



CGI

Experience the commitment®

# Winning the wallet war





**The way consumers and small businesses access payments, transfer funds and transact business is changing. Globally, the credit card market is evolving at a pace never seen before. New digital technology, incoming regulation and the move to instant payments are all impacting the choices that consumers have when they purchase goods or services.**



The embedding of payment functionality into mobile apps and web applications, in particular, is having a profound impact on the market. The customer selects a payment preference once at sign-up, and then the application performs the payment automatically thereafter. While the advantages of this are numerous, one disadvantage is the bank's disintermediation from the customer. In the physical world, the customer has to select a preference every time he or she makes a payment, giving the bank an opportunity to make a customer connection each time.

Simply put, winning customer relationships and becoming the primary choice for payments have never been more challenging in today's market.

CGI PayPartner360 provides card processors, banks and major retailers the opportunity to offer an innovative card solution that stand out from the competition, attract customers' attention and leads to dominance in an ever-growing and ever-changing market.

# What makes one account more attractive than another?

Because a customer's payment choice for a specific type of transaction might be the only time he or she makes that choice, winning the "card selection decision" is critical. Otherwise, you risk losing the customer relationship.

What can get your card to the top of the customer's wallet?

- Lowest cost?
- Mobile app based on loyalty program?
- Integrated flexible finance for large ticket items?
- Bonus points?
- Special offers?
- Digital real-time vouchers?
- Real-time interaction with the customer at the point of sale?

Traditional loyalty programs often are too generic to grab the customer's attention. Customers don't like having too many loyalty cards in their wallets. Why can't loyalty programs be integrated into payment cards?

Real-time, point-of-sale interactions also are a challenge. Some online retailers are very good at this, suggesting add-on purchases at checkout. So, why can't we achieve this in the physical world?

The answer to these challenges is simple—one card that does it all. Give customers what they want. Provide one account that can be used for every transaction and then reward the customer and cross-sell in ways that are relevant to him or her.



Reduce the thickness of the customer's wallet. Increase your own wallet share.

# Your PayPartner360 account with mobile app provides the customer with access to all services in real time.

One card supported by a mobile app can provide all of these services to the customer in an integrated, real-time environment, delivering significant benefits to the customer and maximizing the attractiveness of the card.

What can get your card to the top of the customer's wallet?

## Benefits to the cardholder

- Single card for all purchases, whether mobile, online, repeat, big ticket or unexpected
- Flexible finance, allowing big ticket purchases to be managed alongside everyday spending
- Real-time redemption of loyalty vouchers at point-of-sale
- Mobile app to view spending, manage points and maximize flexibility



