



TEMENOS
The Banking Software Company



T24 For Corporate And Wholesale Banking

T24

A Single Solution To Multiple Challenges

The world of corporate and wholesale banking is changing fast. To succeed you need to be able to react quickly to tactical opportunities without losing sight of strategic goals. But how do you manage all the moving parts? TEMENOS T24 (T24) brings everything together to give you a commanding view of your business.

Join other successful banks. ABN AMRO, J. P. Morgan Chase, Sumitomo Mitsui Banking Corporation and Techcombank have chosen T24 for Corporate and Wholesale Banking as a strategic platform for profitable growth. All of these banks chose T24 because of its functional richness and flexible architecture.

Build closer banking relationships by offering a superior real-time corporate and wholesale banking experience worldwide. Choose from a comprehensive range of core banking functions, including trade finance, cash management, payments and payments repair, corporate and syndicated lending, and delinquency management. T24 offers best-in-class functionality in all areas covered and facilitates profitable expansion into specialist new areas such as Islamic products and loans.

T24 offers a scalable solution, delivered on modern open technology. Choose a platform that suits your technology strategy and implement a scalable solution built to the highest standards of service-orientated architecture (SOA). T24 helps banks organise the bank business around the customer, offering a real-time 360-degree view of customer relationships.

Increase automation and tighten control. T24 includes a powerful payments repair and enrichment engine that draws on 20 years of knowledge encapsulated into the payments platform to increase repair ratios and straight-through processing. You will also benefit from sophisticated anti-money laundering functionality that helps mitigate risk while increasing control.

Our success reflects your success. We adopt a highly collaborative approach to business and are committed to making a sustainable, quantifiable improvement to your bottom line. From the outset our industry standard good practice and proven methodology will help you streamline business processes and become more agile. You can subscribe to only those components required, so T24 offers a quick return on a small investment.

Investing in our relationship. T24 is a truly packaged product – all clients receive the same standard code and upgrades. So all clients benefit equally from our continual investment in the product to keep pace with changing legislation and evolving market needs. We release one major upgrade each year and invest significantly in research and development, so you are assured of our long-term commitment.

The World's Most Popular Banking Solution

T24 is an established, packaged corporate and wholesale banking solution that is constantly proven in the world's toughest banking environments. It is suitable for banks of all sizes and offers a single integrated architecture that strengthens the management of credit and operational risk. T24 has consistently appeared as one of the world's two top-selling banking software packages in the International Banking Systems Sales League Table for over a decade. Why?

Banks choose T24 because of the many business benefits it produces in a short period of time. In practice, T24 helps banks to deliver growth, manage risk and control cost.

Deliver Growth

T24 combines processing scale with flexibility. Banks can accommodate rapid expansion in existing business areas and adapt quickly to evolving customer needs for new products and services. This gives our customers first-mover advantage over their competitors. All T24 products are multi-channel and can be deployed across branch, phone, internet and mobile simultaneously. We add new channels as required to keep pace with market changes, so T24 continues to support new business areas.

Supporting geographic expansion. T24 supports non-stop global banking operations while accommodating local needs and variances in banking practice and culture. There is no realistic limit to processing volumes and the system uses the latest multiple application architecture to provide linear, horizontal scalability.

Manage Risk

Manage risk and regulatory reporting in a structured efficient way. T24 is highly automated and helps banks increase straight-through processing (STP) across multiple departments, offices and countries. You can reduce errors, manage risk and tighten control with powerful client-definable exception handling tools.

See a complete picture of customer activities. T24 provides a transparent view of each customer's total dealings with the bank, including non-financial transactions. This ensures decisions are made on a sound basis, considering all client activities, including credit status.

Deploy a model bank to minimise project risk. T24 can be deployed as a preconfigured model bank solution based on industry standard good practices derived from the corporate banking sector. This enables you to deploy a world-class solution quickly and predictably to mitigate operational risk.



Control Costs

Transforming a legacy environment. T24 can support a broad range of functions in diverse locations. You can cut and control costs by reducing the number of legacy applications that need to be supported. Back-office staff and operations can be consolidated in a low-cost location to produce significant business savings.

Increasing operational efficiency and STP. Most routine processes can be automated which reduces the number of errors and the need for manual intervention. This increases efficiency and drives down operating costs.

Better informed decisions. Tap into a rich seam of insightful management information to identify how and where costs are incurred throughout the bank. Identify the specific costs incurred in each revenue centre to increase visibility and optimise resource allocation.

Rich Functional Coverage

"The global marketplace is where we expect to see significant growth in our business going forward, and we recognize that having the most robust technology capabilities possible will be a key driver in achieving our goals. We are making a significant investment in our technology in order to support our clients' businesses around the world. Working with an industry-leading software provider like Temenos will enable us to meet our clients' evolving needs, regardless of where they do business."

Major Wall Street Investment Bank

T24 is the world's most popular packaged core banking solution. It has been deployed within banks of all sizes in over 120 countries. Banks choose T24 because it offers a strategic platform for profitable expansion without compromising flexibility. T24 allows a bank to install individual application components independently. This facilitates a smooth transition from a legacy systems environment while the bank retains control of its software assets.

