



TEMENOS
The Banking Software Company



Insight

Insight

Business Intelligence

Transforming data into meaningful information upon which informed business decisions can be made is at the heart of business intelligence. For banks and financial institutions data is one of the most important assets, providing the key to true differentiation and competitive edge. Extracting this data from the systems where it resides is often the first challenge.

Core banking systems hold a wealth of valuable data and to gain access to it you need a business intelligence solution that is intuitive to use and can present information both numerically and graphically. One that can extract accounting and transaction data, interpret it and convert it into meaningful information to support improved decision making.

Insight is Temenos' market leading business intelligence and reporting solution specifically designed for banks running TEMENOS T24 (T24) as their core banking system. Built on the latest Microsoft technology, Insight has been fully integrated with T24 to work without the need for extensive consultation, data mapping or development.

Temenos has invested heavily in its business intelligence offering to address these challenges with the objective to not only meet, but moreover exceed our clients' expectations.

Integrated Intelligence Solution

A key part of any business intelligence solution is being able to rely on the accuracy of the data, ensuring that the business is making decisions based on fact, not misinterpretation.

Because Insight is an integrated component of T24, the data mapping from the core banking system is already pre-defined.

Insight presents information based upon the business and departmental structure of your bank. User-defined menu options dictate the reports and functionality available to each Insight user, presenting them with the data and reports that they are authorised to see. An automated extract can be set to run allowing reports and data to be made available at each user's desktop and presented in the desired format.

Insight is a modular business intelligence solution providing specialist out-of-the-box products for:

- Financial Intelligence
- Risk Intelligence
- Customer Intelligence

All products are based on the common Insight platform available through Insight Base.





Insight Base – Solid Foundation

Insight Base Intelligence (Insight Base) provides a browser-based approach to management reporting that is flexible and intuitive for users, enabling them to perform their own data analysis without the need for the involvement of IT to develop new data extracts and reports.

It is the foundation for all Insight modules and provides the interpretation and extraction of data from within the core banking system and other data sources. The data query and report writer facilities provide a number of important benefits, making reporting a simple, effective and low-cost function.

A standard set of Key Performance Indicator's (KPI) reports and dashboards are delivered within Insight Base covering measures most commonly used in banks.

Dashboard reports have drill-down and drill-through capabilities for comprehensive data analysis. These KPIs can be viewed as soon as the system has been implemented, delivering an immediate benefit. Dashboard and KPIs can be tailored to suit the needs of the end user, highlighting the KPIs that are most significant to their role and responsibilities. Information is presented in a way that ensures the most significant items are easily seen and understood.

Insight Products

Insight Financial Intelligence

Insight Financial Intelligence (Insight Financial) comprises a financial performance module, which provides banks with our industry leading financial management and reporting capability. In addition to the functionality of Insight Base, it can interact with other data sources, enabling comprehensive financial and budgetary reporting including:

- Balance Sheet and P&L Reporting
- Budgetary Reporting
- Securities

Insight Risk Intelligence

Insight Risk Intelligence (Insight Risk) is an enterprise-wide risk-management tool, which supports the Basel II regulations and economic capital approaches as a baseline framework. It enables banks to fine-tune the amount of capital required by each of its business areas to maximise economic and financial returns, as well as manage:

- Regulatory Capital (inc. Basel II, III)
- Market Analytics
- Asset & Liability Management (ALM)

Insight Customer Intelligence

Insight Customer Intelligence (Insight Customer) provides banks with customer and sales performance analysis and reporting. Providing a comprehensive understanding of how different offices, sales staff, regions and segments are performing against targets. Insight Customer also incorporates customer profitability enabling users to take an in-depth look at profitability from a management information rather than an accounting perspective. This module provides the ability to view profitability across all customer dimensions held within T24, such as company, branch, department, account officer and country of risk; as well as user-defined dimensions such as salary band, age range, gender etc. Insight customer enables:

- Customer & Product Profitability
- Sales Analytics

Insight | Temenos Business Intelligence



Key Features

- Presentation of all reports under meaningful business categories, facilitating search and selection.
- Integration with Microsoft Excel - data from any Insight module can be extracted and exported to any cell, in any worksheet, in Excel.
- Pivot Table Analysis – users can filter and segment data to identify key elements for analysis and drill down to underlying account details.
- Event Management Facility – automatically monitors and reports user-definable data events within the system.
- Customisation of reports to include your bank's logo and branding.
- Key Performance Indicators (KPIs) – formulae definition and application to produce KPI results which can be exported to reports, Excel spreadsheets and pivot tables.
- Automated daily extraction of T24 data into the Insight database. This data is available for each business day in the month.
- Integration with Microsoft Tools - SQL Server 2008, SharePoint 2010 and Office suite.

Supporting You Today And In the Future

Insight is fully integrated with T24 and is available to banks using any version of T24 or Globus without having to upgrade your core banking system first.

Insight has been developed utilising Microsoft's business intelligence technology including SQL Server 2008, Analysis Services (OLAP) and Reporting Services and allows data to be easily integrated at the desktop into Microsoft Office.

Banks wishing to realise the benefits of Insight with non-T24 sites can do so using Insight Pathway, contact us for further information.

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