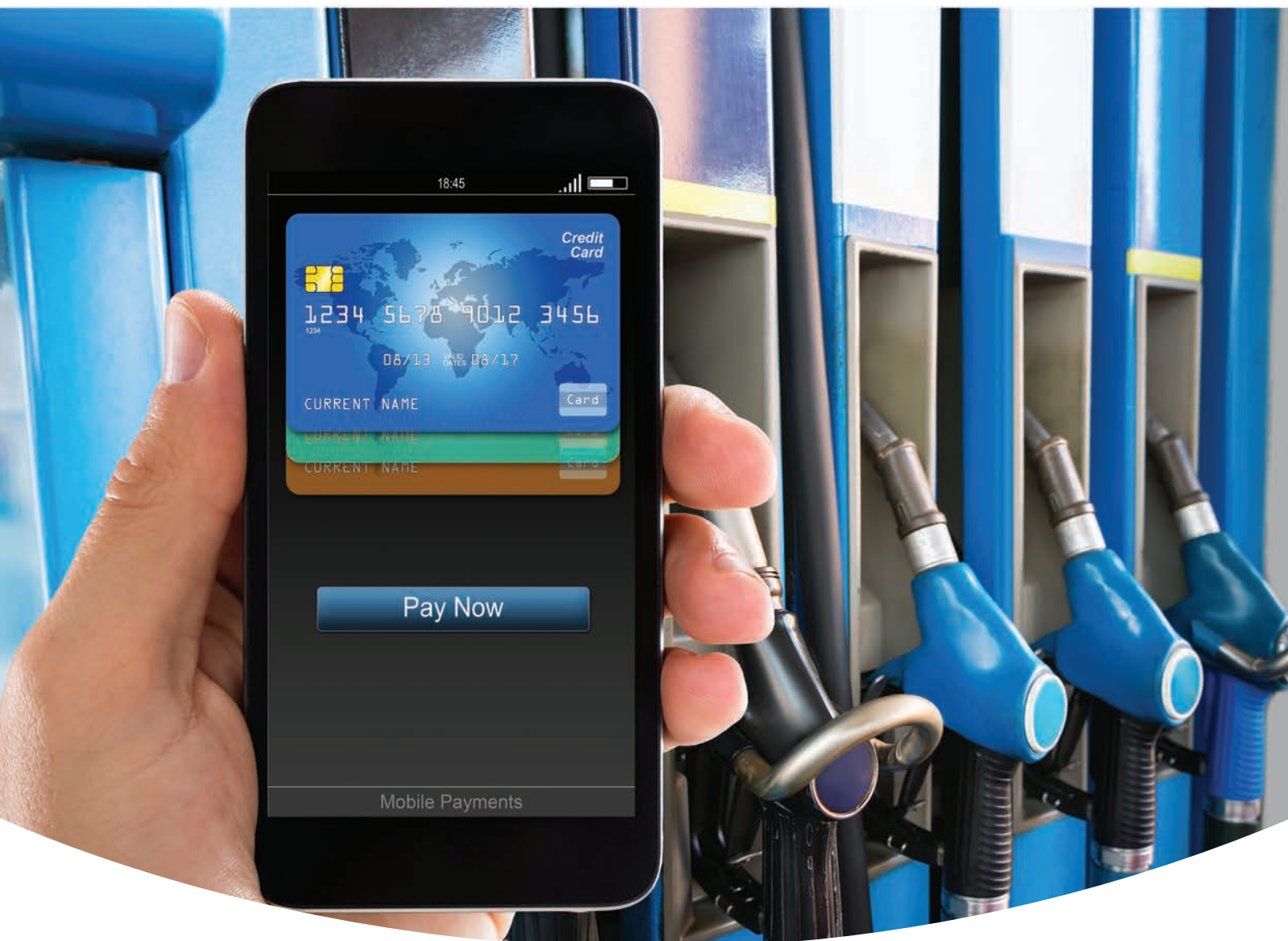


The CGI logo is displayed in a bold, red, sans-serif font.

