

PRODUCTS



CORE BANKING

The Temenos T24 Core Banking platform has been the best selling solution on the market for 15 years, used by over 700 financial institutions.

It combines rich functionality with cutting-edge technology in an easily upgradeable application. Clients benefit from real-time embedded analytics, a sophisticated product builder and technology that allows for easy integration and infinite scalability, in turn enabling them to significantly outperform their peers.

The Temenos Core Banking solution is an open, integrated and real-time platform providing:

- > Real-time, complete customer information – enabling financial institutions to offer their customers the right products at the right time;
- > Product builder – allows for extremely quick time to market for new products as well as the ability to personalize products and services to individual customers – a market of one;
- > Infinite scalability – the solution runs on any software stack and is engineered to be linearly scalable, allowing clients to generate significant economies of scale;
- > Extremely low Total Cost of Ownership (TCO) – against the industry average of 78.8% of IT budgets being spent on maintenance, Temenos clients spend 46.3%; and
- > Zero risk of obsolescence – Temenos spends c.20% of revenues annually on R&D, continually developing software based on customer requirements and innovation from our labs. We make this available to our clients through regular releases, ensuring that they never fall behind.



COUNTRY MODEL BANKS

With our extensive experience of client implementations we have packaged all country specific localizations, including compliance with regulations and local payments systems, into reusable country platforms, to provide our clients with software that fully supports local requirements.

We currently offer country model platforms for over 30 major countries.



FRONT OFFICE

Front Office is an integrated, role-specific, multi-channel solution, designed to support banks' daily interactions and long term relationships with their retail, corporate, mass affluent and HNW customers.

Front Office is a key enabler of digital engagement throughout the customer's life cycle with both staff and customers benefiting from the product's multi-channel capabilities. Through the system's powerful data analytics, financial institutions can gain valuable insights into customers' lifestyles and transactional behaviors enabling them to offer a personalized customer experience through timely and relevant advice, customized offers and rewards and relationship based pricing.

Temenos' Front Office clients benefit from increased productivity and efficiency through:

- > Industrialization of key on-boarding and revenue-generating processes;
- > High STP levels, enabling 'self-service' models via digital channels; and
- > A single integrated platform.

Front Office integrates seamlessly with both back office data and self-service channels to provide a consistent customer experience. It is completely compatible with the existing banking systems, enabling organizations to deploy and control a flexible range of multi-channel, next generation banking services for their customers – efficiently, securely, cost effectively and profitably.



CHANNELS

Banks can accelerate time to market for all of their products and services across all digital and assisted channels and extend their reach to customers using any device today and in the future.

Temenos' ground breaking Channels solutions enable our clients to deliver products and services for any business line, across all digital and assisted channels, for both bank staff and customers, in any language and optimized for any device. Temenos is the only provider currently in the marketplace that can deliver all of this from a single user experience platform (UXP).

Banks can support branch transformation as branches look to become more customer engagement focused with self-service kiosks and face to face financial advisors. Contact centers will be able to leverage digital technologies such as social media, video, chat and instant messenger as emerging channels for providing customer service and support.

A dynamic, rich User Experience (UX) responsive design is delivered providing consistency across all channels. Banks can provide choice and convenience to their customers and the optimum user experience whatever channel or device they choose to use at that time.

Temenos Channels solutions offer:

- > A single, consistent UXP reducing complexity and improving productivity;
- > Accelerating speed to market of new products and services by up to four times;
- > Using components to provide maximum business reuse and business agility;
- > An underlying UXP that can be extended across the enterprise further reducing TCO;
- > Seamless integration to Temenos Core Banking with open integration to third party systems and applications;
- > Maximum flexibility and agility to respond to market opportunities and changing conditions, by being highly customizable and configurable;
- > Being future-proofed to embrace new innovative technologies and devices thereby protecting your investment; and
- > Low TCO and reduced maintenance costs by up to 95%.



ANALYTICS

Unlock the power of banks' data to become analytically driven and drive profitability and efficiency improvements throughout their entire organization.

Temenos Analytics enables banks to harness a wealth of data and transform it into valuable business intelligence to support better decision-making across the enterprise and to enrich all interaction with their customers.

