



**TEMENOS**  
The software specialist for banking and finance

# Front Office

Powerful, **front office, multi-channel, modular** capabilities on **one single platform**.



# Introduction

Front Office provides a complete omni-channel customer and portfolio management solution for retail, wealth and corporate banking. It takes an advanced digital approach to managing customers and relationship managers using valuable data, insights and analytics with real-time decision-based triggers to provide timely and relevant engagement for a customer.

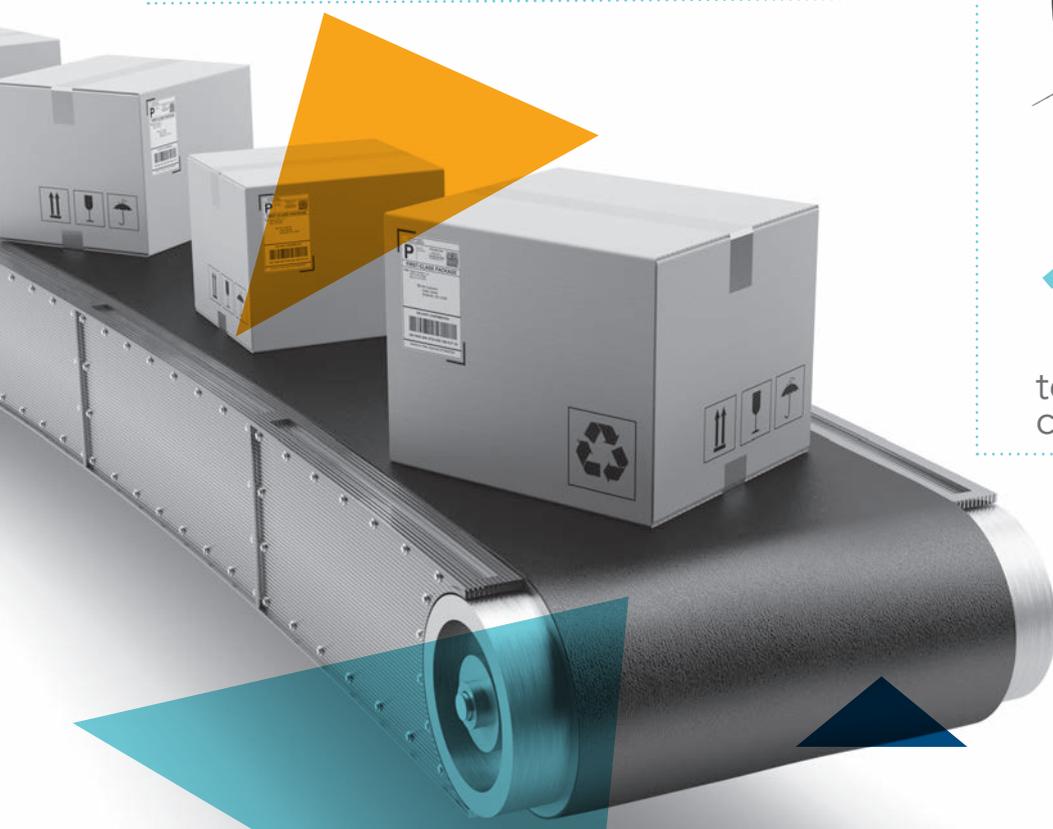
**50%**

increase in productivity



**15** minutes

to open a new customer account



# Highlights

Customers benefit from increased productivity and efficiency through:

- ▶ Industrialization of key on-boarding and revenue-generating processes
- ▶ High STP levels, enabling "self-service" models via digital channels
- ▶ A single integrated platform

Front Office is the technology solution for banks looking to increase competitiveness and profitability.



Furthermore, Front Office helps financial institutions increase loyalty, share-of-wallet and revenue growth in the areas of:

- ▶ Revenue-generating processes
- ▶ Portfolio management
- ▶ CRM
- ▶ Advice
- ▶ Pricing
- ▶ Cross-selling and up-selling efforts
- ▶ Multi-channel customer experience

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# Key challenges



Customer interaction is moving online, with some banks experiencing over **90%** of interactions through digital channels already.

Customer behaviour is moving towards real-time notifications and self-service which provides them with the instant gratification they crave from all their digital services, rather than the delays caused by physical visits or telephone calls. Fuelled by data and analytics these interactions are not only timely but relevant to each specific customer and event. This same approach is also needed by relationship managers and advisers to provide a more tailored service to their customers.

