



RetailSuite

The world's leading
retail banking solution.





RetailSuite

“We are set up now such that our sales agents have the capability and the discretion, within controllable limits, to set the terms and conditions of our products at the point of sale – creating what is **a unique offering for each customer**, what we call the market of one. This has been a key factor in driving market share gains.”

- Fred Cook, CIO – Blueshore Financial

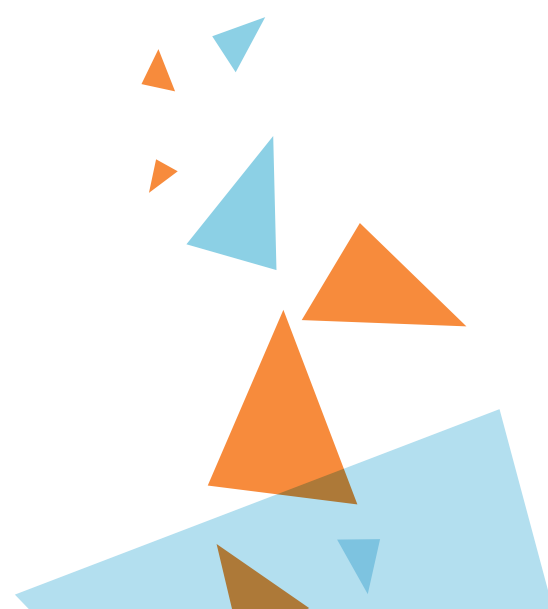


Turning challenges to opportunities with RetailSuite:

Challenges:



Opportunities:





Market background

Retail banking across the globe has undergone massive transformation and changed forever. The digital revolution has led to a disrupted marketplace with changing customer behavior and expectations and emerging competitor types and technologies that are game changing. This disruption is forcing banks to revisit their business models and technologies that drive their business and face the challenges this presents.

Competition

from incumbent banks, new start-ups and nimble fintechs trying to take market share of profitable business lines. The landscape has changed and become a crowded, transparent marketplace and customers have never had so much choice. Banks have to differentiate themselves and retain the customer relationship.

Customer behavior

The customer is now the driving force of evolution in retail banking customers have embraced digital into their daily lives and consequently their behavior and expectations have changed. Customers are more informed, more mobile, and more connected. It has changed how they work, play, socialize and shop and subsequently how they want to manage their finances and what they expect from their financial providers.

Legacy systems

Outdated, product focused, siloed systems are banks biggest obstacle to change. Legacy systems are no longer fit for purpose for today's banking needs and rising legacy maintenance costs are stifling bank's ability to invest in innovation.





Leveraging data

Banks are data rich and this is their biggest and most valuable asset. However with multiple siloed, product focused data pools, increasing volumes of data, and emerging data types the challenge is how to harness and capitalize on data assets and transform it into business value. Banks that succeed in this digital age will do so by leveraging the power of their data.

Pace of change

New technologies and devices are continuing to emerge at an unprecedented pace and as consumers embrace them their expectations rise. It is essential that banks have both the business and technical agility to respond to new market opportunities and meet the demanding needs of customers from millennials through to an ageing population.

The digital age opens up massive opportunities and banks need to act so these opportunities are reaped to maintain market position and profitable growth. Banks need to provide customers with a new style of banking that fits with the new ways of living in this digital age – banks need to become customer centric.



RetailSuite

Overview

RetailSuite is an integrated banking software solution for retail banks. It combines an agile core with powerful analytics and a seamless multi-channel user experience platform, enabling you to offer your customers a differentiated, relevant customer experience, reduce your operating costs and increase customer wallet share.

RetailSuite enables you to provide convenience and choice to your customers in how they want to bank and manage their finances. It enriches every customer interaction by delivering an optimized, relevant user experience whatever the channel or device your customer chooses to use. You can harness your data to better understand your customers and develop products and services that they want and need.

The experience delivered to the customer is at the heart of RetailSuite. You can transform your banking models from being product focused to customer focused and deliver 'Experience Driven Banking'. This is what today's customer demands and is key to achieving customer intimacy and winning and retaining wallet share in this digital age.

The innovative and customizable product engine

enables quick speed to market of customer centric products delivering competitor differentiation.