Experience the commitment®

CGI PayPartner360: Real-time payment solutions for retail oil and gas



CGI PayPartner360: Meeting the challenges of the retail oil and gas sector

With its large network of retail stations, often in multiple countries, the oil and gas industry has always been among the leaders in developing new payment and loyalty solutions. But today, the fuel retail market is going through significant change driven by:

- **Market dynamics** – Changes in automotive efficiency, new market entrants in the fuel card sector and fluctuating oil prices mean less growth in volumes, putting pressure on unit margins.
- **Technology and innovation** – New technologies are needed to compete (e.g. mobile payment) as well as quick access to standardized technology is required to fulfill future requirements for flexibility, scalability and cost efficiency.
- **Competitive forces** – Delivery inefficiencies no longer are accepted by customers in a “full choice market.” Partner capabilities and industry standards are required to improve speed to market. Competitors are increasingly using partnering models to operate their card businesses. Card scheme services are enabling mobility solutions that are attractive to some customers.
- **Cost to serve** – Capital investment in proprietary systems will heavily affect “cost to serve” and margins in the fuel card business. Provider models with a standardized multi-regional approach are needed to drive down operating costs.
- **Regulation and compliance** – Legal frameworks are changing for European Union governance of payment cards and fuel cards.

As the downstream sector faces these challenges along with the push toward a new generation of automobiles, the case for new approaches is strong.

SOLUTION AT A GLANCE

- 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 (SaaS) solution, with CGI providing a complete managed service from IT operation to a full business process outsourcing service.



A SINGLE PLATFORM

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, featuring:

- Support for Closed Loop Fuel cards and Open Loop Scheme cards, as well as prepay, post pay, gift, and loyalty cards
- Support for magnetic stripe, Chip and PIN and contactless cards, and mobile payments
- Rich functionality – from strong authorization and stand-in rules, rich pricing and flexible merchant settlement, to online credit management tools, integral real-time loyalty and multinational 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. 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.

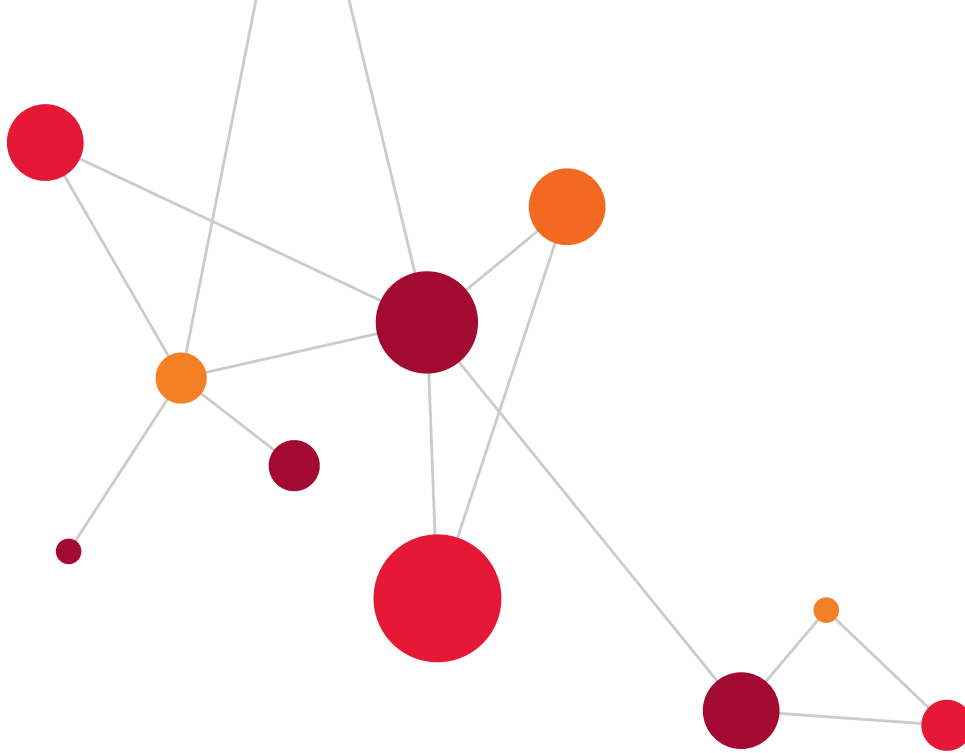
By interpreting detailed real-time transaction data, CGI PayPartner360 makes it possible to target rewards which reflect actual behavior and preferences. Instant rewards or vouchers delivered to a smart phone app—or special, location-based, promotional deals—can be offered, through a reward program or in the form of discounts from partner retailers. This “geo location” can also point customers toward 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 knowledge gaps caused by the diverse technologies and platforms. The CGI PayPartner360 product provides the enabling technology to capture comprehensive demographic information from transaction data and processes that information using a variety of customer relationship management (CRM), enterprise resource planning (ERP) and online analytical processing (OLAP) tools and services.

CGI is working closely with blue chip organizations to address issues that are central to gaining competitive advantages in 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 end-to-end services and solutions, including strategic IT and business consulting, systems integration, intellectual property, and managed IT and business process services.

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.

[cgi.com](https://www.cgi.com)

CGI

Experience the commitment®