CGI’s RFS™ Retail Banking solution delivers multi-channel, end-to-end banking functionality to both traditional and non-traditional financial institutions, including credit unions, trusts and banks. It serves not only as a core solution for managing your banking activities but also as an integration point for CGI HORIZON™ banking solutions, including customer relationship management, loan origination, delinquency management and query management, as well as other third-party solutions. With RFS Banking, you can build a robust, custom solution uniquely suited to your business needs while benefitting from increased efficiency, automation and scalability.

FEATURES OF RFS RETAIL BANKING
RFS Retail Banking is a fully managed solution that supports cash dispensing and branch teller functions, as well as multiple channels, including online and call center banking. Key features include the following:

RFS Designer – Build your institution
- Define your financial institution and branches
- Define product and services (benefits, classifications, products, base rates)
- Set defaults (define fields and default values)
- Select and activate features and functions
- Define general conditions and business rules.

RFS Production – Comprehensive cash dispensing and teller functionality
- Account creation and maintenance (for demand, registered, term, loan and mortgage accounts)
- Transactional banking, including automated transfers
- End-of-day balancing and automated postings.

RFS Retail Banking can be integrated not only with CGI HORIZON banking solutions, but also with the following and more:
- Online mobile and phone banking
- Card issuer services
- ATM and POS acquirer services
- Clearings and direct deposit
ABOUT CGI

With 68,000 professionals operating in 400 offices and 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients’ front doors. Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects. Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results. As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

Advantages of RFS Retail Banking

Used by more than 60 Canadian financial institutions, RFS Retail Banking offers our clients the following advantages:

- **Low cost, high value**: RFS Retail Banking is hosted on a secure, shared infrastructure, reducing your costs while, at the same time, delivering high value. You can also take advantage of our supporting CGI Circuit services, which include network, disaster recovery and hosting services.

- **Highly scalable**: As your business grows, you may need additional components and/or supporting services, as well as more power to process your growing volumes. RFS Retail Banking can be easily expanded to meet your evolving needs.

- **Extremely secure and stable platform**: As a managed solution, RFS passes annual Section 5970 audit reports with no reported deficiencies year after year and consistently meets or exceeds client service level agreements.

- **Quick and easy integration**: RFS Retail Banking’s modular design facilitates quick and easy integration with other CGI HORIZON banking and third-party solutions and services, enabling you to build a custom solution that can be evolved to meet changing business needs.

- **Third-party interfaces**: RFS Retail Banking includes third-party interfaces supporting online banking, clearing and settlement, fraud detection and anti-money laundering, credit bureaus, bill payments, switching, card ordering and Cannex.

- **Easy to implement**: RFS Retail Banking is installed locally, with data stored safely and securely within CGI’s data center. Your custom banking solution is designed through RFS Designer. Training is available onsite for RFS Designer and for front-end users of RFS Production, with scheduling and delivery options designed to meet your business operational needs.

- **Conversion services**: CGI’s conversion team is highly experienced, having successfully performed more than 100 successful conversions on many different banking platforms. Following a proven methodology, our conversion team takes your staff through every steps of the conversion process.

- **Commitment**: Nearly 40 percent of revenues generated from RFS Retail Banking are consistently re-invested in the development of expanded features and functionality for our clients.

For more information about CGI, visit www.cgi.com or email us at info@cgi.com.