Predict what your customers are likely to buy next and when

This enriches and personalizes the user experience across all channels with relevant, offers and timely financial advice generating deeper customer engagement.





RetailSuite

Real time campaigns

can be executed based on immediate events and actions, increasing wallet share and higher return on investment of marketing campaigns.

Smart digital engagement

processes will enable you to increase 'look to book' ratio turning prospects to customers to loyal advocates increasing your customer base profitably.

Flexible relationship based pricing

driving customer retention through targeted pricing and individual pricing arrangements.

Embedded intelligent data analytics

enabling a 360° single view of customer so that you can understand the value, attrition risk, product portfolio and loyalty of each customer. This empowers your front line staff to recommend relevant offers and advice increasing cross selling and quality of service.

RetailSuite's rich functionality is underpinned by award winning technology frameworks and a modern, open, secure, scalable and modular architecture. This advanced architecture significantly reduces the complexities of integrated environments and provides a SINGLE user experience platform across all channels and devices.

The very ethos of Temenos is to deliver solutions that are extensible, upgradeable and high performance. Temenos dedicates 20% of revenues back into research and development, ensuring our products are always at the forefront of innovation. RetailSuite will address your banking technology, regulatory and market challenges of today and tomorrow.





RetailSuite

Functionality

RetailSuite is a complete, fully integrated, front to back, yet componentized retail banking solution all delivered on a single platform. RetailSuite is the ideal solution for new start-up banks through to large-scale multi-country banks with millions of customers. It provides you with choice by being platform agnostic and provides flexible deployment models, including SaaS, with pre-configured regionalised solutions that can be deployed on or offsite.

RetailSuite includes the richest and most comprehensive retail banking functionality on the market today. It delivers massive scalability and straight through processing with highly automated transaction handling from multiple channels and sources.

RetailSuite encompasses core banking, omni-channel user experience, front office, analytics and reporting, risk and compliance, financial crime and payment solutions. The real advantage of Temenos is that all of the products are integrated on a single platform – this is the only way in which a bank can truly offer customer-centric-banking and remain innovative.





Risk & Compliance

We offer a full suite of solutions to meet Basel II and Basel III regulatory compliance requirements. We also have a complete regulatory and statutory reporting package around CRD IV, COREP, FINREP and Basel III Liquidity Reserve reporting. All risk solutions can be deployed rapidly enabling you to quickly meet your regulatory requirements and become fully compliant.

Front Office

Front Office provides integrated, role-specific, multi-channel capabilities to support customer engagement and the development of profitable, long-term customer relationships. You will be able to deliver highly targeted, real time marketing campaigns based on immediate events and actions. This will drive pro-active customer engagement by offering contextual, personalized offers in a timely manner through whatever channel your customer chooses to use.

Payments

A uniquely flexible payment offering that not only gives you full, real-time control but the ability to instantly process any format, through any channel from any source to your core banking solution.

Core Banking

Fully integrated capabilities, highly scalable, built on award winning, modern technology. RetailSuite has the broadest functional coverage for core banking activities such as lending, accounts, term deposits etc and provides relevant product bundles, flexible pricing arrangements and an innovative rewards scheme. The component based product engine will give you maximum reusability across all your product lines. This eliminates siloed product functionality thereby driving speed to market, business agility and reduced maintenance costs of managing vast unstructured product catalogs.

Analytics & Reporting

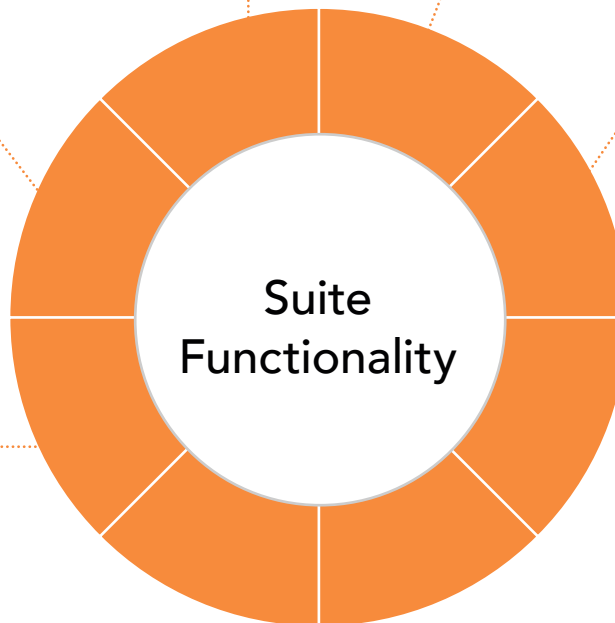
Analytics & Reporting modules provide banking specific analytical solutions which improve business decisions, optimize performance and enrich customer interaction. With pre-built, models, dashboards, and applications, coupled with real-time data and predictive analytics, you can transform your organization to be truly customer centric.

