



TEMENOS
The Banking Software Company



Private Wealth Management

Private Wealth Management Covered

A Single Source Of World-Class Solutions

P rivate wealth management is complex and challenging. Clients are becoming more sophisticated but less loyal. There is growing demand for investment products across multiple sectors and geographies. Many clients wish to become involved in the management of their investments and all require regular clear reporting. Temenos solutions can help you achieve more, faster.

Join other successful banks and wealth managers. Schroders Private Banking, EFG Bank Group and RBC Financial Group have all built successful private wealth management businesses using Temenos solutions. All of these financial services firms chose Temenos as a strategic partner because of our ability to support all aspects of private wealth management using flexible, robust technology.

Choose from a suite of world-class solutions offered by a technology partner with unparalleled industry experience. Temenos began in the private wealth management business and we have invested heavily and regularly to maintain our position at the forefront of the industry.

Temenos is totally committed to your success. We are the only one of the top five vendors with a single domain focus. Our solutions support the widest range of investment products and include advanced investment analytics, portfolio performance measurement and portfolio rebalancing. We can offer a superior combination of processing and powerful analytics for discretionary, advisory and execution only business on a multi-channel basis.

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 best practice approach will help you streamline business processes and become more agile.

Investing in our relationship. Temenos solutions are packaged products — all clients receive the same standard code and upgrades. So every client benefits equally from our continual investment in products to keep pace with changing legislation and evolving market needs. You will benefit from regular upgrades and we invest significantly in research and development to ensure that you remain competitive.

Streamline technology and tighten control. A partnership with Temenos offers a solution for all aspects of private wealth management. Acquiring new clients will become easier with a world of quality real-time information at your fingertips. And client management and retention will consume less time due to accessible centralised information.

Private banks and wealth managers choose Temenos because we offer a single source of solutions that cover all aspects of wealth management. You can choose the products and analytical tools required to meet your immediate needs and add others as required to grow your business. Temenos products can facilitate a smooth transition from a legacy system environment and offer a quick return on a small investment.

So what do we offer?



T24 For Private Wealth Management

Excel at all aspects of private wealth management. TEMENOS T24 (T24) is the world's most popular banking solution. Many of the world's most successful private banks and private wealth managers have adopted T24 as a strategic platform for profitable growth. T24 is a proven solution that supports organic growth in domestic and international markets. An entire bank can be supported on a single IT hub, which reduces costs and tightens control. T24 also supports profitable expansion through M&A.

T24 is suitable for banks of all sizes. Private wealth managers that choose T24 can increase automation and increase straight-through processing across multiple departments, offices and countries. You can automate the entire transaction life cycle and reporting process to boost productivity and mitigate risk.

The right combination of scale and flexibility delivered on modern open technology. You can select a platform that suits your technology strategy and implement a robust solution built to the highest standards of service-oriented architecture (SOA). The product's inherent flexibility enables you to seize new market opportunities and react quickly to evolving customer needs with compelling products and services.

Organise your business around your clients. T24 gives you a single, flexible 360° view of the client. Enjoy real-time access to all client information globally and manage more clients, more easily. Banks that use T24 can offer a consistent, superior client experience globally and can integrate with multiple back offices as required.

Complete asset management. Portfolio management lies at the heart of T24. Choose from an extensive range of discretionary and advisory asset management support tools, including traditional and market-tracking investment models, portfolio performance measurement and portfolio level cash management.

Client reporting. T24 gives you the tools to deliver complex, tailored and highly accurate information to clients on a regular and ad hoc basis. Reports are appropriate for the demanding high-net-worth and mass affluent markets.

Compliance and risk management. Monitor and manage risk at all levels. All information in T24 is real-time, consolidated and global to give you an integrated view of risk. T24 provides a comprehensive range of compliance reporting tools including transactional constraints, holding restrictions and compliance alerts.

"Undoubtedly, the best aspect of centralisation has been the elimination of the big discrepancy that existed in the operating costs of the different platforms. We now run an extremely lean infrastructure with infrastructure costs lower by approximately one third, and with IT support in the service centre representing about 5% of the total workforce."

