

Platform technology

Manage business growth and complexity with a highly scalable, efficient and flexible platform.

“At a time when Swissquote Bank needed to protect its financial margins, the outstanding level of efficiency and scalability of Temenos Core Banking on the Platform Framework allowed our IT development team to refocus its energy on revenue-generating initiatives while keeping operating costs in check.”

- Paolo Buzzi - Chief Technology Officer - Swissquote Bank

What do our customers want and need?

Highly scalable
banking platform

Efficient
multi-entity
management

Robust platform
monitoring

Market background

As a bank's business volumes grow and its organization becomes more complex, it must ensure that its business systems continue operating with the same level of performance, resilience and cost-efficiency. However, this is often not the case.

Growing a complex platform with disparate resources is costly

Banks often run vendor-specific technical resources to support each one of their business systems. When business volumes grow, it is costly and complex for the bank to ramp up its disparate technical resources to preserve its business systems' performance. In other words, the scalability of the bank is limited. Worse, the failure of just one technical resource can cause the failure of the business system and of the value chain, engendering potentially severe business consequences.

Supporting multiple entities with multiple instances is inefficient

As a bank grows, its organization also tends to become more complex, for instance when it creates new business entities. Typically, to support a new business entity ("tenant"), a bank will implement an additional instance of the banking business system on an additional platform. Ultimately, a bank running many such instances will become very inefficient. Deploying new instances is time-consuming, employs many resources, and multiplies licensing and maintenance costs. Running multiple instances is also costly: close-of-business processing and other services need to be run for each instance.

Performance monitoring can burden the platform

Finally, as a bank's platform grows and becomes more complex, the act of monitoring the performance and health of the platform becomes in itself a cumbersome task. Because operational data on the health and performance of the bank's various business systems is stored in many different places, producing an integrated view of the platform's health can put a heavy load on the platform. This, in turn, can worsen the performance of the bank's business platform and, ultimately, compromise the quality of the user-experience.



Value proposition

The Platform offering helps banks **run** and **scale** their business systems much more **efficiently**. It does this by letting banks run their Core Banking system in an application server and, when required, in a multi-tenant or cloud-based set-up. In all cases, business functionality is totally preserved.



Business benefits

Temenos' Platform offering makes the bank much more scalable, efficient and flexible. Ultimately, it enables the bank to grow profitably even when its organization is complex and growth is rapid.

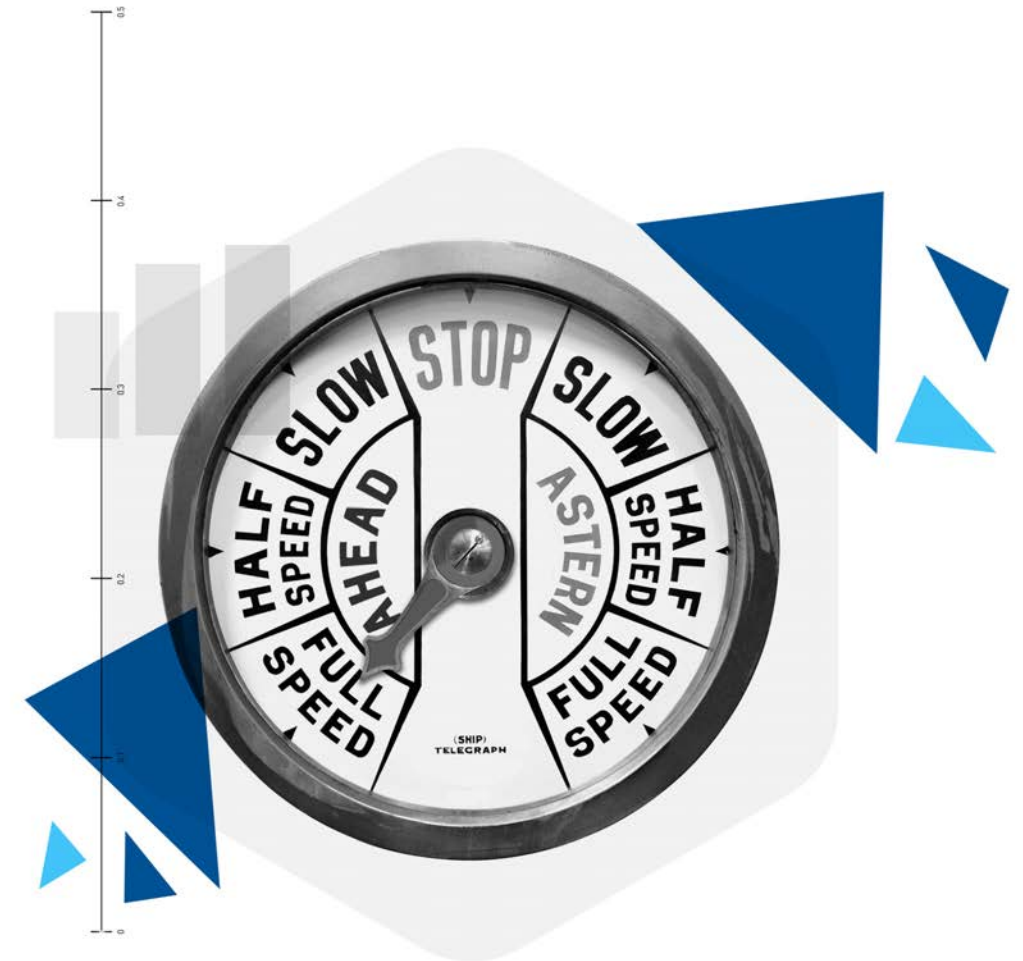
Temenos' Core Banking system¹ runs in Java-based middleware. As the middleware provides a single standard set of technical resources for the bank's business systems, the bank can grow its banking platform without the costs and risks of growing a disparate set of vendor-specific resources. To scale seamlessly, the bank can also use a virtually unlimited number of middleware instances arranged to work together ("clustering"). Using the Operational Monitoring product, the bank can comprehensively monitor platform health without affecting performance. The principal business benefit here is **scalability**.

