



Experience the commitment®

# **LAPS for G3:** Transforming your payments journey





G3 innovation promises to transform the payments landscape for Singapore. While focused primarily on enabling real-time payment services, G3 has a much broader, long-term scope. It represents next generation payment services based on new payment standards, open and agile technical platforms, and robust security standards that deliver enhanced service levels and a superior user experience.



**A**s with any other generational leap in payment services, G3 presents a challenge for participating banks and their payment processing infrastructures. Banks that lead the market are looking beyond the tactical drivers of any particular scheme or product and are taking a holistic approach to turn the G3 challenge into an opportunity.

LAPS is a CGI solution targeted to such market-leading banks. CGI has developed LAPS to deliver all of the capabilities of a modern, integrated payment services hub (PSH), providing end-to-end payment processing capabilities.

## Key features and benefits

- **Support for all existing and future transaction types:** including domestic and international, wholesale and retail, bulk and single, payments and collections, standard and urgent.
- **Based on industry standards:** most notably ISO 20022, which lies at the core of its object model.
- **Built with state-of-the-art, proven technologies:** its standards-based and open architecture makes LAPS easy to integrate and operate in virtually any kind of IT environment.
- **Highly scalable and configurable architecture:** supports organizations of all sizes and, with its modular structure, clients can focus on addressing their most immediate pains and drive ROI from each step of their payments transformation journey.
- **Ability to quickly and independently implement changes:** this feature significantly increases a company's business agility in responding to evolving market and customer demands.



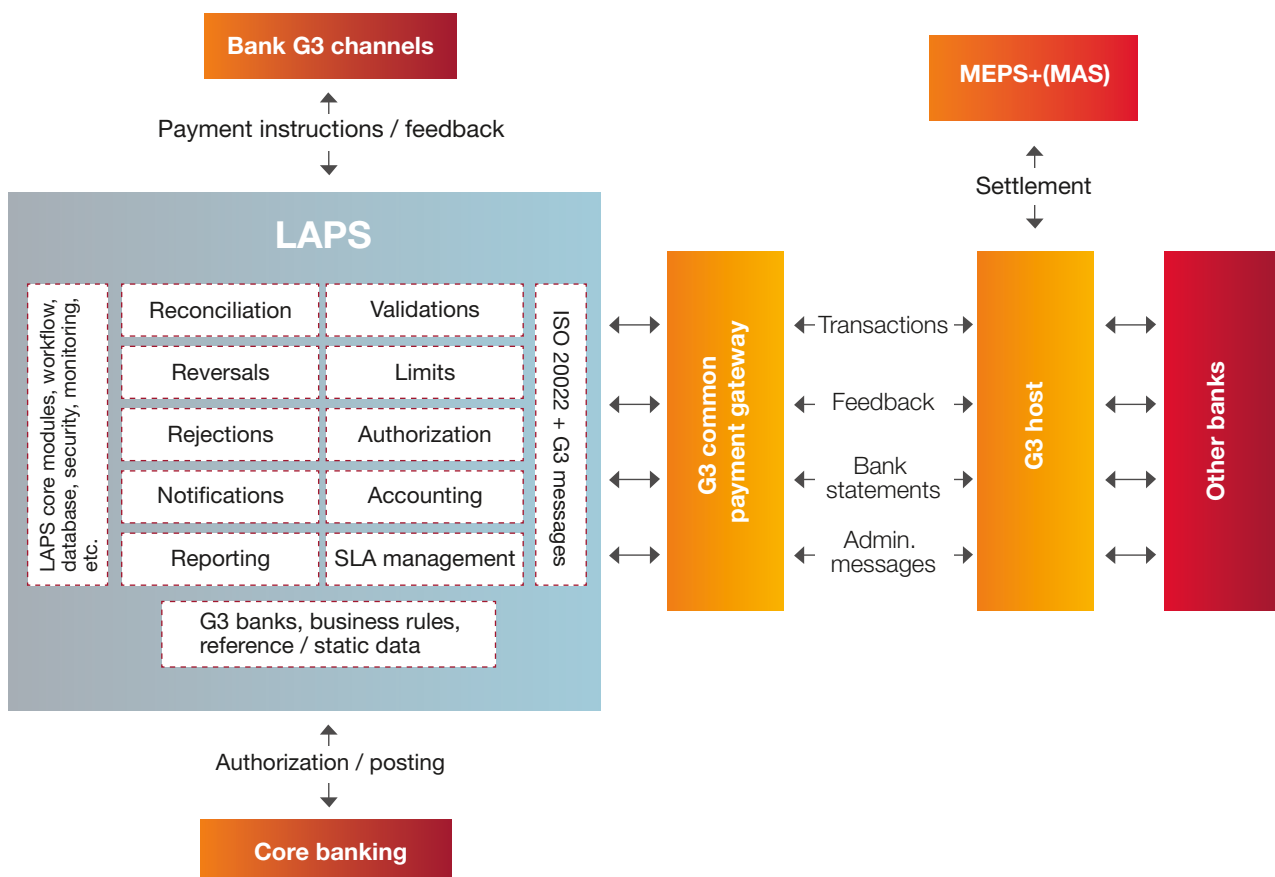
## Technical overview

LAPS works with the G3 common payment gateway to deliver an efficient and reliable G3 solution. It provides clearing connectivity through an external gateway, so that functionality of the G3 common payment gateway is not needlessly duplicated in LAPS.