Shape your business around our experience. Temenos can supply T24 with pre-configured services and workflows, based on our own proven methodology and experience. This facilitates a simple, cost-effective standard implementation. Alternatively, we can offer a tailored approach to meet specific bank requirements and business processes.

From the outset we will examine existing bank processes and workflows and, where appropriate, make recommendations to cut costs and improve efficiency through automation. With over 700 successful implementations completed, Temenos is uniquely qualified to define best practices for a smooth deployment. All of our recommendations will demonstrate a measureable improvement in bank efficiency.

So, what's included?

Trade Finance

T24 will support the most complex of trade finance structures. All of our trade finance products are compliant with Uniform Customs and Practices (UCP) as approved by the Banking Commission of the International Chamber of Commerce. Banks that choose T24 can deploy a proven methodology that reflects our unparalleled experience at the heart of the industry.

The T24 Trade Finance module comprises a specialist piece of software which is parameter driven and can be customised by

the user. Input is through a single transaction, which automatically creates all the necessary postings. There is no need for users to understand the underlying business rules or code, so flexibility, business agility and productivity are boosted simultaneously.

All messages and transactions are validated in real time before they leave the bank, so T24 also provides banks with certainty, which mitigates operational and financial risk.

Letters Of Credit

Products:

- Imports
- Standby LCs
- Transferable
- Irrevocable
- Islamic
- Exports
- Revolving LCs
- Back to back
- Revocable
- Confirmed / unconfirmed

Features:

- UCP 600 compliant
- Full life cycle management – pre-advise to final maturity
- Automated back-to-back processing
- Automated limit checks including collateral management (see additional features)
- Cash provisioning, if required
- Automated tracing facilities
- Full lending integration such as discounts for improved margins
- All payment types supported
- Standard Clause and text reference templates
- Internet Banking Applications
- Silent Confirmations
- SWIFT message integration
- Full advice creation ability (channel independent)

Collections

Products:

- Clean
- Documentary inward
- Documentary outward

Features:

- URC 522 compliant
- Automated tracing facilities
- Full lending integration such as discounts for improved margins
- All payment types supported
- SWIFT message integration
- Full advice creation ability (channel independent)

Reimbursements

Products:

- Confirmed / unconfirmed
- Revolving

Features:

- URR 725 compliant
- Automated limit checking
- All payment types supported
- SWIFT message integration
- Full advice creation ability (channel independent)

Guarantees

Products:

- Issue
- Generic guarantee
- Performance bonds
- Shipping guarantee
- Receipt
- Bid bonds
- Standby LC
- Additional (soft configurable)

Features:

- URDG 758 compliant
- Full lifecycle processing from issue through invocation
- Participations / syndication facilities
- Standard clause and text reference templates
- Automated limit checks including collateral management (see additional features)
- SWIFT message integration
- Full advice creation ability (channel independent)

Additional Features

- **Imaging And Document Management** – a paperless environment means that all necessary documents are available online, combining improved security with immediate concurrent access for all involved
- **Automated Collateral Management** – available at transaction level or limit level, providing a wider range of liquidity options to the customer
- **SWIFT** – T24 supports SWIFT message standards for outward and inward messages. Every year, new SWIFT standards are incorporated into T24 three months before the live date, giving users ample time for clients to familiarise themselves and build confidence



Cash Management

T24 includes advanced cash management facilities that are easy to deploy and intuitive to understand. Setup rules globally to maximise the return on surplus liquidity. T24 offers full visibility of the transactions lifecycle facilitating precision cash management in accordance with scheduled events.

There are three main types of cash management supported:

Simple Sweeping. Establish global rules to sweep surplus funds or maintain defined balances on accounts. You can combine surplus and maintenance to optimise reserve cash and liquidity using T24 Two Way, which prioritises maintenance. Simple sweeping can be refined by the creation of user-defined limits.

Pooling. Perform physical pooling of cash among groups of accounts, according to rules and limits. T24 supports complex pooling structures and multiple hierarchies. There is no meaningful limit to the number of pools or their depth. Pooling may be performed over user-specified time limits, including intraday.

Notional Pooling. Supports pooling where no cash is moved but interest is applied. T24 supports multiple interest postings based on hierarchy position and multiple interest distribution methods.

Payments

T24 promotes STP in payments and can be easily configured to include exceptions processing. You can establish parameter-driven rules for duplicate checking and change these as required. The payments module is closely integrated with the T24 cash management module. This preserves data integrity and offers a consolidated view of bank liquidity.

With over 700 installations worldwide, T24 can be configured to support most payment types, including bulk payments processing and cross-currency payments. Forward value payments can be scheduled with auto-rate reset.

Choose from a range of configurable payment types, including:

- High-value low-volume and vice versa
- Configurable internal and external payments
- Integrated delivery, including MT202 / 103
- Split value processing

T24 supports many regional payment schemes and Automated Clearing Houses (ACHs). These include SEPA, Bacs, and FED. We support many local nuances, such as the processing of UK Direct Debits and standing orders. T24 offers a routemap for payments to most of the world's local clearing systems.

