



TEMENOS
The Banking Software Company

Temenos Productised Services

The Client Architect – Getting the most from your solution



Temenos Expert Services – taking advantage of our wealth of knowledge

Temenos Expert Services offers rapid, high-value engagements delivered to key customers by our most experienced consultants. With deep domain knowledge supplemented by close links to our development organisation, the Expert Services team is equipped to advise on the most complex issues relating to the successful deployment and optimisation of Temenos software solutions. One example of these desirable engagements is our Client Architect service.

The Client Architect service

The Client Architect service was formulated to help clients optimise the use of their Temenos products. Temenos' Client Architect service gives guaranteed and regular access to one of Temenos' most senior business or technical architects, providing unrivalled knowledge of the most up-to-date technology developments, as well as best practice business processes and product capabilities.

The purpose of the service is to guide you through change and provide access to the entire Temenos knowledge base. The Client Architects possess strong, broad and, in specific areas, unparalleled functional or technical expertise, rooted in a project implementation background. Once assigned to you, the Client Architect will act as your catalyst and advocate for core system enhancements through dialogue with our R&D organisation.

In addition, the Client Architects can collaborate closely with your selected systems integrator, infrastructure provider(s) and in-house teams, sharing knowledge, communicating best practices derived from many Temenos implementations, and providing comprehensive quality assurance.

Along with implementations, business change and strategic imperatives, there are many other instances a Client Architect can assist with. For example, keeping up with the constantly evolving regulatory environment, the need to identify and manage risk, and the ever-increasing need to show return on investment. On the next page, we discuss a couple of real life examples of customers enjoying the benefits of this service.



“The beauty is the quick time to value. Within two days, you are able to discuss your requirements and get their input on the best way to proceed.”

Dennis Volemi, Head of Technology, CBA

100,000

Savings made in USD on infrastructure capital costs as a result of recommendations from the Client Architect at NIC Bank



Optimising Temenos solutions with the assistance of a Client Architect

Commercial Bank of Africa

Commercial Bank of Africa (CBA) is a retail bank in Kenya with over USD 1.4 billion in assets. Eager to tap the huge unrealised potential of domestic mobile banking, CBA formed a strategic partnership with Safaricom in 2012 to launch M-Shwari, a mobile phone-based virtual banking platform that would be accessible to the 15 million people (80% of Kenya's adult population) already using the M-Pesa mobile money transfer system. M-Shwari is highly innovative and convenient as the account opening process is remotely initiated by the customer and then fulfilled electronically, using automated processes to verify Know Your Customer information in the space of a few seconds.

As a result of its ambitious plans, CBA's requirements posed some challenges. These included an implementation time of three months, very high transactions per second, virtually 100% straight-through- processing (STP) rates and high account activation rates. To complement the internal technical skills at the bank, CBA decided to enlist the services of a Client Architect from Temenos for the duration of the M-Shwari project from inception to going live.

The Client Architect assisted in a range of matters. The primary one was to advise on and plan the necessary architecture for M-Shwari. This architecture enabled the bank to meet and surpass the needs outlined above, with CBA achieving 99.98% availability, 200 transactions per second and a rate of four account activations per second. Although the latter achievement was respectable, the Client Architect also recommended an internal Temenos consulting team to improve this rate by more than five-fold, to 21 activations per second, leading to an enormous improvement in the performance of the platform.

“The client architect played an integral role in the design and tremendous success of the M-Shwari solution.”

Dennis Volemi, Head of Technology, CBA

99.98%

STP rate achieved, enabled by an IT architecture that was recommended by the Client Architect

Following this initial engagement, CBA has had the opportunity to further solicit the Client Architect for advice. CBA has leveraged its knowledge of the internal product road map at Temenos to make plans for its own technology road map and ensure they are aligned. This continuous engagement also enables CBA to plan adequately for matters like upgrades and capacity expansion programmes.

“I would definitely recommend this service to other banks.”

Dennis Volemi, Head of Technology, CBA

Optimising Temenos solutions with the assistance of a Client Architect

NIC Bank

NIC Bank, a rapidly growing bank in Kenya with over USD 1.2 billion in assets, has been using T24 since August 2012. Prior to going live on T24, a consultant visited NIC bank as part of the implementation to iron out any last minute issues. After witnessing the impact of having a consultant for just one day, NIC Bank decided to purchase the Client Architect service for a 30 day period in 2012 and a further 15 days in 2013.

There were many issues that the Client Architect assisted in, with advising on the choice of hardware and middleware to employ with T24 one of the highest impacting. As a direct result of the client architect recommending a more streamlined architecture to optimise the performance of T24, NIC saved over USD 100,000 in infrastructure capital costs and reduced its annual operating costs by USD 60,000. Temenos' advice on the necessary architecture for the T24 running environment was also greatly appreciated. As Chege Thumbi, Director of Technology and Operations at NIC Bank, put it, "the Client Architect made a huge difference to the performance of our IT environment, both in terms of optimising performance and getting the architecture right for the environment."

60,000

Reduction in annual operating costs in USD as a result of recommendations from the Client Architect

"The service we received from the Client Architect was beyond our wildest dreams!"

Chege Thumbi, Director of Technology and Operations, NIC Bank



"I am really looking forward to him coming back over the coming months so we know where our technology and architecture needs to be in the coming years."



Chege Thumbi, Director of Technology and Operations, NIC Bank

Author

Sandeep Gandhi is an Analyst in Strategic Planning at Temenos, based in the UK, and can be contacted at sgandhi@temenos.com

Chris McGinnis is Head of Strategic Planning at Temenos, based in the UK, and can be contacted at cmcginnis@temenos.com

www.temenos.com

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

©2013 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.