credit transfers,** including message monitoring via CGI All Payments' intuitive user interface for search and inquiry.
- **Comprehensive real-time payments message support,** which includes administrative, service and payment messages, as required by the various real-time payment networks.
- **Automatic processing rollover** based on clearing system messages or notifications. CGI All Payments automatically increments all relevant dates for internal processing and external notifications.
- **24/7/365 processing support,** with the CGI All Payments' real-time processing engine acting as an interface to the bank's accounting system. This supports 24/7/365 processing of real-time payment credits where available, with no requirement for planned downtime outside of that required by the bank's accounting system and/or the payment network.

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 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, or email us at info@cgi.com.

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