LAPS supports all G3 messages (most of which are ISO 20022 standard) and provides all of the functionality needed to process G3 inward and outward payments.

It should be noted that G3 introduces a small number of simple, purpose-designed XML messages that are not covered by the ISO 20022 standard. These messages are used to facilitate and automate some of the G3 administrative and exception flows, like logging off for scheduled maintenance or the automated download of prepared bank statements. These non-ISO 20022 messages are also supported by LAPS.

In terms of integration, a LAPS implementation requires the configuration of at least two interfaces — one for channels that provide outward transaction instructions (and optionally receive feedback from LAPS) and another for the authorization and posting of transactions. This simplified scheme, including the main functional blocks, is depicted in the following diagram:



For additional functionality, LAPS can integrate with additional bank systems and services. These may include, for example, the bank's billing system or SMS gateway.

## Architecture

LAPS is a robust, three-tier, Java enterprise application, leveraging modern, industry-standard technologies. Its architecture is designed to provide very high scalability and throughput without any sacrifices in service availability, security or disaster recovery capabilities.

The core of LAPS is a unique, purpose-built processing engine, highly optimized for processing payment (and payment-related) transactions in different processing modes.

LAPS can integrate with virtually any system using its internal flexible integration framework and utilizing a host of ready-to-use channel/message adapters. All data is held securely in an Oracle database, with a configurable data retention period and standard data archiving and purging processes. For end users, LAPS provides a highly efficient and user friendly browser-based GUI.

One of the unique aspects of LAPS is the breadth of features and functionality already present in the core product. The functionality available in LAPS goes well beyond initial G3 real-time processing needs, providing you with a truly future-proof solution.

LAPS for G3 provides you with end-to-end real-time processing capabilities in a compact, pre-configured package. When you are ready to add more transaction products and services to LAPS, a solid foundation will already be in place.

## Business benefits

LAPS provides a complete, out-of-the-box G3 payment processing solution and is available for immediate, rapid deployment. With LAPS, you gain more than a technology solution and framework. You also benefit from the following:

- Experienced people who understand your needs and your business ecosystem and have decades of experience in helping clients to get the most from their payments practice
- Leading software innovation
- Professional services expertise

In short, LAPS is all about delivering the best overall service and business outcomes.

With LAPS, you can provide your customers with flexible and value-added services while reducing your costs dramatically. You will be ready for the future because you can handle exponential growth and the expansion of your portfolio of services—whatever comes your way. You can enjoy the business benefits that are realized only through a truly scalable “all payments” service hub.

Our clients span the globe. Through collaboration and partnership, we are helping them achieve real cost efficiencies.





**“We needed a high-volume payment services hub that would not only comply with industry changes, but also lay the groundwork for future growth and development. CGI’s in-depth understanding of the payments market in this region and the scalability of LAPS meant this was the best solution to help us meet our long-term plans and better support our customers.”**

**ANZ**

## Why CGI?

We've been supporting and shaping the financial services market for decades. We were behind the original design for the SWIFT interbank network in the early 70s, and since then we've worked with 70 percent of the world's top financial institutions, including 8 of the top 10 global banks.

Our systems currently process 40 percent of the world's foreign exchange, 19 trillion dollars in fund transfers each day, as well as 15 percent of all SWIFT messages. We have built more than 20 of the world's RTGS payment structures. Our clients are supported by more than 10,000 financial services professionals based in 40 countries.

We work as a partner, not just a provider. Through a consistent, disciplined and accountable delivery approach, CGI has achieved an industry-leading track record of on-time, on-budget delivery. As a result, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10. We help financial institutions, including most major banks and top insurers, reduce cost, increase efficiency and improve customer service.

---

**“We chose CGI because of its payment industry knowledge and understanding of the local environment and the wider APAC region. LAPS’ rich functionality and modern architecture will enable us to better service our customers and remain competitive by bringing new products to market”**

WestPac

---



## cgi.com

---

With 69,000 professionals in 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors. Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects. Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results. As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

---

© 2013 CGI GROUP INC.

All rights reserved. This document is protected by international copyright law and may not be reprinted, reproduced, copied or utilized in whole or in part by any means including electronic, mechanical, or other means without the prior written consent of CGI. Whilst reasonable care has been taken by CGI to ensure the information contained herein is reasonably accurate, CGI shall not, under any circumstances be liable for any loss or damage (direct or consequential) suffered by any party as a result of the contents of this publication or the reliance of any party thereon or any inaccuracy or omission therein. The information in this document is therefore provided on an 'as is' basis without warranty and is subject to change without further notice and cannot be construed as a commitment by CGI.

---