Pierre-Louis Favre - CFO - Schroder & Co Bank AG

"The improvement in aggregated management information has been a huge advantage during the subprime crisis. For example when we wanted to understand our exposure on the client and nostro side to Lehman Brothers, it took us half an hour to understand that we had no exposure. In contrast, at the time of the Barings collapse, we spent significantly more time retrieving this information."

Pierre-Louis Favre - CFO - Schroder & Co Bank AG

Why Choose T24 For Private Wealth Management?

T24 is a fully integrated multi-channel private wealth management system. It offers a richness of functionality that is unparalleled across the areas of front, middle, back office and CRM.

Banks that choose T24 gain immediate access to extensive experience gained with leading financial institutions. T24 offers a global solution on a single platform. It offers all that you need to run a private bank from account set up and maintenance to sophisticated lending and treasury functionality. T24 can be supplied with pre-configured services and workflows, based on our own proven methodology and experience. T24 is the ideal vehicle on which to reduce costs through automation, streamlining and consolidation of back office processing in a low-cost location.

WealthManager

Achieve a holistic view of your clients using a single application. WealthManager is designed to provide a real-time, 360° view of the client using aggregated information from different sources. It comprises a suite of components that can be combined flexibly to create solutions for all market segments from mass affluent to high-net-worth investors. WealthManager gives client advisers a rounded view of their clients, which enables them to offer superior service.

Support all service modules from a single platform. Choose from a powerful range of modules covering client management, advice, sales, portfolio management, compliance and client reporting. You can build new compelling client propositions that are fee-based and include quality advice and tailored financial planning.

Empowerment for client managers. WealthManager combines all the information you need to offer superior client service. It seamlessly integrates real-time information from several sources, including multiple back office and CRM systems, broker, custodian and external systems using sophisticated middleware.

Investment policies and proposals. Adopt and maintain a systematic, streamlined approach to investment profiling using a standardised set of tools. You will be able to offer clients better advice without the high costs associated with a customised service.

WealthManager assists profitable business expansion in several ways. Improved client insight maximises cross-selling opportunities and better information increases client retention and referrals. Ready access to quality, standardised information empowers advisers to spend more time with clients and less time doing administration. And each adviser can manage more clients, more easily.

“Davy continues to invest in providing a superior wealth management service for our clients. We needed to find the right technology partner who could enable us to effectively manage complex and diversified portfolios on behalf of our clients, and also actively accompany us in the development of our new business requirements. The result shows that we made the right choice with WealthManager.”

Eamonn Doyle - Chief Operations Officer - Davy

Why Choose WealthManager?

Gain a step-change improvement in productivity. Many firms that adopt WealthManager experience an immediate enhancement in productivity and simultaneously improve client service. A single front office platform reduces the complexity, costs and risks associated with running multiple systems.

Deploy a world-class solution at the heart of your business. Firms that choose WealthManager can improve productivity and client service. But they can also attract and retain the best talent. Client advisers appreciate the immense power and flexibility of WealthManager and it quickly becomes a critical component of their daily work. An efficient front office is a key differentiator and source of competitive advantage.

A small investment can make a big difference. Many firms have deployed WealthManager as a strategic platform to transform front office processes and procedures. The combination of rich functionality, inherent flexibility and low cost of ownership offers a rapid return on a modest outlay. An investment in WealthManager is an investment in success.



Triple'A Plus

A strategic wealth management solution for portfolio managers and advisers. Triple'A Plus is a sophisticated portfolio management system that is proven to support lucrative growth. It helps portfolio managers achieve economies of scale through organic development, international expansion and acquisition. Many leading global financial institutions have harnessed the power of Triple'A Plus to implement a harmonised global service with integration to several back offices.

