



Experience the commitment®



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Payments are evolving:
Make sure you're in the driver's seat



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Today's financial services industry is fast changing and challenging. The key to success for many banks in the coming years will be their ability to respond quickly to evolving market needs.

Payments will play a central role. With e- and m-commerce dramatically increasing the use of real-time low-value payments, consumers demanding free, value-added services, and agile new entrants cherry-picking the most lucrative pieces of the banking value chain, financial institutions are feeling the strain. Legacy systems limit the ability of banks to respond to these pressures and are increasingly the cause of significant business issues.

Banks today have no choice but to bring their payment offerings into the modern age to meet their customers' demands. Today's consumers are IT and Internet-savvy. They expect banks to cater to their 24/7, real-time, digital lifestyles. They expect to be able to make payments of any value, in any currency, to anyone, at any time and from anywhere in the world.

In addition to customer-driven change, many payments initiatives are being introduced across the globe to mitigate risk and address increasing regulatory requirements.

Using CGI's business case modeling tools, more and more institutions are realizing the significant benefits to be gained from replacing their inflexible legacy payments technology with a fully functional payment services hub (PSH) and in transforming their payment processes to address their most pressing business opportunities and challenges.

CGI's answer: LAPS

LAPS, an intelligent and flexible payment services hub, can help you meet today's challenges and achieve your long-term payments vision.

LAPS has tailored processes for single (high care*) and mass payments and is capable of running separate services concurrently without performance degradation. Able to process more than 50 million transactions an hour, LAPS is uniquely positioned to meet the increasing demands for processing both traditional batch and bulk real-time payments. Its adaptable architecture supports initiatives to streamline payment processes and improve straight through processing rates, while allowing you to offer multiple service offerings and service levels to your customers.

* LAPS' high care payment services utilize proprietary software developed by Dovetail Systems.



LAPS increases your revenue

- Enables you to draw and retain customers by offering value-added solutions (e.g., apps that leverage payment information flows)
- Allows you to better differentiate your services by delivering more granular offerings
- Arrives ready-equipped with the functionality you need to deliver a rapid ROI, supported by experienced people who understand your business needs, ecosystem and associated challenges

LAPS controls your costs

- Supports multiple bank entities across multiple countries, time zones and languages, enabling you to consolidate back-office processes by replacing multiple legacy payment systems with a single LAPS payment services hub
- Focuses on straight through processing, reducing the need for manual data entry and, in turn, reducing risks and costs

LAPS reduces your deployment times

- Plugs directly into your current infrastructure, requiring you to simply add components (e.g., for checking currency rates and customer accounts) if your systems are out of date or you want to take advantage of newer technology
- Integrates quickly and easily with existing systems
- Makes it easy to add new services or make changes later
- Promotes centralized, rather than silo-based, processing through a consolidated, service-based view, resulting in improved discipline across all lines of business and a stronger link between individual project and overall governance



A modular solution

In today's climate, financial institutions seek to avoid big bang approaches to large-scale projects. It's difficult to justify the risk/reward balance, and many large banks have a prioritized renovation roadmap.

LAPS is a modular solution that enables banks to upgrade separate components of their overall payment system at a time and at a pace that suits their business needs.