Channels

Ground breaking solutions that will enable you to deliver products and services, across all channels (branch, contact center, RM advisors, internet, mobile) for any user (customer, teller, advisor) and accessible by any device (desktop, laptop, smartphone, tablet, smartTV) and in any language – Temenos is the only provider currently in the marketplace that can deliver all of this from a single user experience platform.

Islamic

Shari'ah compliant solutions that have been specifically designed to support retail banking needs.





RetailSuite

Benefits of RetailSuite

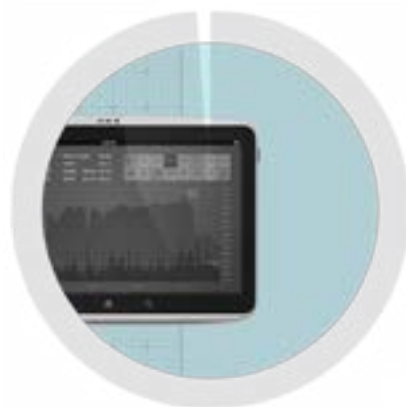
Anytime anywhere, any device banking

Increased retention and loyalty

Higher profitability

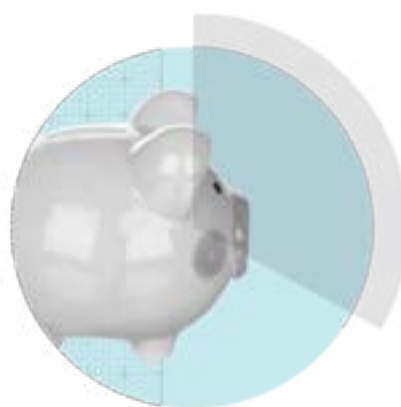
Agility, efficient product building and speed to market

Low risk to the business and reduced total cost of ownership



99.9%

straight through
processing
(Swissquote)



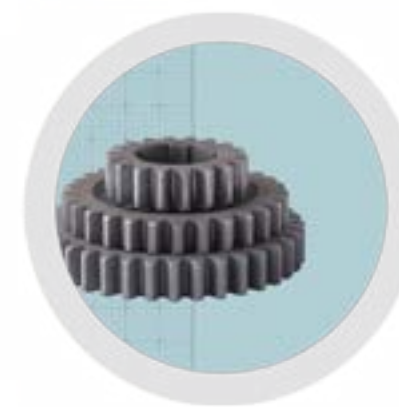
700,000

customers added
annually to its core
banking platform
(Bank of Shanghai)



15

minutes for Metro
Bank to open a new
customer account
(Metro Bank)



Over 5 million

processed transactions
in 3 weeks from KES1bn
deposits
(Commercial Bank of
Africa / M-Shwari)





RetailSuite

“Temenos will enable all people in our county to manage their finances conveniently and securely. It can be used on all electronic devices, such as PC, mobile, laptop, tablet and smartTV, providing maximum choice and convenience to our customers and ensuring that it provides access to the greatest number of people possible.”

- Mr. Kyaw Lynn, CEO at CB Bank

“Our objectives for targeted marketing campaigns are continually being exceeded. We are growing leaps and bounds based on our ability to cross-sell, enhanced by our ability to extract more useful information using Insight.”

- Adam Monteith, Infrastructure and Networks Manager – Kootenay Savings



RetailSuite

Summary

RetailSuite provides everything you need from one platform to deliver customer-centric-banking, drive innovation and remain competitive in this new dynamic retail banking landscape.

Next steps

To hear more on RetailSuite,
contact us at sales@temenos.com

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 38 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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