

A scalable real-time
payments solutions,
with market leading
performance.

CGI

The global trend toward real-time payments continues to accelerate. New schemes for introducing instant payments are in progress and real-time payments are destined to rapidly become the norm. Leading banks assert that the foundation of true digital transformation and the move towards open banking is the adoption of real-time/instant payments.

CGI has developed CGI Instant Payments to address this major market transformation. With CGI Instant Payments, originating and beneficiary banks, as well as payment processors, and corporates, can easily and cost-effectively process real-time payments. This in turn enhances their customers' experience while driving innovation for an advantage in today's highly competitive financial services and retail sectors.

With CGI Instant Payments connected to the Clearing and Settlement Mechanism, funds will be available to the payee within seconds, fulfilling market expectations for real-time payments.

Create new business opportunities with real-time payments and payment overlay services

As payments become more standardized, banks will need to find new ways of making money from payments and embrace payment overlay services. Payment overlay services are offerings that add value to standard payments through improved customer service, creating new revenue opportunities. With real-time payments expected to become ubiquitous, the question is increasingly "what services do you put on top of it?"

There is enormous potential for payment overlay services to take advantage of real-time payments, aimed at both personal and corporate clients. Through delivering extra value to the customers, banks have many business opportunities to attract new clients and increase the satisfaction of their existing customer base. Below are some use cases:



Point of Sale credit transfer
Request to Pay
QR Pay

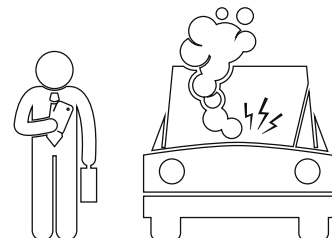


High security

No card fee



Instant loans
for new clients



Wider sales reach



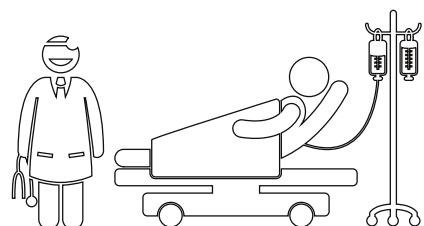
Immediate liquidity



Improved customer Experience



Prompt claims
Premium Health Care



Improved customer Experience

Key challenges

Real-time payment processing is very different from traditional schemes. As a result, the majority of payment systems and hubs implemented over the past decade must be upgraded — a costly endeavour. However, merely upgrading these legacy batch systems or creating special converters to process real-time payments can lead to future performance, availability and security issues, especially as real-time payment volumes are expected to increase significantly.

All of these challenges must be addressed to ensure the successful adoption of real-time payments, and CGI has designed CGI Instant Payments to meet these challenges. With CGI Instant Payments, financial institutions and corporates have everything they need to succeed with real-time payments.

The CGI Instant Payments solution has several deployment options that allow you to choose the best scenario for your organization. CGI Instant Payments can be deployed as a stand-alone component alongside the existing payments ecosystem, providing for a limited level of integration, or it can fully replace your legacy payment functionally. For example with the CGI All Payments hub, CGI is well placed to help organizations choose the right approach based on their return on investment, their anticipated risks and their future expectations. CGI provides both unique technology and payments expertise to assist organizations in overcoming the business and technical challenges of, and the opportunities inherent in, real-time payments.

Do not wait for real-time payments to become obligatory or be under pressure to keep-up with the competition - take the lead now.

CGI Instant Payments highlights



Key Capabilities

- Supports multiple payments types
- Easily integrated with Anti-Financial Crime Solutions such as CGI HotScan360 and Payment hubs, such as CGI All Payments
- Proven in the market
- Flexible deployment options
- Covers multiple legal entities



Scalability, Speed & Resilience

- High performance
- Elastic scalability
- Low latency processing
- Zero-downtime deployment
- 24x7 availability



Workflow Flexibility

- Rich orchestration & workflows
- Smooth integration to target environment
- Easy adoption of local payment scheme requirements
- Quick Time-To-Market



Data Transformation

- Various API connectors
- Scheme relevant validations
- Data enrichments



On-premise & Cloud Readiness

- Supports multiple cloud platforms and operating systems

About us



40 years of experiences

CGI has been a leading provider of payment services and solutions for more than four decades. Our capabilities cover the entire payments value chain—from central market infrastructure design and implementation, to credit card and other consumer payment solutions, to payment systems modernization, to real-time payment infrastructure adoption.

70 % of the world's top financial institutions

We were behind the original design for the SWIFT interbank network and have worked with 70% of the world's top financial institutions, including 8 of the top 10 global banks. Our experts work with leading financial institutions worldwide to design, build, implement and integrate a wide range of payment solutions, including payment overlay services, customized for their unique business requirements.

9/10 client satisfaction score

As a result, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10. We are helping financial institutions, including most major banks and top insurers, reduce costs, increase efficiency and improve customer service.



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.

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