

The CGI logo is displayed in a bold, red, sans-serif font.

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A network diagram in the top left corner consists of several interconnected nodes of varying sizes and colors (red, orange, and dark red) connected by thin grey lines.

# CGI PayPartner360: Real-time Payment Solutions for retail oil



# CGI PayPartner360: Meeting the challenges of the retail downstream sector.

With its large network of retail stations, in most cases in multiple countries, the Oil Industry has always been among the lead players in developing and implementing new payment and loyalty solutions. But today, the fuel retail market is going through significant change and these are reflected in the primary drivers:

- **Changing market environment** - Changes in automotive efficiency, new market entrants in the fuel card sector and current oil price means less growth in volumes which is leading to pressure on unit margins
- **Technology & Innovation** - New technologies needed to compete in current market environment (e.g. mobile payment). Quick access to standardized technology required to fulfil future requirements for flexibility, scalability and cost efficiency
- **Competitive edge** - Delivery inefficiencies are not accepted anymore by customers in a “full choice market”. Partners’ capabilities and industry standards are required to leverage “speed to market”. Competitors are increasingly using partnering models to operate their cards businesses. Card scheme services are enabling mobility solutions that are attractive to some of our customers (current and future)
- **Cost to serve** - Capital investment into proprietary systems will heavily affect “cost to serve” and resulting margins of the fuel card business. Provider models with standardized multi-regional approach are needed to drive operating costs down
- **Regulation & Compliance** - Changing legal frameworks for EU Governance of payment cards and fuel cards

As the downstream sector faces these challenges and the market dynamics change with technology advances and the push towards a new generation of automobiles taxes the industry, the case for change is strong.

## KEY FUNCTIONALITY

- Message switching
- Authorization and transaction acquisition
- Membership and loyalty
- Revolving credit
- Transaction pricing
- Invoicing and accounts receivable collections
- Comprehensive customer and card product management
- Card issuing
- Merchant management
- Issuer settlement

CGI PayPartner360 is available as a ‘Software as a Service’, with CGI providing a complete managed service from IT operation to a full BPO service.



## OUR SOLUTION

CGI PayPartner360 is a world leading fuel card payment solution that takes into consideration all elements of the card life cycle. It is underpinned with an enterprise solution that is secure, reliable, scalable and future proofed. The solution is offered as a service, deploying a single integrated Issuing and Acceptance software platform, its features and benefits many, including:

- Closed Loop Fuel cards and Open Loop Scheme cards - the platform supports both fuel cards and scheme cards, as well as Pre-pay, Post Pay, Gift, and Loyalty. It supports magnetic stripe, chip & pin and contactless cards as well as mobile payments
- Rich functionality - from strong authorisation and stand-in rules, rich pricing, flexible merchant settlement, online credit management tools, integral real-time loyalty and multi-national currencies and VAT
- Highly secure and fully certified with PCI-DSS

CGI PayPartner360 provides the opportunity to move all payment processing to a single platform with all data integrated into one operational database and the immediate benefit can be seen in the reduction of operational costs:

- one production organization
- one computer installation/center
- no data duplication or data synchronization problems

## INSTANT REWARDS

CGI PayPartner360 also enables innovation in product marketing, affording the retailer the opportunity to implement new initiatives quickly and cost-effectively.

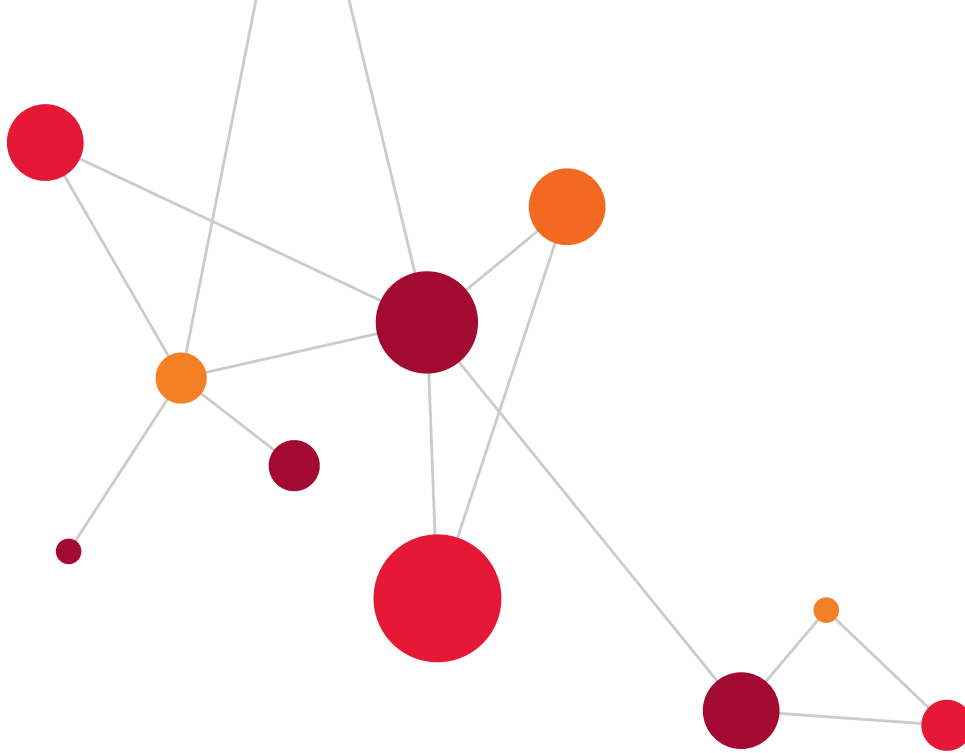
By interpreting detailed real-time transaction data, CGI PayPartner360 makes it possible to target rewards which reflect actual behavior and preferences. Instant rewards or vouchers delivered to a smart phone app, or special, location-based, promotional deals can be offered, through a reward program or in the form of discounts from partner retailers. This “geo location” can also point customers towards the nearest outlet of a favorite coffee shop, filling station or store chain.

## WHY CGI PayPartner360?

CGI PayPartner360 is flexible, simple, and easy to use. Forget confused data ownership, information duplication and the knowledge gaps caused by the diverse technologies and platforms. The CGI PayPartner360 product provide the enabling technology to capture comprehensive demographic information from the transaction data and process that information using a variety of CRM, ERP and OLAP tools and services.

CGI is working closely with blue chip organizations to address the issues that are central to gaining competitive advantages out of a constantly changing environment. CGI's payment solutions are at the forefront of technology advances, delivering a unique set of card applications that overcome the restrictions of legacy infrastructure.





## ABOUT CGI

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world. Operating in hundreds of locations 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 to help clients achieve their goals, including becoming customer-centric digital enterprises.

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