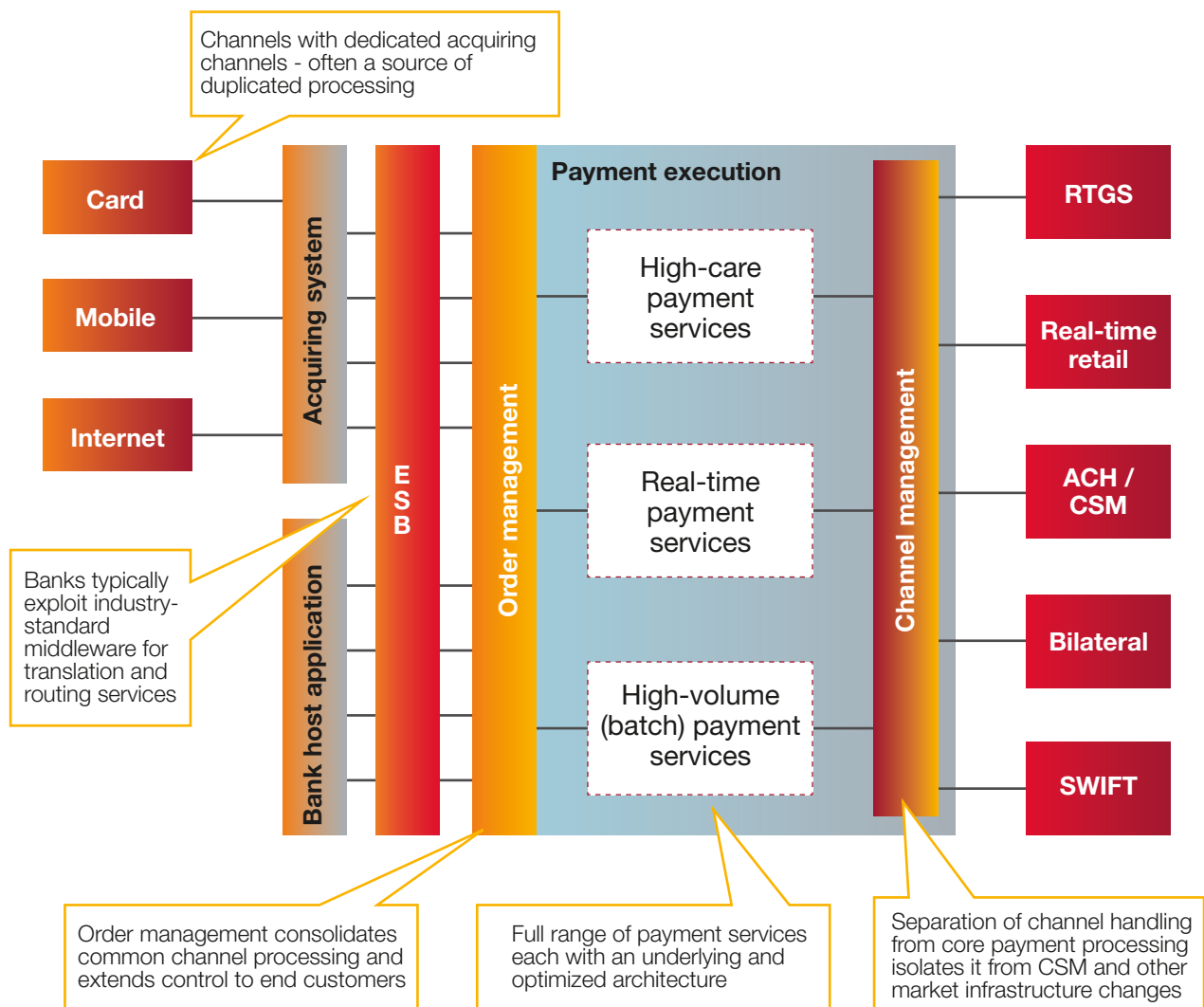
LAPS modules include the following:

- **LAPS payment services:** The introduction of LAPS' high-volume, high-care and real-time payment services enable you to meet market and customer demands on a prioritized basis while working towards your end payments vision.
- **HotScan:** Our real-time payment filtering software helps banks meet regulatory requirements related to identifying suspicious transactions and preventing the transmission of "bad" money. It includes solutions that dramatically increase efficiency when it comes to scanning false positives and recently has been enhanced to include intelligent self-learning.
- **FASTWIRE Open:** A financial messaging system compatible with a wide range of message formats and hosts. It covers everything from SWIFT to XML. All your messages come through one system, so it's cheaper (and easier) to manage.
- **Liquidity Payments Manager (LPM):** This has been built to specifically address the real-time management of intra-day liquidity across domestic and international payments. LPM ensures you know where your money is in real-time.
- **Business Activity Monitor (BAM):** With large, complex payment systems, it's difficult to track and prioritize potential issues. BAM provides configurable dashboards to execute business rules and alert users (business and technical) if anything unusual happens (e.g., processing bottlenecks), identifying where the problem is and suggesting how to fix it.

"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."

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The diagram shows how LAPS allows the business to determine the mapping of payment types to a payment service (via the order management service). Using LAPS' multi-entity capabilities users can, within a single deployment, establish dedicated process flows and service levels for separate geographies, lines of business, groups or even individual customers.



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.

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