As the bank's organization becomes more complex, the bank can use the Core Banking Multi-Tenant products to let multiple entities ("tenants") share a same instance of the Core Banking system on a single set of platform resources. Because platform license and maintenance costs are no longer incurred for additional instances, infrastructure overhead costs can be spread and amortized across the tenants. The Multi-Tenant products also provide a central environment for common administration of all tenants, as well as high levels of task automation. The principal business benefit here is **efficiency**.

Finally, the Platform offering gives banks a high level of flexibility at all levels. At the operational level, because the system runs in Java-based middleware and is platform-independent, the bank can run Temenos' Core Banking system on the operating system of its choice. At the strategic level, the bank can use the Multi-Tenant products to easily create and manage new business entities in the Core Banking system, enabling it to easily evolve its organization according to business opportunities. The principal business benefit here is **flexibility**.

The bank can achieve these benefits in very little time and very cost-efficiently. The offering is easy to deploy and to run, causing no disruption to day-to-day business and generating near-immediate business returns.

¹Core Banking compiled in Java™. Java and HotJava are trademarks of Sun Microsystems, Inc., and refer to Sun's Java programming language and HotJava browser technologies.



Why customers use it

Scalability:
preserve the
performance and
resilience of the
banking platform

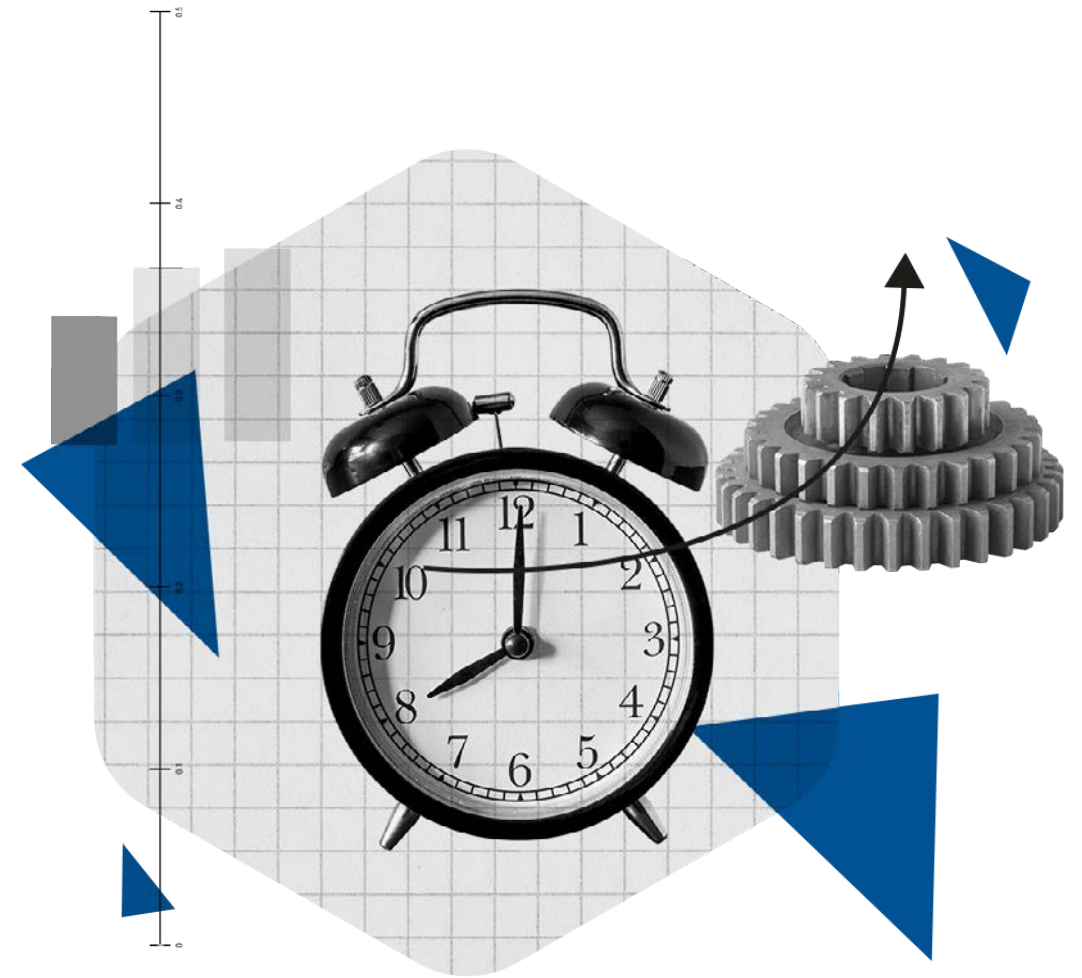
Efficiency:
reduce the costs
related to
fast growth and
organizational
complexity

