



CGI All Payments Driving Nacha payments

The CGI All Payments Nacha payments module enables the origination and receipt of automated clearing house (ACH) transactions on the payments network run by the National Automated Clearing House Association (Nacha) network.

As an integrated software platform for processing real-time, wire and ACH payments, CGI All Payments offers a built-in workflow engine that helps automate the processing of payment transactions to reduce manual processing while improving straight-through processing rates across all payment types. The integration of Nacha within the CGI All Payments solution supports the following key functions:

- **Payment origination** capabilities that allow customized limits and rules to be set in order to mitigate risks.
- **Risk mitigation reporting** that monitors originators and tracks the percentage of returns, reasons and account balances in order to comply with Nacha rules.
- **Settlement entry tracking**, which is a ledger of debits and credits performed through the ACH network and the Federal Reserve.
- **Notifications of change (NOC) repair workflow**, which notifies the originating bank that a change is needed to the transaction; if the transaction is sent again incorrectly, the system permanently updates information, and no manual intervention is needed.
- **Office of Board Asset Control (OFAC)** integration that enables compliance in screening all transactions for dealings with terrorism and high risk people or companies.
- **Prefunding**, which confirms real-time account balances to ensure the originator has the correct funds to complete the credit file transaction.
- **Real-time ready integration**, which is capable through the CGI All Payments system for same-day transactions.



CGI is a company of firsts in the payments industry

We are anticipating and proactively driving payments innovation for clients to become market leaders:

- CGI processes 40% of global FX settlement volume
- Over 20% of SWIFT payment transactions are processed by CGI
- CGI All Payments provides improved straight-through processing and full payment service capability
- CGI handles over 35% of all U.S. wire-based transaction volume (~\$3 trillion to \$5 trillion USD per day)
- Relationships with our top 10 banking clients globally span an average of 27 years

What is CGI All Payments?

CGI All Payments is a modern, modular, cloud-ready solution built on global industry standards and an ISO 20022 native architecture to ensure your payments business is future-proof. It helps you reduce transaction costs and improve your bottom line by increasing straight-through processing levels and reducing time to market for new revenue streams.

CGI All Payments features a technology stack that assembles and integrates industry-leading products that fully complement our payments hub. With the option to run on an onsite, SaaS or cloud platform, clients can choose the delivery option that best meets their capacity needs for today, and is scalable for tomorrow. As an independent provider, CGI offers a solution that is cloud proven and fully deployable across multiple cloud environments, including Amazon Web Services (AWS), Microsoft Azure and Google Cloud.

CGI All Payments offers everything you need to transform your payments environment into an efficient, full-service, money-moving operation. With our deep expertise and industry knowledge embedded in the platform, CGI All Payments helps clients achieve their goals and enables the introduction of innovative services, faster processing, lower costs and greater transparency.

CGI All Payments is a trademark or registered trademark of CGI Inc. or its related companies.

CGI All Payments offers everything you need to transform your payments environment into an efficient, full-service, money-moving operation.

About CGI

Insights you can act on

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world.

We are insights-driven and outcomes-based to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

For more information

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

Email us at info@cgi.com