Seize business opportunities of the digital world...

Innovative products and services:
- Expose APIs to partners in order to build innovative products and services.
- Use APIs to create innovative products and services.

Data monetization:
- Design analytics in your role or partner and the help of APIs.
- Pay the value of APIs called to change customers.

Decouple legacy-system:
- Monetize legacy systems by creating API based around legacy reality.
- Enhance access to data in legacy system.

Reduced time-to-market:
- Benefit from the open data shared by governments in order to reduce time-to-market and cost.

A collaborative, digital and secure banking solution to successfully optimize your customer experience

73 000 professionals
9/10 client satisfaction rate
7,5Md€ revenue in 2017
21% of the global revenue are from Business Solutions

Accelerate your new digital offerings and take benefits of the open banking system.
A new era for banking

Banks are now operating 24/7 in a fully connected world. Their customers are concerned by digitalization, their expectations being radically transformed. The introduction of the Open API economy is naturally opening up the global marketplace.

Today, the possibilities for consumers, competitors and banks are limitless – creativity, coupled with data and innovation has been given the right conditions to prosper. For all, collaboration, innovation, customer centricty and data intelligence are the order of the day.

Meet your customer’s expectations

CGI Open Finance has been developed in partnership with some of our top banking clients and in response to clear market changes. CGI is continually conducting original researches across the banking industry. While in Europe, priority is PSD2, the market is anyway moving toward openness.

Which technologies will dominate payments in 2022?

Research shows that banks and financial actors can charge for value added services. The issue is to get on with designing them!

Sources: CGI’s 2017 Global Financial Consumer Survey

Value-added services

Artificial intelligence

Monetization

Regulation

Innovation

Ecosystem

Distribution

Treasury

Open Banking

PSD2

OpenData

GDPR

Value-added services

Artificial intelligence

Personalization

AISP

PISP

FinTechs Collaboration

RegTechs Collaboration

3rd party pays per use

3rd party gets paid for use

Indirect monetization

Customer

Value-added services on consolidated account information

Benefits

Authenticate e.g. password

Account information

Authenticate e.g. via token

Aggregator integration

Notifications

Secure system

Integration of Open Banking and API

Secure system

Benefits

Wholesale payments

Retail payments

Own App Store

API Store

PSD2 included STET, CMA, Berlin Group

SEPA Payments

Cards

Leases

Securities

Meet your customer's expectations

Value Added Services

Agreed that forcing banks to open access was a good thing.

Should infrastructure providers provide value-added services?

Do you believe that customer would pay banks for access to value-added services?

80% 71% YES 55% YES

Source: CGI’s 2017 Global Financial Consumer Survey

Foundation

Integrate an evolutive solution

Complying with PSD2 is just the 1st step. CGI Open Finance increases opportunities:

Toward the digital bank of tomorrow

Facilitate deep collaboration

Stimulate real innovation

Develop new business opportunities

Fully extensible solution

Benefits

Taps

Taps

Benefits

Integration of Open Banking and API

Value-added services

Meet your customer's expectations

Own App Store

API Store

AISP

PISP

FinTechs Collaboration

RegTechs Collaboration
CGI Open Finance

- Accelerate your new digital offerings and take benefits of the open banking system

- 9/10 client satisfaction rate
- 75M€ revenue in 2017
- 21% of the global revenue are from Business Solutions

5th independent business of IT services and management around the world

73,000 professionals

ABOUT CGI

Founded in 1976, CGI is among the largest independent IT and business consulting services firm in the world. With 73,000 professionals around the globe, CGI delivers end-to-end 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 that helps clients digitally transform their organizations and accelerate results. With annual revenue of C$10.8 billion, CGI shares are listed on the TSX (GIB.A) and the NYSE (GIB). Learn more at www.cgi.com.

73,000 professionals

CGI Open Finance

- 2018
- Independent
- Business
- Solutions

- 75M€ revenue in 2017

- 21% of the global revenue are from Business Solutions

- 9/10 client satisfaction rate

CGI

Seize business opportunities of the digital world...

Innovative products and services:
- Expose APIs to partners in order to build new innovative products and services
- Use APIs to create innovative products and services

Data monetization:
- Design data services to order and price them
- Only use the services of APIs to charge customers

Decouple legacy-system:
- Monetize legacy systems by creating API services around legacy assets
- Enhance access to data in legacy system

Reduced time-to-market:
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... with CGI Open Finance

Accelerate
CGI Open Finance is an accelerator for the digital transformation of the financial sector, by enabling the integration of traditional banks and FinTechs, the solution facilitates deep collaboration and innovative solutions.

Open
CGI’s solution allows banks to maximize the benefits of PSD2 and the open market by taking new digital offerings and value partnerships to their customers.

Comply
CGI Open Finance ensures full compliance with PSD2 thanks to its state of the art open banking architecture. Its interfaces have been defined by PSD2 requirements and uses the power of APIs to open up the value chain for banks. Integration with CGI HotScan360, a fraud detection and anti-money laundering solution.

Connect
CGI’s solution makes banks to successfully migrate and in those time less worry by integrating traditional banks with FinTechs. It facilitates creation of inter-bank consortia and de-risk APIs through its digital sandbox and in these, quickly and securely, helping them safeguard customer relationships and revenues.

