# CGI All Payments Driving real-time payments



### CGI All Payments' dedicated realtime payments (RTP) 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 realtime 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 frontend 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,



## CGI is a company of firsts in the payments industry

We are anticipating and proactively driving payments innovation for clients to become market leaders:

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

generating a potential revenue stream for CGI All Payments clients and enabling greater access to real-time payment networks.

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 proven 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 levels of STP 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 on premise, 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 cloud proven and 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.

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### **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.

#### For more information

Visit <u>cgi.com</u> Email us at info@cgi.com

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