Regulation is changing the landscape further and is driving transparency in products and servicing. It is also allowing greater innovation in all financial services products and creating greater competition.

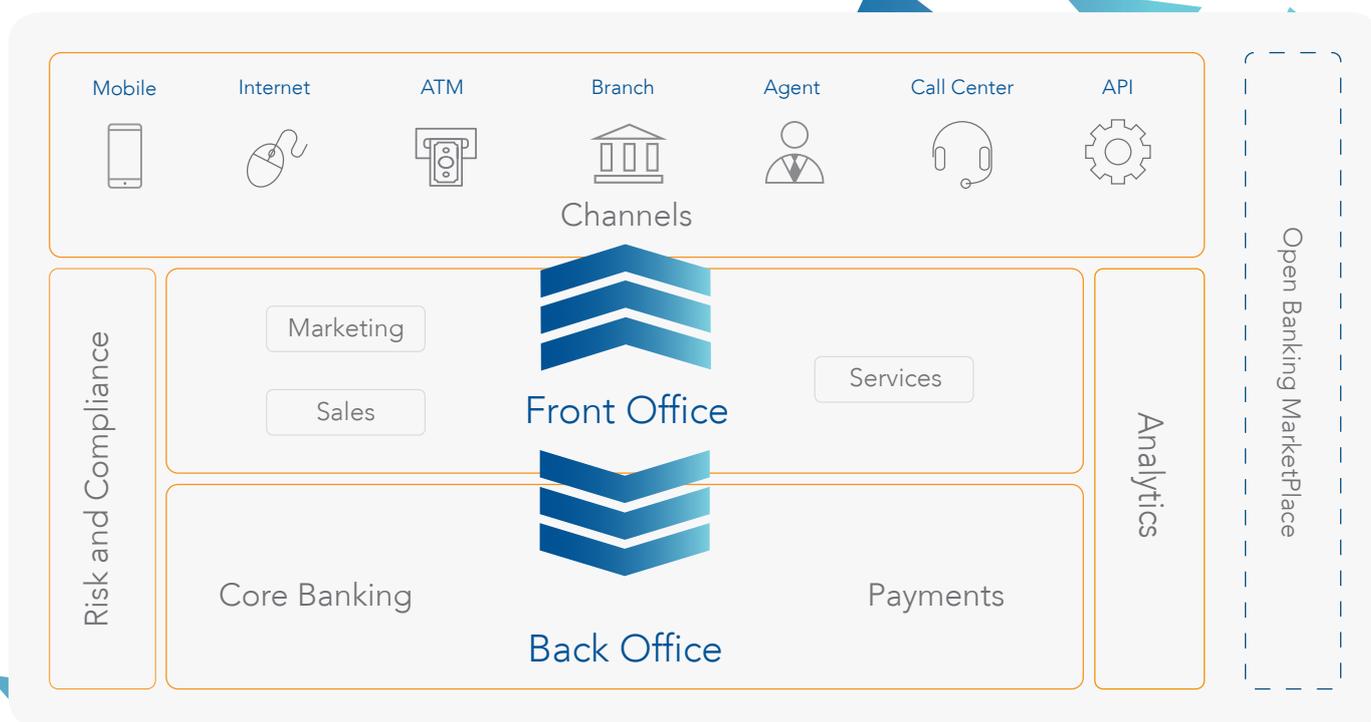
Customers have more choice; research shows that the pace of technical change, increased choice, inconsistent service and lack of engagement means they have reduced loyalty with their financial purchases and brands.

The front office will play a key role in driving a new approach for customer intimacy for all customers, whether they are self-service retail customers or via a relationship manager for corporate and wealth customers. Automation and new capabilities in the front office will be the strategic difference between banks in the future.

# Front Office

Front Office is an integrated, multi-channel solution, designed to support daily interactions and long-term relationships with your retail, corporate, mass affluent and U/HNW customers and advisers. It integrates seamlessly with both back office data, extensible product engine and self-service channels to provide a consistent customer experience. It is completely compatible with existing banking systems, enabling you to deploy and control a flexible range of multi-channel, next generation marketing and banking services for your customers – efficiently, securely, cost effectively and profitably.

Front Office can be deployed either as part of an integrated suite of front and back office capability provided end-to-end by Temenos (RetailSuite, WealthSuite and CorporateSuite), or as a standalone front office building on top of any core banking back office. This enables a bank to move to a two speed architecture, one in which the front office can be updated more frequently to keep pace with the changing use of technology by customers, and the back office which needs to be updated less frequently.



