

WM-card: Real-time Payment Solutions

The world's largest company controls their European retail operation with WM-card.

Cost reductions and revenue generation are the key challenges facing customer centric business in Finance and Retail today.

The payments industry is no longer the predictable business that it once was, and technology is evolving swiftly and rapidly altering consumers' payments preferences. It is now an ever-changing world driven through technological advances:

- **Smart cards** are replacing cash, and credit and debit card usage is climbing as **cash-back facilities** compete with ATMs.
- **Internet consumer payments** have created a whole new sub-market for authentication and contributed furthermore to increase the diversity of the payment solutions – consider the impact of the smart phone in the last few years.
- As businesses are fighting the escalating **fraud issue**, encryption methods are constantly being upgraded. This places extra demands on transaction processing service levels and equipment suppliers.

The need for secure, high performance transaction processing systems available 24x7 is obvious. The marketing focus is moving to customers and service, maximizing the value of transaction acquisition with sophisticated CRM tools.

Payment processing solutions require an advanced technology platform to enable the user to leverage new technology and marketing initiatives as they evolve, whilst protecting existing investments.

OUR SOLUTION

WM-card provides the opportunity to move all payment processing to a single platform with all data integrated into one SQL 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

WM-card is a flexible and modular real-time payment solution, delivering functionality across all aspects of card payment processing and card account management. Deploying industry standard technologies – Java, SOA, web services, JDBC, SQL, and client/server etc., our solution is a set of 'building blocks' configurable to meet any customer requirement.



KEY FUNCTIONALITY

- 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

The products can be licensed for in-house use or made available by 'Software as a Service', with CGI providing a complete managed service from IT operation to a full BPO service.

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www.cginorge.no/solutions/wm-card

Payment processing solutions require an advanced technology platform to enable the user to leverage new technology and marketing initiatives as they evolve, whilst protecting existing investments. Cutting costs and building market share requires technological and business innovation. Organizations seek new ideas for customer marketing systems, particularly 'card' based, realizing the value of the information which is available yet ignored. Our unique and flexible design enables the retailer to deliver a wide range of card products to market quickly and cost effectively. The system handles credit and debit cards, charge cards, loyalty and bonus cards, pre-paid cards, smart cards and co-branded cards, managing all aspects of the system requirement.

INSTANT REWARDS

WM-card 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, WM-card 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 towards the nearest outlet of a favorite coffee shop, filling station or store chain.



WHY WM-CARD?

WM-card is **flexible, simple, and easy to use**. Forget confused data ownership, information duplication and the knowledge gaps caused by the diverse technologies and platforms. The WM-card products provide the enabling technology to capture comprehensive demographic information from the transaction data and process that information using a variety of CRM, ERP and OLAP tools and services.

CGI is working closely with blue chip organizations to address the issues that are central to gaining competitive advantages out of 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 a global IT and business process services provider delivering high-quality business consulting, systems integration and outsourcing services. With 69,000 professionals in 40 countries, CGI has an industry-leading track record of on-time, on-budget projects, aligning our teams with clients' business strategies to achieve top-to-bottom line results.

ABOUT CGI CARD SOLUTIONS

With over 25 years experience in payment solutions, we understand the business and technical challenges that card payment processors are seeking to address and the far-reaching effects that new initiatives will have on the business. We deliver practical experience from working closely with our 'blue chip' customers to address the issues that are central to the continued success in today's fiercely competitive markets.

The world's largest company controls their retail payment network with WM-card. The business, technical and financial benefits provide a compelling argument to implement the WM-card payment product portfolio.

For more information about CGI, visit www.cginorge.com