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# THOUGHT LEADERSHIP

## INSIGHTS



### How Temenos enables open banking and the revised Payment Service Directive

Open banking is the adoption of common standards for collaboration between banks and other players within the banking ecosystem.

**Kanika Hope**  
Strategic Business Development Director

### The evolving landscape of bank-to-customer interactions

When banking began, banking interaction started physically by visiting a bank, and it was not until the 1980s that telephone banking came into play. Around the same time, Bank of Scotland launched Home-Link a service on Prestel's View-Link system which could be accessed on a microcomputer.

**Dharmesh Mistry**  
Chief Digital Officer

### AI in payments

We analyze data by looking at multiple factors across multiple facets of our world, related to but not limited to, the task at hand. Humans have the ability to call on every aspect of their current surroundings, any outlying influencing factors including gained experience and use the data to make a decision. It isn't always the right decision, but that gained experience helps the next time.

Is AI really capable of doing this?

**Darryl Proctor**  
Product Director, Payments

### Robotics in banking: more Iron Man than Terminator

Talk of robotics ending the world of work as we know it can be misleading and disingenuous. Rather than replacing our jobs, robotics and AI has the ability to enrich them, freeing up time to concentrate on what we do best – innovation and creativity.

**Adam Gable**  
Product Director, Financial Crime, Treasury and Risk

### Four banking models for the digital age

Digitization of the banking industry is making new banking business models possible. But, it is the combination of regulation and technology that is making new business models a necessity.

**Ben Robinson**  
Group Strategy Director

### Successful migration is all about choosing the right route

There are three basic routes to a new banking platform: Big Bang, Build and Migrate, and Progressive Migration.

**Mark Gunning**  
Business Solutions Director