Enjoy instant access to industry best practices. Triple'A Plus combines comprehensive instrument coverage and flexible portfolio modelling to support discretionary, advisory and execution-only services. It has been developed in conjunction with leading international financial institutions that specialise in providing wealth management services for high-net-worth and ultra-high-net-worth clients.

Empower your portfolio managers. Triple'A Plus helps automate the investment process, allowing managers to focus on exception management. It is a modular solution that meets the needs of both portfolio and relationship managers and it can boost the productivity of employees or independent financial advisers.

Strength and flexibility. Triple'A Plus delivers real-time portfolio information for optimal decision making. You can view detailed valuations across multiple portfolios and automatically generate bulk orders to realign portfolios with investment strategies, while taking into account of individual client requirements and constraints.

A combined front and middle office solution. Enjoy instant access to a wealth of portfolio and client information delivered through a secure single browser. Triple'A Plus combines rich functionality with flexible integration. It supports online message flows to/from external systems and true front-to-back straight-through processing.

"Our complete wealth management service offers an integrated, international and sophisticated approach to the management of wealth, drawing on a complete range of investment strategies and on many options for the disposition and administration for clients' assets. This requires equally sophisticated and adaptable front office tools which we now have and will allow us to continue developing our wealth management service offering."

Lena Lascari - CEO - Eurobank EFG Private Bank Luxembourg SA

Why Choose Triple'A?

A single solution with many benefits. Triple'A Plus is proven to help private wealth managers make better decisions and manage more clients. More than 130 banks in 30 countries rely on Triple'A Plus as a key component of their growth strategies. It is a packaged solution so all of our clients use the same software and you can deploy a solution that is continually tested, proven and developed at the heart of the industry.

Improve client and employee satisfaction. Clients are both better informed and more demanding than ever. Triple'A Plus helps you retain existing clients through increased satisfaction and win more through positive references. In addition you will be able to attract and retain the best relationship and portfolio managers by providing them with the best tools available.

Increase scale and reduce IT costs. Triple'A Plus is a strategic investment that enables you to grow your business with reduced IT costs. You can leverage your investment in technology to grow organically and through acquisition. Triple'A Plus can be deployed as a standalone solution or integrated with other Temenos solutions, such as T24 or WealthManager to provide a consolidated solution.

Insight For Private Wealth Management

Turn your information into intelligence. Insight offers a new approach to management reporting that is intuitive, flexible and reliable. Now you can perform data extraction and analysis without involving the IT department. Insight is specifically designed for banks that run T24 as a core banking system so you are assured of accurate, timely information.

Insight is a specialist modular application, providing products for financial, risk and customer intelligence. You can choose from a range of user-defined menu options, then extract data automatically and view on an appropriate desktop in the desired format.

Insight for Private Wealth is a packaged solution for wealth managers and private banks that includes:

- Client And Portfolio Metrics.
- Asset under Management (AuM) Templates.
- Inflows And Outflows.
- Trading Fee Revenue Analysis.
- Turnover Information.
- Transaction Data.

Why Choose Insight?

Leverage your investment in T24. View management information in context and in a consistent format. Insight presents crucial reports under meaningful business categories, facilitating easy search and selection. You can also export directly into Excel for further analysis, manipulation or presentation.

Informing better decisions. Temenos has invested heavily in business intelligence so you can achieve more without amending or upgrading your T24 core banking system. Now you can make better decisions based on consistent, reliable information presented in an intuitive format.

“Business intelligence is a way for us to quickly and efficiently analyse profitability for both individuals and groups of clients, to know exactly what assets we have under management and understand our AUM inflows and outflows.”

Paul Martin - Chief Administration Officer and Board Director - ABN AMRO

ProDB

Information powers professionals. ProDB is an enterprise data management solution that automatically improves the quality of your market and reference data. It combines price feeds, market data and reference data to offer a versatile solution to the challenge of managing a growing body of data from multiple sources. In the private wealth business it is essential to offer a wide range of quality financial instruments to meet the emerging needs of demanding clients. ProDB efficiently manages all data for the entire life cycle of an instrument such as issuer, static, price and corporate actions data.