Meet consumer expectation with creative experiences

95% of the projects comply with the delay and budget

21% of the global revenue are from Business Solutions

Design/Realisation: Indexel. ©iStock 2018
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Capitalize on your ecosystem

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Treasury
Open Banking
PSD2
OpenData
GDPR
Value-added services
Artificial intelligence
Personalization

Regulation
Ecosystem
Distribution
Monetization
Innovation

AISP
PISP
FinTechs Collaboration
Aggregator integration

3rd party pays per use
3rd party gets paid for use
Indirect monetization

3rd party pays per use
3rd party gets paid for use
Indirect monetization

Treasury
Open Banking
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GDPR

Value-added services
Artificial intelligence
Personalization

AISP
PISP
FinTechs Collaboration

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3rd party gets paid for use
Indirect monetization

Own App Store
API Store

Facilitate deep collaboration
Stimulate real innovation
Develop new business opportunities

Secure system
Integration of Open Banking and API
Secure system

Customer
Value-added services on consolidated account information

Authentification e.g. password
Account information
Authentification e.g. via token

Benefits

Aggregator integration
Notifications

Benefits

PSD2 included STET, CMA, Berlin Group
SEPA Payments

Value-added Services

Wholesale payments
Retail payments

80% 71% YES 55% YES

Agreed that forcing banks to open access was a good thing
Should infrastructure providers provide value-added services?
Do you believe that customer would pay banks for access to value-added services?

Sources: CGI 2017 Global Financial Consumer Survey

Toward the digital bank of tomorrow

Integrate an evolutive solution

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- Own App Store
- API Store
- Fully extensible solution
- Integration of Open Banking and API
- Secure system

Value Added Services

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Seize business opportunities of the digital world...

Innovative products
- Enable APIs to partners in order to build innovative products and services
- Use API to create innovative products and services where customers want them

Data monetization
- Charge shareholders for APIs in the context of the application
- Pay for the use of APIs through customer fees

Decouple legacy-system
- Monetize legacy systems by creating API partners around legacy assets
- Enhance access to data in legacy system

Reduce time-to-market
- Benefit from the open data shared by governments in order to reduce time-to-market and cost

CGI Open Finance
- 73,000 professionals
- 9/10 client satisfaction rate
- 95% of the projects comply with the delay and budget
- 7,5 Md€ revenue in 2017
- 21% of the global revenue are from Business Solutions

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- CGI works with clients through a local relationship model complemented by a global delivery network that helps clients digitally transform their organizations and accelerate results.
- CGI’s clients include some of the largest and most innovative banks.
- CGI provides IT services and management consulting around the world.
- 73,000 professionals
- 5th
- 21% of the global revenue are from Business Solutions
- 9/10 client satisfaction rate
- 73 000 professionals
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- 9/10
- 73,000
- 73,000
- 9/10
- 21%
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Sources: CGI’s 2017 Global Financial Consumer Survey

Value-added services

Authentification e.g. password
Account information
Authentification e.g. via token

Benefits

Authorized deep collaboration
Stimulate real innovations
Develop new business opportunities

Meet all the challenges of Open Banking.

Stay one step ahead of the competition.

Value Added Services

Agreed that forcing banks to open access was a good thing
Should infrastructure providers provide value-added services?

80% 71% 55% YES

100% 91% 91% APIs

Agreement

Retail payments

Wholesale payments

Online Banking

Value Added Services
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Meet your customer’s expectations

Retail payments

Wholesale payments

71% YES

80%

Do you believe that infrastructure providers should provide value-added services?

55% YES

3rd party gets paid for use

Indirect monetization

Value-added services

Treasury

Open Banking

PSD2

OpenData

GDPR

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Personalization

AISP

PISP

FinTechs Collaboration

RegTechs Collaboration

3rd party pays per use

Facilities deep collaboration

Stimulate real innovation

Develop new business opportunities

Authentification e.g. password

Account information

Authentification e.g. via token

Benefits

Fully extensible solution

Integration of Open Banking and API

Secure system

Value Added Services

Wholesale payments

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Agreed that forcing banks to open access was a good thing

Should infrastructure providers provide value-added services?

Own App Store

API Store

Foundation

Challenger banks

Aggregators

FinTechs

ERP

Non-financial service providers

PPR

SPP

APIs

91% 69%

91%

91%

API

API

69%

91%

API

Retail payments

Value Added Services

PSD2 included STET, CMA, Berlin Group

SEPA Payments

3rd party pays per use

3rd party gets paid for use

Indirect monetization

Own App Store

API Store

Authorization e.g. password

Authentication e.g. token

Value-added services on consolidated account information

Customer

Aggregator integration

Notifications

Cards

Securities

Trade

Benefits

Benefits

Retail payments

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91%

91%
Reinvent your business model

1. Provide new innovative and value-added services
2. Monetize your actions
3. Meet consumer expectation with creative experiences
4. Aggregate partnership value

Seize business opportunities of the digital world...

Innovative products and services
- Define API-first innovation in order to build new digital products and services
- Use APIs to innovate products and accelerate customer service

Data monetization
- Design APIs for end-to-end or multi-step or API and the help of API
- Polyglot technology for APIs calls to change customers

Decouple legacy-system
- Monetize legacy systems by creating APIs around legacy assets
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