Design technology

Adapt your banking system functionality and business processes better, faster and more frequently.
“Adapt your business system functionality up to 10x faster and 30x more frequently, with up to 50% fewer failures.”

1 Industry experiences from a wide range of companies and application domains (Alcatel-Lucent, Panasonic, Nokia, EADS) have consistently proven that Model-Driven Development (as enabled by Temenos’ Design Studio) is 5 to 10 times faster than manual development. Source: “Domain-specific modeling significantly reduces development time”, James L. Hammond, MetaCase, 2008

2 Independent research shows that enterprises which adopt the right tools, architecture and best-practices (as enabled by Temenos’ Design Studio and the Design Framework) can deploy changes up to 30 times more frequently with 50% fewer failures. Source: “State of DevOps”, Puppet Labs, 2015
What do our customers want and need?

- Responsiveness to business requirements
- Productive “change-the-bank” team
- High quality changes
- Lower cost-per-change
Market background

Banks frequently need to adapt the functionality of their business systems to the evolving needs of system users and customers. This process, commonly called “changing the bank” or simply “making changes”, is often undertaken by banks in a very inefficient and unproductive way.

Typically, banks do not have a separate, dedicated and user-friendly place where changes can be developed and tested. Instead they make changes in the live system via vendor-specific screens or in-house tools. Most changes also involve detailed coding work. By relying on vendor-specialized experts, maintaining in-house tools and managing complex coding cycles, the bank incurs significant costs.

Changes are made directly in the mass of live code, which is risky...

Changes are made directly in the mass of code in the live system where they are difficult to identify and fix when faulty. This discourages accountability and ownership among developers, and reduces the quality of changes. Also, faulty changes may be released into the live environment and disrupt business operations.

Without the right tooling, the bank cannot adapt rapidly.

The bank cannot rapidly adapt to evolving business needs because it cannot produce high-quality changes frequently and fast enough. This lack of productivity is a result of the absence of: a dedicated place for intuitive change configuration; automation in testing and deploying changes; version-control; adherence to best-practices that break down siloes between developers, testers and IT operations.
This makes banks vulnerable to agile disruptive competition. Traditional banks that have an unproductive change-the-bank approach typically release changes only twice a year. In contrast, disruptive competitors like Amazon and Google release changes quasi-continuously (even multiple times every day) by following a highly industrialized change-the-bank approach. As a result, they can address evolving requirements much better than traditional banks.

Similar challenges in business process adaptation. Finally, banks also face challenges in changing their business processes to support evolving user and customer journeys. Instead of configuring all business process changes in a single dedicated and user-friendly place, they typically need to code changes in each system that the process touches, which is extremely inefficient.
Value proposition

“The Design offering boosts banks’ responsiveness to changes in business requirements while reducing cost-per-change, by enabling banks to adapt core banking functionality as well as business processes in a productive, efficient and low-risk manner, and by letting banks automate the change-the-bank process and adopt software change best-practices.”
Business benefits

Temenos’ Design offering makes the bank much more responsive, cost-efficient and risk-free. Ultimately, it enables the bank to easily stay apace with the rapidly-evolving business requirements of the system’s users.

The Design offering enables banks to configure and deliver high-quality functional enhancements to its core banking system much faster and more frequently, while reducing cost-per-change. Research shows productivity improvements of up to 10 times\(^3\) from using intuitive configuration (as enabled by Design Studio); and up to 30 times\(^4\) with automation and best-practice adoption (as enabled by the Design Framework). This makes the bank much more nimble i.e. able to respond to evolving requirements as fast and easily as disruptive tech-native competitors like Amazon. The principal business benefits here are productivity and responsiveness.

The Design Framework enables the bank to build and run a highly industrialized and institutionalized change-the-bank process by making the configuration and delivery of changes to the various stages of the process highly controllable and repeatable. Upfront, Design Studio’s separate and intuitive design environment prevents the development of poor quality code, and eliminates the risk of faulty changes that could disrupt operations. Changes are traceable and version-controlled, which enforces accountability and collaboration throughout the process. The principal business benefit here is quality.

