

A collaborative, digital and secure banking
solution to successfully optimise 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

Banks are now operating 24/7 in a fully connected world. Their customers are concerned by digitalisation, 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

Treasury
Open Banking
PSD2
OpenData
GDPR



Ecosystem

AISP
PISP
FinTechs Collaboration
RegTechs Collaboration



Distribution

Own App Store
API Store



Innovation

Value-added services
Artificial intelligence
Personalisation



Monitisation

3rd party pays per use
3rd party gets paid for use
Indirect monetisation



Seize business opportunities of the digital world...

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 monetisation

- 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

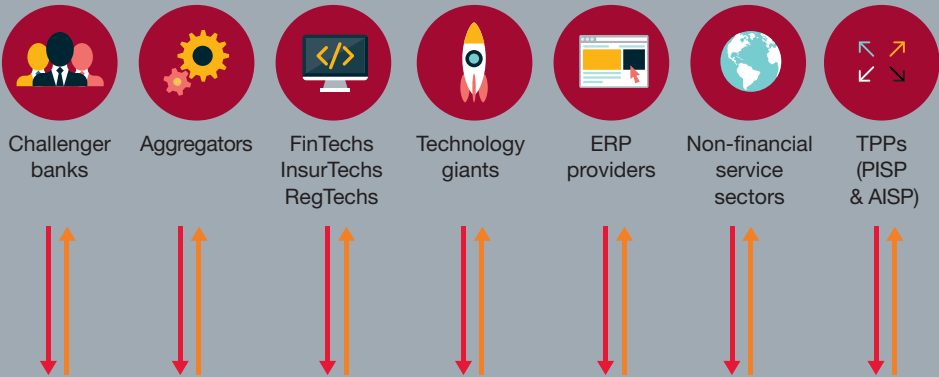
CGI Open Finance ensures full compliance with PSD2 thanks to its state of the art open banking architecture. Its interfaces have been defined by PSD2 requirements and uses the power of APIs to open up the value chain for banks. Integration with CGI HotScan360, a fraud detection and anti-money laundering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

Capitalise 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

#1

Provide new innovative
and value-added
services



#2 Monitorise
your actions



#4

Meet consumer
expectation with
creative experiences



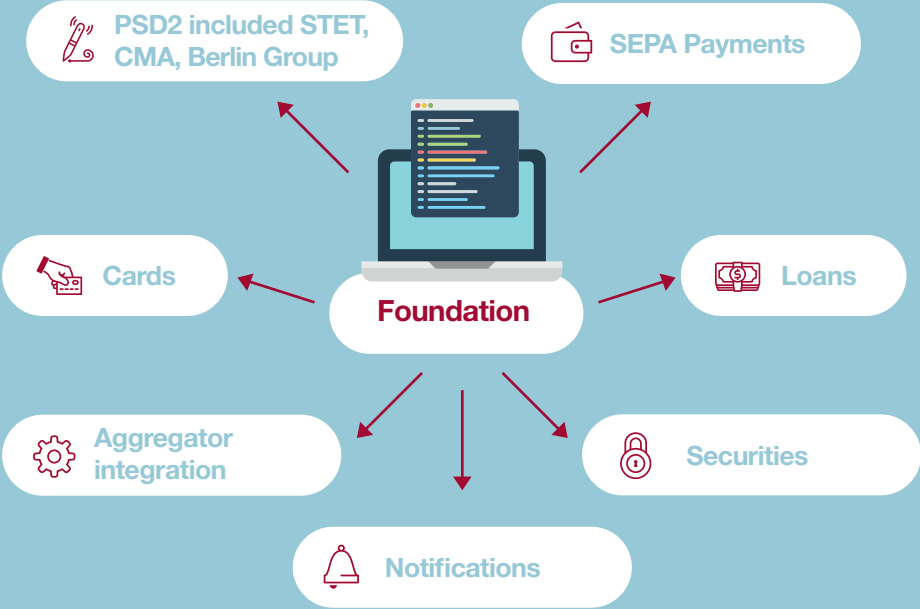
#3

Aggregate
partnership value

Toward the digital bank of tomorrow

Integrate an evolutive solution

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



Benefits


Fully extensible solution


Integration of Open Banking and API


Secure system

Meet your customer's expectations

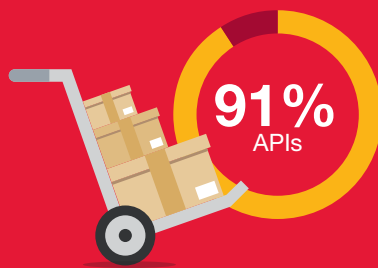
CGI Open Finance has been developed in partnership with some of our top banking clients and in response to clear market changes. CGI is continually conducting original researches across the banking industry. While in Europe, priority is PSD2, the market is anyway moving toward openness.

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?

CGI

74 000

professionals

9/10

client
satisfaction
rate

7,5Md€

revenue in 2017

+ 150

Business
solutions

5th independent business

of IT services and management
around the world

95%

of the projects comply
with the delay and budget

21%

of the global revenue are
from Business Solutions

Contact

Marcus Martinez
marcus.martinez@cgi.com

ABOUT CGI

Founded in 1976, CGI is among the largest independent IT and business consulting services firms in the world. With approximately 74,000 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. With annual revenue of C\$11.5 billion, CGI shares are listed on the TSX (GIB.A) and the NYSE (GIB). Learn more at cgi-group.co.uk/open-finance.