Front Office builds on Temenos's core banking pedigree for retail, wealth and corporate clients, using the full features of insight gained from banking and customer data gained through behavioural and transaction activity. Using the integration capability, a fully customised solution can be provided for any broader banking and relationship management needs, linking front office and back office together and delivering a unique banking solution.

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# Key capability for sales, marketing and servicing

Front Office, when used as part of a total banking solution, provides the following key capability:



## Single Customer View

A core tenant of any front office is to be customer centric. Our digital front office provides a single repository, managing comprehensive client information and enabling a 360° single customer.



## Origination – real-time products, personalised across all channels

Temenos is the only provider with the bank-specific product building capability and product catalogue providing the ability to originate products tailored to your customers, with pricing, rates and terms that suit them and their lifestyles. The products can be originated over any channel or device.



## Support for existing and emerging channels

Our extensive channel solutions for bank customers and staff cover branch, contact centres and relationship managers, across all digital devices.



## Digital Engagement

Digital Engagement is a powerful and comprehensive solution that enables banks to digitally sell and market to the right customer, at the right time in the right channel – a decision engine uses key data points to target customers efficiently.



## Vertical Integration

Designed for full integration with Temenos Retail, Wealth and Corporate Suites or can be deployed as part of a hybrid banking solution with other banking back offices.



## Intelligent analytics ensure communication is relevant and tailored

Fueling Digital Engagement in real-time, our analytics capabilities combine transaction data with locational and contextual information, to support better decision making to enrich all interaction with your customers.



## Contact, opportunity and portfolio management

Front Office provides advanced portfolio management and highly secure client data management in a single browser-based application. It is designed to empower portfolio managers by automating the investment process and allowing them to focus on further client services personalisation.

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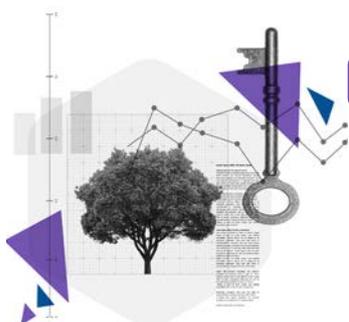
# Integral to a broader banking solution

Front Office can be part of a standalone banking solution, or part of a full end to end banking solution with RetailSuite, WealthSuite and CorporateSuite.



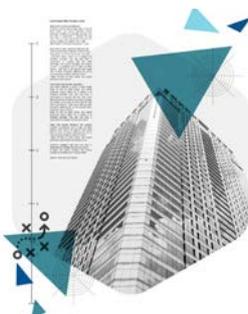
## RetailSuite

**RetailSuite** is the world's leading retail banking solution designed for the new banking landscape.



## WealthSuite

**WealthSuite** is an integrated software solution for wealth managers. Its highly scalable technology offers integrated, multi-channel, front-to-back office capabilities.



## CorporateSuite

**CorporateSuite** provides one system; one view for all your corporate banking needs, today and tomorrow.

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Temenos, is a recognised by Ovum as a leader in Digital Banking. Temenos is the only pure-play financial services software provider who can offer digital front office capability, fully integrated into a core banking system, with extensible product engine, using intelligent embedded analytics, on one single platform. With the Front Office embedded into the customer journeys, marketing teams can quickly drive effective campaigns without the need to use IT resource.

As an alternative, as a standalone capability, our Front Office can be used on other banking solutions and with the extensible User Experience Platform, we have a platform to deliver tailored solutions for non-Temenos core banking environments, providing focused sales, service and marketing capability, integrated in a range of CRM solutions.

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# Summary

Automation and new capabilities in the front office will be the key strategic difference between banks in the future.



More about  
this product



tem.mn/ft-Office

## Next steps

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



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products

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Temenos Group AG (SIX: TEMN), headquartered in Geneva, is a market leading software provider, partnering with banks and other financial institutions to transform their businesses and stay ahead of a changing marketplace. Over 2,000 firms across the globe, including 41 of the top 50 banks, rely on Temenos to process the daily transactions of more than 500 million banking customers. Temenos customers are proven to be more profitable than their peers: in the period 2008-2014, they enjoyed on average a 31% higher return on assets, a 36% higher return on equity and an 8.6 percentage point lower cost/income ratio than banks running legacy applications.

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