

A collaborative, digital and secure banking solution  
to successfully optimize your customer experience

# CGI Open Finance

Accelerate your new digital offerings and take benefits  
of the open banking system



**CGI** | Business  
Solutions

# A new era for banking

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Banks are now operating 24/7 in a fully connected world. Their customers are concerned by digitalization, their expectations being radically transformed. The introduction of the Open API economy is naturally opening up the global marketplace.

Today, the possibilities for consumers, competitors and banks are limitless – creativity, coupled with data and innovation has been given the right conditions to prosper. For all, collaboration, innovation, customer centricity and data intelligence are the order of the day.

## New challenges, new opportunities



### Regulation

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Treasury  
Open Banking  
PSD2  
OpenData  
GDPR



### Ecosystem

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AISP  
PISP  
FinTechs Collaboration  
RegTechs Collaboration



### Distribution

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Own App Store  
API Store



### Innovation

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Value-added services  
Artificial intelligence  
Personalization



### Monetization

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3<sup>rd</sup> party pays per use  
3<sup>rd</sup> party gets paid for use  
Indirect monetization



# Seize business opportunities of the digital world...

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## Innovative products and services

- Expose API to partners in order to build contextual products and services
- Use API to create innovative products and new customer services

## Data monetization

- Charge advertisers per click or per action with the help of API
- Rely on the volume of API calls to charge customers

## Decouple legacy-system

- Modernize legacy systems by creating API layers around legacy assets
- Enhance access to data in legacy system

## Reduced time-to-market

- Benefit from the open data shared by governments in order to reduce time-to-market and cost

## ... with CGI Open Finance



### Accelerate

CGI Open Finance is an accelerator for the digital transformation of the financial sector. By enabling the integration of traditional banks and FinTechs, this solution facilitates deep collaboration and stimulates real innovation.



### Open

CGI's solution allows banks to maximize the benefits of PSD2 and the open market by taking new digital offerings and value partnerships to their customers.



### Comply

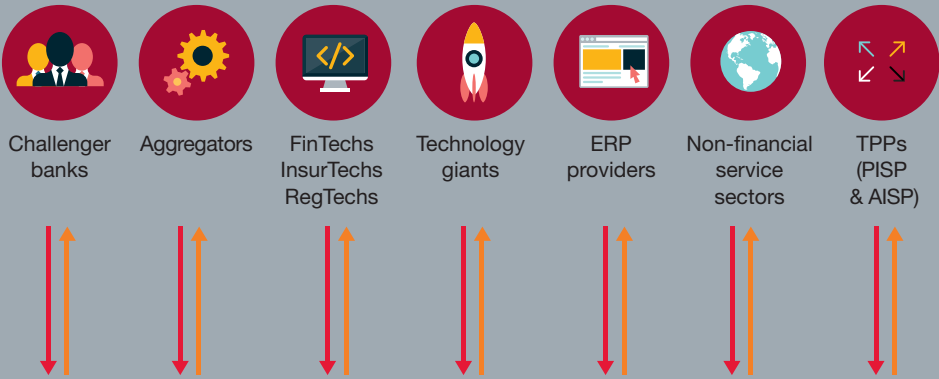
CGI Open Finance ensures full compliance with PSD2 thanks to its state of the art open banking architecture. Its interfaces have been defined by PSD2 requirements and uses the power of APIs to open up the value chain for banks. Integration with CGI HotScan360, a fraud detection and anti-money laundering solution.



### Connect

CGI's solution enables banks to successfully navigate and thrive in the new economy by integrating traditional banks with FinTechs. It facilitates creative collaboration and ensures that banks can offer fresh digital products and services to their clients, quickly and securely; helping them safeguard customer relationships and revenues.

# Capitalize on your ecosystem



## CGI Open Finance



Value-added services  
on consolidated  
account information

Customer

➡ Authentication e.g. password   ➡ Account information   ➡ Authentication e.g. via token

### Benefits



Facilitate deep  
collaboration



Stimulate real innovation



Develop new business  
opportunities

# Reinvent your business model

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#1  
Provide new innovative  
and value-added  
services



#2  
Monetize  
your actions



#4  
Meet consumer  
expectation with  
creative experiences



#3  
Aggregate  
partnership value

# Toward the digital bank of tomorrow

## Integrate an evolutive solution

Complying with PSD2 is just the 1<sup>st</sup> step. CGI Open Finance increases opportunities:



### Benefits

  
Fully extensible  
solution

  
Integration of Open  
Banking and API

  
Secure system

# Meet your customer's expectations

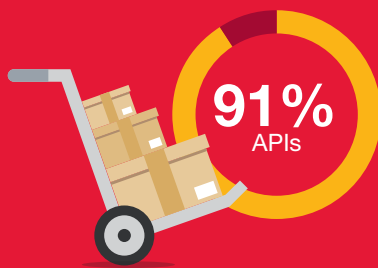
CGI Open Finance has been developed in partnership with some of our top banking clients and in response to clear market changes. CGI is continually conducting original researches across the banking industry. While in Europe, priority is PSD2, the market is anyway moving toward openness.

## Which technologies will dominate payments in 2022?

### Retail payments



### Wholesale payments



Research shows that banks and financial actors can charge for value added services. The issue is to get on with designing them!

### Open Banking

**80%**

Agreed that forcing banks to open access was a good thing.

### Value Added Services

**71% YES**

Should infrastructure providers provide value-added services?

**55% YES**

Do you believe that customer would pay banks for access to value-added services?



**73 000**  
professionals

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**9/10** client  
satisfaction  
rate

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**7,5Md€**  
revenue in 2017

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**+ 150** Business  
solutions

**5<sup>th</sup>** independent  
business

of IT services and management  
around the world

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**95%**  
of the projects comply  
with the delay and budget

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**21%**  
of the global revenue are  
from Business Solutions

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## Contacts

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## ABOUT CGI

Founded in 1976, CGI is among the largest independent IT and business consulting services firm in the world. With 73,000 professionals across the globe, CGI delivers an end-to-end portfolio of capabilities, from IT and business consulting to systems integration, outsourcing services and intellectual property solutions. CGI works with clients through a local relationship model complemented by a global delivery network that helps clients digitally transform their organizations and accelerate results. With annual revenue of C\$10.8 billion, CGI shares are listed on the TSX (GIB.A) and the NYSE (GIB). Learn more at [www.cgi.com](http://www.cgi.com).