By using banking specific, high-value, analytical applications in every department from Finance, Marketing, Operations, Treasury to Risk Management, banks are able to transform their business. This gives banks a significant competitive edge in this new banking landscape and digital world.

By using Analytics, our clients are able to:

- > Empower business users with self-service access to accurate data providing a single version of the truth driving smarter decision-making faster with better business outcomes;
- > Gain deep customer insight into behavior and buying trends to build a customer-centric approach to delivering products and services;
- > Embed intelligent analytics into core systems to enrich every customer interaction and boost customer engagement with a superior user experience;
- > Integrate real-time data and embed predictive analytics to enable real-time risk and marketing activities;

PRODUCTS continued



ANALYTICS continued

- > Provide customers with contextual, relevant product offers and advice at a time when they are most likely to buy – improving cross-selling, customer value and customer loyalty;
- > Integrate analytical capabilities directly into Core Banking and other applications, making those applications, and the users of them, smarter and more efficient; and
- > Better understand and predict performance to build strategies for improving operational efficiency and financial processes to minimize risk and drive profitable growth.



PAYMENTS

A uniquely flexible payment solution offering full, real-time control and a harmonized customer service experience.

Our Payments product family is a uniquely flexible payment offering that not only gives banks full, real-time control but also a harmonized customer service experience and centralized for cost efficiencies and risk management. Our Payment Hub is designed to process domestic and international payments in one solution in any region as defined by analysts as 'a vision for the payment architecture'. It was designed in collaboration with a leading international bank to meet a gap in the market and with its rule and data driven approach, allows instant changes. Our auto-repair solution allows banks to reach STP rates of 97% and higher.

Our Payments clients benefit from increased efficiency and profitability through:

- > A complete, single solution;
- > Transparent, 360° view of transactions;
- > Unique weight based processing supporting payment prioritization;
- > Agile, parameter driven platform flexibility;
- > Full operational and technical control;
- > Conditional rules; avoiding the complexity of multiple connections and high risk programming; and
- > Stand alone or fully embedded within Temenos Core Banking.



RISK AND COMPLIANCE

Enabling financial institutions to navigate the complex regulatory landscape in order to remain focused on serving customers, creating innovative products and improving profitability.

The Risk and Compliance product family offers software and services for:

- > Compliance advice;
- > Audits;
- > Social media monitoring;;
- > Vendor management;
- > IFRS 9;
- > CRS;
- > Enterprise risk management; and
- > FATCA compliance.

With our solutions, organizations are able to reduce exposure to risk and minimize losses while complying fully with regulatory mandates. In this challenging environment, there is tremendous pressure to maintain and grow profit margins despite challenges associated with new consumer demands, non-traditional competitors, and heavy regulatory burdens. Proper compliance practices, supplemented by products and services from Temenos, can help financial institutions avoid penalties, fines, and reputational risk, ultimately ensuring profitability and success.



FINANCIAL CRIME MITIGATION

A uniquely flexible range of intelligent, versatile solutions for banks, large and small, to combat financial crime.

The Financial Crime Mitigation product family is a range of intelligent, analytical detection engines that are accurate, fast, easy to configure and simple to use. Its sophisticated approach ensures increased efficiency by saving time and lowering data-mining costs for enhanced decision-making and improved collaboration, ultimately completely mitigating against risk. Banks choose the solution they need, whether it be to combat money laundering, accurately screen against sanctions lists or ensure enhanced customer due diligence.

Our Financial Crime Mitigation clients benefit from increased efficiency and profitability through:

- > Safe and accurate algorithms;
- > Complete control and clarity;
- > 25 years of experience;
- > Full automation;
- > Intelligent analysis;
- > Ready and easy integration;
- > Stand alone or integrated into Temenos Core Banking; and
- > Real time as well as offline solutions.

With our solutions, organizations are able to reduce exposure to risk and minimize losses while complying fully with regulatory mandates.



FUNDS AND SECURITIES

Our Funds and Securities products are the award winning fund administration software from Multifonds, providing fund accounting, portfolio accounting and investor servicing and transfer agency on a single platform.

Today more than USD 5 trillion in assets for both traditional and alternative funds are processed on FundSuite in more than 30 jurisdictions for the world's leading global custodians, third-party administrators, insurance companies and asset managers.