



Engage with consumers throughout their account lifecycle with digitally-enabled, experience driven banking. Turn prospects into customers and customers into advocates.

Across the globe, the ways in which consumers are managing their finances is changing and banking is being transformed. In some countries, 90% of interactions have already moved to mobile and internet banking channels, as customers increasingly shift towards digital self-service models. As branch footfall and human 'in person' interaction are in rapid decline, this is impacting banks' effectiveness to win and develop profitable customer relationships.

This problem is compounded by a disruptive marketplace where innovative fintechs and technology companies are unbundling banking products and services to provide consumers with more transparency and choice than ever before. For financial institutions to thrive in this increasingly digital banking landscape, they must look at alternative ways of driving customer engagement, developing long-term relationships and creating customer intimacy.

Temenos Digital Engagement is a powerful and comprehensive Front Office solution that enables banks to digitally engage with and empower customers by providing rich, compelling user experiences at every touchpoint.

## Digitally enabled, experience driven banking

Define programs of multiple campaigns by segment, channel or product

Manage the lifecycle of any campaign - define, test, execute, analyze

Integrate all data to provide a single product catalog

Provide 360° view of customer activity and product portfolio

Identify customers and target segments dynamically



Trigger campaign based on internal events (i.e. unexpected deposit triggers savings campaign)

Trigger campaign based on external events (i.e. change of address triggers a home insurance campaign)

Offer highly relevant, contextual products when the customer is most likely to buy

Communicate and deliver campaigns to customers via their preferred channels

Monitor the responses and effectiveness of campaigns, continually learning and improving

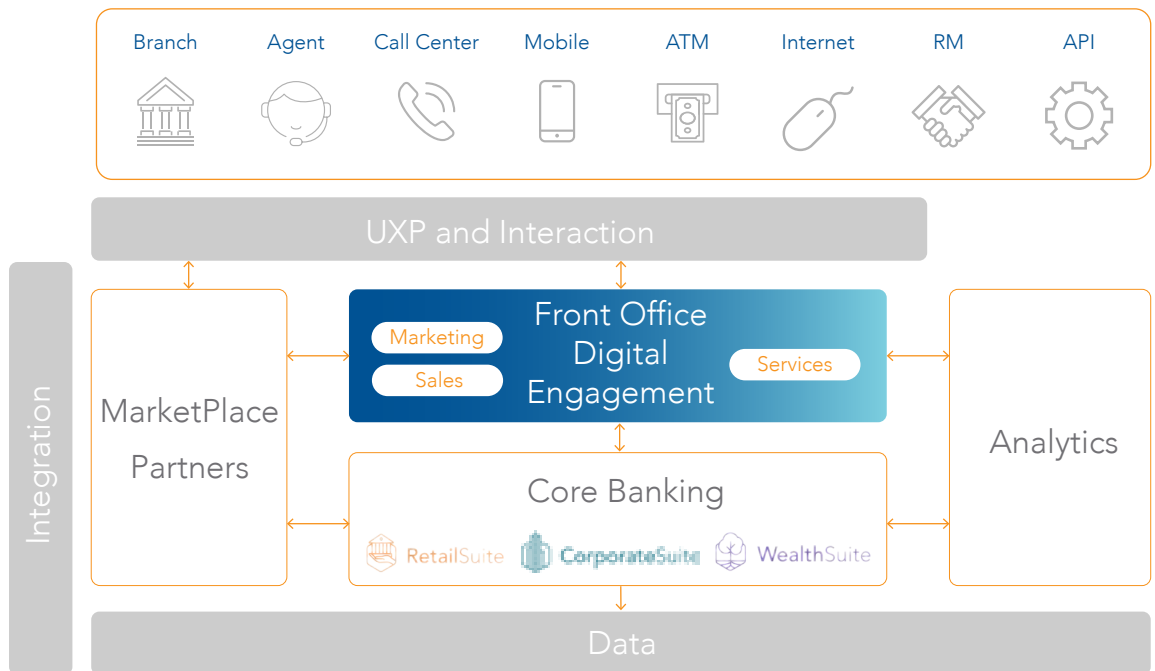


## Digital Engagement

# Fully integrated, scalable solution

Temenos Digital Engagement is based on an advanced technology and engagement architecture providing platform independence, real-time interfaces, operational efficiency and stringent levels of security. The solution is fully integrated with Temenos' Core Banking and is driven by data in real-time to provide timely and relevant offers to customers through any digital channel.

## Technical architecture – fully integrated, digital engagement solution



To deliver a single, fully integrated, platform for digital engagement, you will also need Temenos':

- Channels for Retail
- UXP (including a full content management system)
- Analytics (including pre-packaged campaign models)
- Technology frameworks– Integration, Interaction and Data
- Core Banking

The complete solution provides unrivalled digital enablement for Retail banks, including:

- A rich customer data model
- A complete, single product catalog
- A real-time, single decisioning platform
- Rich sources of customer insight
- Channel options for delivery of offers/ advice