A solution without limitations. You can receive, validate and distribute data acquired from international and local providers, safe in the knowledge that all data is being handled in an organised consistent way. ProDB maintains data integrity through a cross-department database with a configurable data model, business rules and Graphical User Interfaces.

Data can be imported, consolidated and exported in a single process, reducing the time and effort required to check data and correct errors. All departments receive exactly the data required in a consistent usable format.

Why Choose ProDB?

Grow your business not your IT costs. ProDB helps reduce the complexity of your IT infrastructure while improving the quality of your data. Centralised data management will also shrink your overall data maintenance requirements.

An investment in ProDB is an investment in your future. It will pay for itself quickly and deliver long-term quantifiable benefits in terms of reduced operational overheads and productivity improvements. ProDB also facilitates an overall improvement in data quality and organisational efficiency. All departments receive only the data required and in the right format. In many cases it's the difference between searching and solving.



AML Screening And Profiling

Anti-money laundering is a vital function of every financial institution. The challenge is to deploy a solution broad enough to catch instances of money laundering, but not so broad that it initiates a high number of false positive alerts. Our AML solution helps you strike the right balance, providing the most effective and efficient approach to AML screening and profiling.

Fast, accurate, early detection. AML offers advanced real-time screening and profiling which detects irregularities early and mitigates risk. It has been developed at the heart of the industry and is fully scalable to meet the need of banks of all sizes. You can deploy AML as a cost-effective solution that meets both your prevention policy and legislative requirements.

So whether you are looking for a cost-effective watch list screening tool or a comprehensive profiling and case management solution, AML gives you the tools to complete the job.

Why Choose AML Screening And Profiling?

Temenos understands the commercial, compliance and reputational threats posed by fraud. We have the expertise and solutions to address the challenge and can deliver an integrated solution that is scalable and cost effective. Banks that choose AML leave nothing to chance.

“Despite the rising number of messages and hits that it has to manage, the screening solution has already improved efficiency at UBS quite dramatically. Within the last two years using the tools from Temenos, we were able to reduce our TCO by approximately 50 per cent, following a major project to identify our cost saving potential by identifying gaps, centralising as much as we could and making use of our economies of scale.”

Marlene Meli - Head of Global Screening Infrastructure - UBS

The Benefits Of A Relationship With Temenos

Temenos is the clear market leader in the provision of private wealth management solutions. Our strategic commitment to the sector is reflected in the fact that we have an entire division dedicated to private wealth management. Temenos is uniquely placed to deliver a consolidated private wealth management experience across the spectrum from mass affluent to ultra-high-net-worth clients.

A strategic partner with world-class products. Temenos products offer full front-to-back functional coverage for private wealth management. Choose from an unparalleled range of front-, middle-, and back office solutions and support applications. You can select an individual product to meet a tactical requirement and add others as your business expands. With Temenos you have the comfort in knowing that we can meet your needs, however complex.

A truly global partner. Temenos combines the 24x7 support necessary for non-stop global operations with the ability to provide a local footprint. Our consultants operate from over 60 international offices so they have a deep understanding of local needs and culture. Banks that choose Temenos benefit from unparalleled expertise gained at the heart of private wealth management. Temenos customers are independently proven to be more profitable than their peers. We are very proud of this success and committed to a prosperous future based on partnership.

Temenos Headquarters SA

18 Place des Philosophes
CH-1205 Geneva
Switzerland
Tel: +41 22 708 1150
Fax: +41 22 708 1160

www.temenos.com

TEMENOS™, TEMENOS ™, TEMENOS T24™ and ™ are registered trademarks of Temenos Headquarters SA

The TripleA Plus™ and WealthManager™ trademarks belong to the Temenos Group of Companies

©2011 Temenos Headquarters SA - all rights reserved.

Warning: This document is protected by copyright law and international treaties. Unauthorised reproduction of this document, or any portion of it, may result in severe and criminal penalties, and will be prosecuted to the maximum extent possible under law.