**Flexibility
(operational):**
choice of platform
to reduce cost of
ownership

**Flexibility
(strategic):**
nimble platform
support for
complex
organizations

Products and key features

- ◆ Core Banking Multi-Tenant Management
- ◆ Core Banking Multi-Tenant Automation
- ◆ Operational Monitoring
- ◆ Platform Framework



Core Banking Multi-Tenant Management

This product enables the bank to host multiple tenants' data and services with a single instance of the Core Banking system that runs on a single set of platform resources. It does this while maintaining data isolation between tenants and permitting some customization for each tenant.

Features:

- Central multi-tenant administration environment which holds tenant details, runs COB and other services for tenants, replicates individual data records to tenants
- Provides a set of Splunk-powered real-time dashboards to monitor the health of the multi-tenant environment and of individual tenants; allows drill-down, tuning, error detection and resolution
- Facilitates updates by separating binary and data update processes

Core Banking Multi-Tenant Automation

This product maximizes the operational efficiency benefits of multi-tenancy.

Features:

- Further automates updates, upgrades and tenant management
- Exploits master data management
- Allows localisation for individual/groups of tenants whilst maintaining upgradeability
- Allows monitoring of enhancements for individual/groups of tenants



Platform
offering &
functionality

Operational Monitoring

This product leverages the Core Banking system's unified logging to provide a rich and real-time view of the overall health of the Core Banking environment.

Features:

- Robust console with a rich set of out-of-the-box dashboards, graphs and reports
- Near-real-time operational analysis
- Full historical record of operations
- Works with the Splunk app for which licenses need to be acquired separately

Platform Framework

The Platform Framework is not a product but a set-up (architecture) in which the bank runs its Temenos Core Banking system³ in its choice of Java application server, benefiting from high levels of scalability, efficiency, flexibility and resilience. It also prepares the bank for the future of technology such as the use of in-memory database.

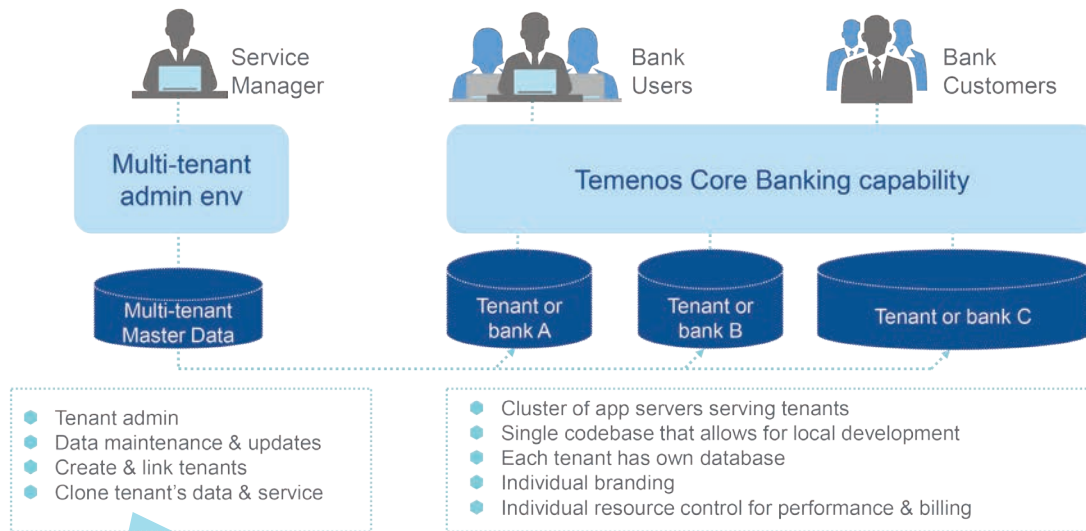
Features:

- Exploits any JEE application server, including IBM WebSphere, Oracle WebLogic, and RedHat JBoss
- Exploits Java Database Connectivity ("JDBC")

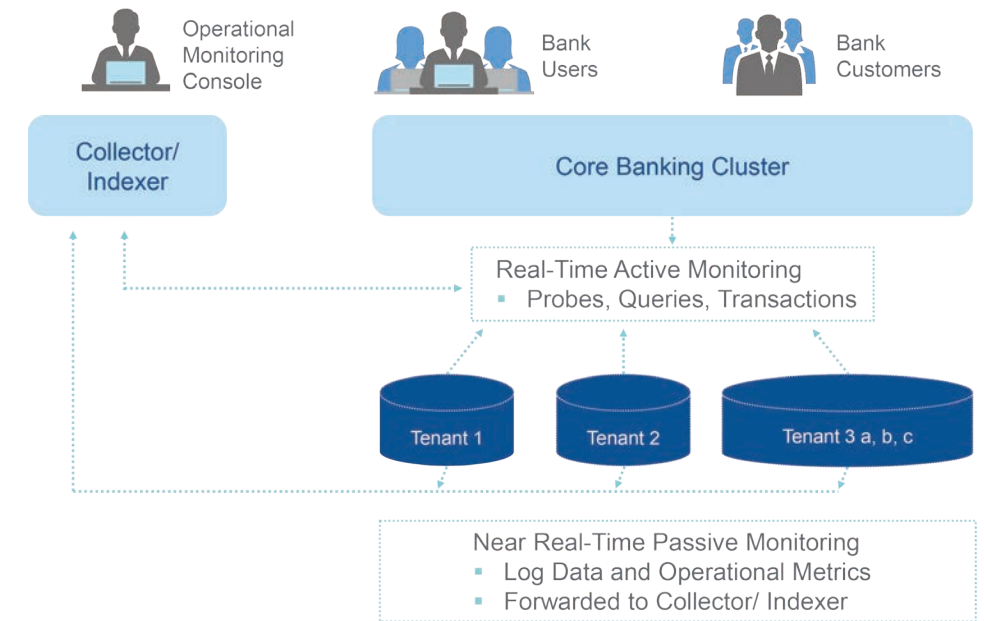
³ Core Banking compiled in Java™

Multi-Tenancy & Operational Monitoring - how they work

Core Banking Multi-Tenant Management



Operational Monitoring

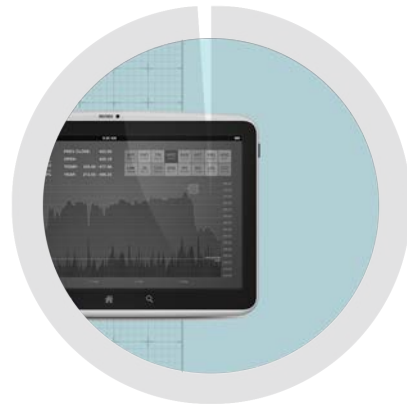


Benefits summary and proof points

Scalability

Efficiency

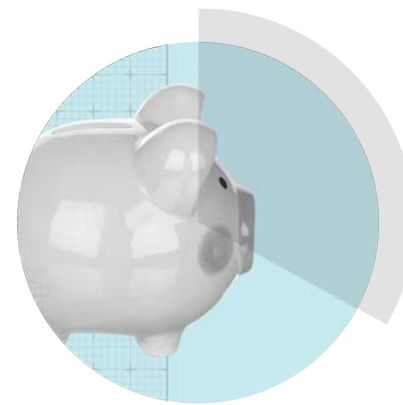
Flexibility



99.9%

straight-through
processing

(with Core Banking on the Platform Framework)



40%

savings on certain
infrastructure-related costs

(with Core Banking Multi-Tenant Management)

“We chose Temenos Core Banking on the Platform Framework to give us a highly efficient and highly scalable platform to support our business. To give you a measure of efficiency, we run with 99.9% straight-through processing, and only have 41 back and middle office employees serving more than 205,000 customers.”

- Lino Finini - Head of Back Office & Banking Applications - Swissquote Bank

Summary

By preserving high levels of performance and resilience and by reducing operating costs, the Platform offering makes your bank much more scalable, efficient and profitable, even when its organization is complex.

Next steps

To hear more about our Platform products,
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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