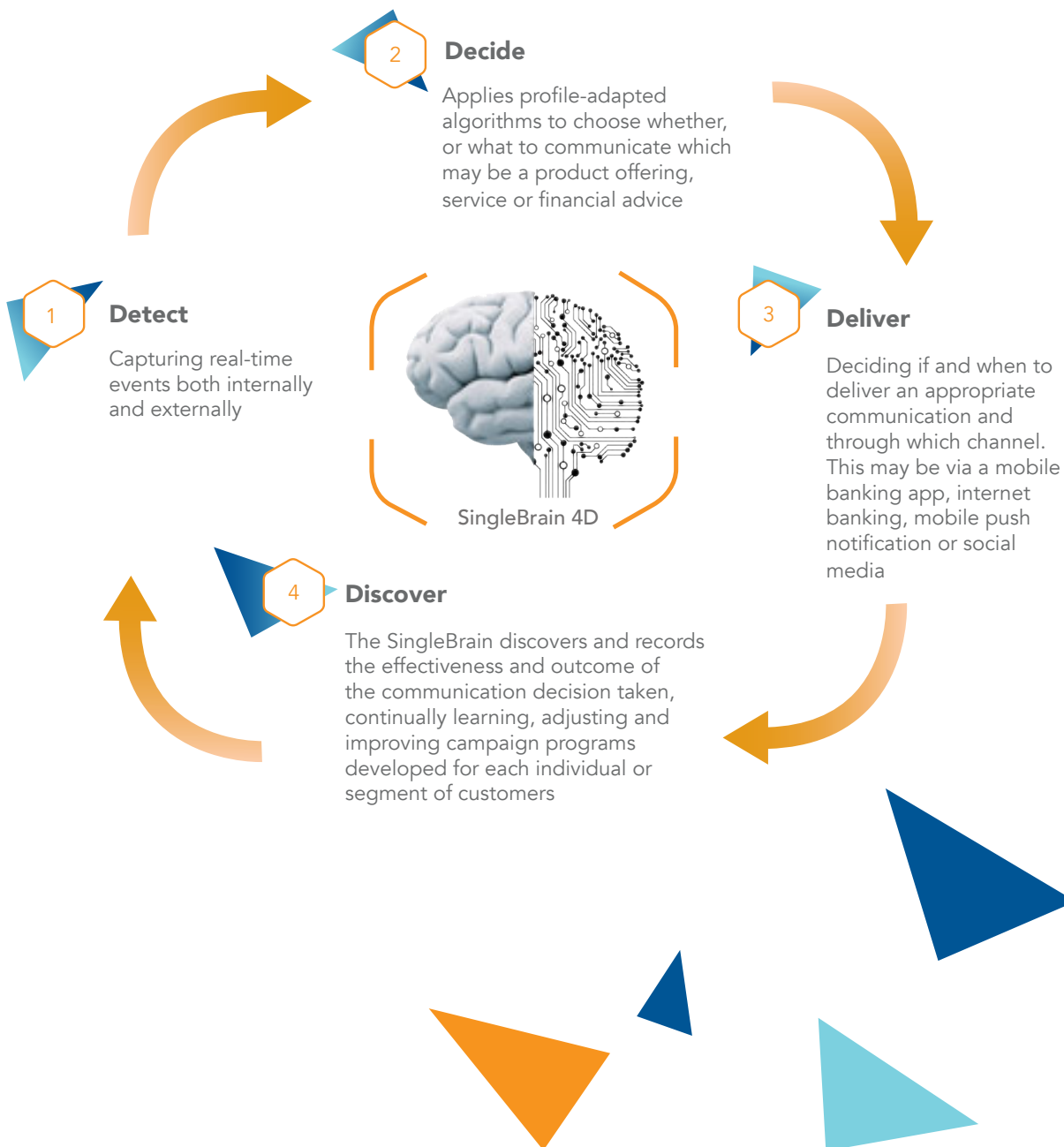
Increase customer retention, wallet share and loyalty by delivering rich, highly relevant and targeted offers and advice when customers need it, where they need it and through their channel of choice.

# A unified command system, the SingleBrain

A fundamental feature of Temenos Digital Engagement is its unique, single, unified command centre - the 'SingleBrain'. The SingleBrain enables a 360° view of all customer activity, monitors all internal and external events in real-time and consolidates product data to form a single product catalog.

The SingleBrain performs a cycle of processes, driven by analytical data, delivering rich insight on the customer profile, behaviour, lifestyle and preferences. The SingleBrain also encompasses state of the art machine learning techniques enabling it to continually improve the overall experience delivered to the customer by ensuring campaign programs are relevant, engaging and ultimately effective.

## SingleBrain - 4D cycle of processes





## Digital Engagement

# Scalable for growth and driving innovation

As customers continue to shift interactions with their banks to be via digital channels, the sheer volume of interactions will rise to unprecedented levels. So, whilst banks need to deliver compelling, relevant experiences to their customers, they must also ensure that their solutions are scalable for future growth.

Temenos Digital Engagement is underpinned by modern and agile enterprise architecture which ensures that the bank can keep up with the relentless pace of growth and innovation. This architecture is implemented using frameworks in the areas of data, interaction and integration. The Data Framework provides scalability by helping the bank better manage and unlock access to the profusion of banking and non-banking data generated by interactions and transactions. The Interaction Framework opens up the bank and its digital engagement capabilities to third-party user-interfaces, such as speech-driven apps and chat-bots, and also enables banks to leverage the vast array of devices which form the Internet of Things (21 billion connected devices by 2020). The Integration Framework provides agility by enabling fast and easy real-time integration with other business systems of importance to engagement, such as Personal Finance Management (PFM), gamification and loyalty program management.



## Seize the opportunity

As mobile rapidly becomes the channel of choice and the world is becoming more connected, the opportunities for banks are limitless. The volume of interactions is exploding and every customer interaction is an opportunity for banks to offer, advise, reward, build loyalty, retain clients and create advocates.

With Temenos' Digital Engagement, powered by the SingleBrain engine, a new customer intimacy is born for banks.

Find out more about Digital Engagement, and how Temenos can digitally enable your bank to provide true experience driven banking.

To hear more on Front Office - Digital Engagement, contact us at [sales@temenos.com](mailto:sales@temenos.com)

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