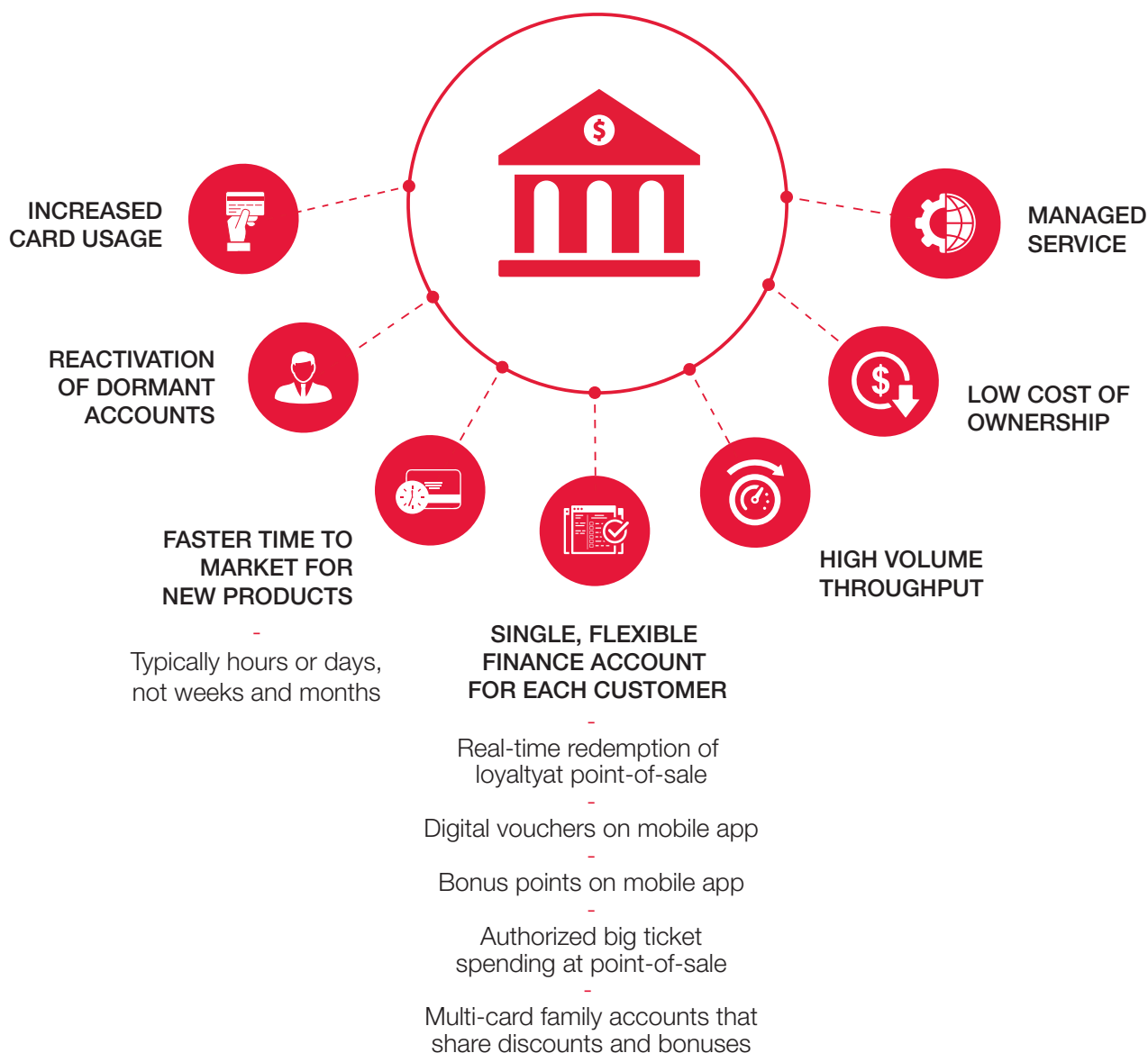
## Winning the Wallet War

# CGI PayPartner360

CGI PayPartner360 is a serviced-based digital card solution that offers high-performance, specialized card issuance to any card business. And, it does so with a low cost per transaction, along with an innovative set of features and product options, supporting every aspect of the customer's finance needs.

For the first time, all the different aspects of the customer finance relationship can be managed through a single account. Today, most customers will access these services through a mix of mobile apps and cards. In the future, the card may disappear altogether, making it even more important to be the number one integrated payment service for all customers.

## Benefits for the bank/card issuer



## Benefits for the retailer



### INCREASED SALES

with targeted and personalized campaigns



### INSTANT BONUS

rewards and loyalty offers



### ABILITY TO RESTRICT

usage and drive timely purchasing



### PERSONAL MARKETING CAMPAIGNS



### ENHANCED VIEW

of customer in-store purchases



### ENHANCED CUSTOMER EXPERIENCE



### SUPPORT

for real time flexible high value item financing





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## About CGI

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Founded in 1976, CGI is one of the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI professionals help clients to achieve their goals, including becoming customer-centric digital organizations. We deliver an end-to-end portfolio of capabilities, from high-end IT and business consulting to systems integration, outsourcing services and intellectual property solutions that help accelerate clients' results. CGI works with clients around the world through a unique client proximity model complemented by a global delivery center of excellence network to help clients accelerate results, transform their organizations and drive competitive advantage.

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