"We are delighted to have successfully rolled out T24 model bank in Asia Pacific. The single, pre-configured platform will enable rapid delivery of a consistent set of original products and services across our entire network, whilst flexibly accommodating country specific requirements to meet local needs. Running a single instance of T24 will dramatically cut maintenance costs, provide a real time view of all credit exposures across each corporate relationship and deliver greater understanding of counterparty risk. We move to the next phase of deployment in full confidence that T24 will help us remain at the forefront of product and service innovation to support our customers."

Sumitomo Mitsui Banking Corporation

Corporate Lending

T24 is a strategic platform for profitable lending. It offers immediate access to a wealth of rich functionality offered on a single, open platform and is an ideal legacy replacement system.

As packaged solution, T24 offers immediate access to a variety of loan configurations, including:

- Annuity loans
- Bridging finance
- Project loans
- Construction loans
- Discount loans

The Corporate Lending module allows for user-definable loan type configurations, and also includes:

- Full commitment processing
- Limit and facility management
- Collateral management, including automatic revaluation of collateral and automatic alerts of collateral deficiencies

T24 is a proven solution, capable of supporting complex repayment schedule definitions and includes full lifecycle management of the lending process.

Banks that choose T24 Corporate Lending can offer their clients a superior service globally. You can experience a step-change improvement in processing efficiency so that valuable resource can be redeployed to client-facing activities and business development.

Delinquency Management

Delinquency management monitors client repayment obligations across T24 to determine any loans or accounts that move to an overdue status.

Once an overdue loan payment is identified, T24 will go through an ageing process in accordance with the parameters defined. The stages subject to definition are as follows:

- Current
- Pre-grace
- Grace
- Past-due
- Non-accrual basis
- Write-off

As the delinquent item moves through the various stages identified above, T24 will automatically generate customer advices. The parameters for delinquent payments include the identification of number of days for the grace period, penalty rates, and the repayment order when funds become available. In addition, it is also possible to define a retry frequency for loans that are in the pre-grace stage. T24 will check if the loan item can be liquidated automatically, throughout the pre-grace period in line with the frequency set.

"Having achieved a successful and rapid first phase go live, we are already seeing the adaptability and truly global nature of the T24 platform which will enable us to meet our challenging separation deadlines and fully support our corporate banking operations across the world at a reduced cost of ownership. Risk management and cost control will continue to be a prominent business driver for us in the years ahead. T24 will enable us to acquire a comprehensive and real time picture of all credit exposures across the corporate relationship for a sound understanding of counterparty risk. We look forward to building on the successful first phase of implementation in full confidence that T24 will contribute to a modern core architecture that will support our future ambitions."

ABN AMRO



Syndicated Lending

The T24 syndicated lending module is built in accordance with the guidelines of the Loan Market Association. It offers the complete management of syndications throughout the entire life of a syndicated loan from lead manager thought to final maturity date.

Different operations are proposed to support the various roles a financial institution can assume throughout this cycle, including:

- Lead manager
- Agent
- Participant
- Agent cum participant

T24 enables 'multi' processing across several levels, including multiple:

- Facilities initiated under the syndication
- Currencies for facilities
- Tranches under a single facility
- Loans under tranches in different currencies
- Products per facility

The module also supports additional complex facilities, including rollovers, splits and mergers under syndication. T24 combines automation with flexibility. It will automatically update positions, limits and accounts postings, and will generate SWIFT messages if required. Flexibility is maintained by permitting multiple borrowers under a single facility while maintaining control over the amount per borrower including reserves.

Tranche Management

Define payments at tranche level with multiple currencies and up to 999 tranches per facility. You can tighten control with a maximum number of loans under a single tranche. Allocate multiple participants with associates' shares per participant per tranche. Loans may be configured in multiple currencies and can be forward dated.

"Having a customer-centric, rather than product-centric, banking system allows us to tailor our service for individual customers."

Techcombank

The Benefits Of A Relationship With Temenos

T24 is an established platform for profitable business expansion. Banks consistently choose T24 because of its rich functionality and the fact that it offers a fast, proven, visible return on investment. T24 can be deployed initially to meet a specific business challenge, and then rolled out into new business areas in line with business strategy. The platform is vastly scalable and is the ideal vehicle to support geographic expansion or post-merger business consolidation.

Seize new business opportunities as soon as they arise. The flexibility of T24 allows banks to launch new products quickly and efficiently with no interruption to existing services. T24 offers a seamless operation from sales to execution and delivery. Banks that choose T24 often enjoy an immediate step-change improvement in processing efficiency and use T24 to transform business processes and workflow.

A truly global partner. T24 combines the 24x7 support necessary for non-stop global operations, with the ability to deliver a local footprint. Our consultants operate from over 60 international offices so they have a deep understanding of local needs, such as payments, clearing and banking culture.

Banks that choose T24 benefit from unparalleled expertise gained at the heart of world banking. Temenos customers are independently proven to be more profitable than their peers. We are proud of this success and committed to a prosperous future based on partnership.

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