Thirdly, the Design offering reduces costs. Design Studio’s standard and intuitive environment reduces the bank’s dependence on vendor-specialized experts and on legacy in-house tools which are expensive to maintain. By removing the need for detailed coding, Design Studio reduces the error-related workload. The Design Framework as a whole enables the bank to achieve high levels of process automation throughout the change-the-bank process. The principal business benefit here is cost-efficiency.

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.

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Why customers use it

**Productivity:**
adapt your core banking functionality faster and more frequently

**Cost-efficiency:**
reduce the cost-per-change with the right tools and architecture

**Responsiveness:**
easily stay apace with user and market requirements

**Low risk:**
increase control and traceability of changes, and industrialize the process
Products and key features

- Design Studio for Core Banking Change Management
- Design Studio for Wealth Front Office
- Design Studio for Core Banking Development
- Design Studio for BPM
- The Design Framework
Design Studio for Core Banking Change Management

Adapt your Core Banking functionality better, faster and more frequently

This product provides an Eclipse-based integrated development environment (IDE) for users configuring Temenos’ Core Banking system. It provides a Model-Driven Development (MDD) approach to software development, enabling developers with commodity skills to intuitively configure changes.

Features:
- Provides dedicated tools for each category of source artifact in Temenos’ Core Banking system (formerly T24)
- Generates change files that can be easily tracked and version-controlled
- Can be easily integrated with any one of the major SCM tools on the market using the SCM vendors’ plug-ins (banks must manage the integration with SCM vendor)

Design Studio for Core Banking Development

Easily develop additional software running within the Core Banking environment

This product provides facilities to enable the bank to develop additional software (code) that will run within the Core Banking system (formerly T24) environment.

Features:
- Leverages Eclipse and application framework capabilities to provide a rich integrated development environment (IDE) for optimizing local development
- Exploits source control management (SCM) capabilities

Design Studio for Wealth Front Office

Adapt Wealth Front Office functionality better, faster and more frequently

This product provides similar capabilities as above, but for Temenos’ Wealth Front Office system (formerly Triple‘A Plus). Specifically, it supports efficient configuration of the entire standard Web User Interface of the Wealth Front Office system.

Design Framework

Maximize the productivity and efficiency of the change-the-bank process

The Design Framework is not a product but a set-up (architecture) which enables the bank to maximize the productivity and minimize the risk and cost of the change-the-bank process. Features:
- Separates the places where changes are designed, tested and deployed
- Exploits Design Studio for Core Banking Change Management and Design Studio for Wealth Front Office
- Exploits industry-standard tools e.g. source control management (SCM), issue tracking
- Supports high levels of process automation and development best-practices e.g. DevOps

Design Studio for BPM

Create, enrich, amend, deploy business workflows faster and cost-efficiently

This product provides a single place for business process design. The Eclipse-based integrated development environment (IDE) enables users to easily create, amend, (re-)enrich, deploy and execute new and existing business workflows within the Core Banking system and beyond.

Features:
- Long-running business processes are executed from any one of the standard BPM suites (Oracle BPM suite, IBM Business Process Manager, Red Hat BPMS).
- Temenos provides out-of-the-box connector to Red Hat BPMS and can provide connectors to the other tools upon request.
- The processes can be managed and improved using Temenos’ Task Management platform.

5 MDD: an approach that consists in representing the application to developers at a higher level (called “model”) than its underlying code.
The Design Framework - how it works (design-time)
Design Studio for BPM - how it works

Users
- TEMENOS
- User Interface
  - Core Banking Browser
  - Temenos Channels

Designer
- TEMENOS
- Design Studio for BPM
  - BPMN

Core Banking

Database and other systems
Design Studio as a single place for evolving the bank

Design Studio provides capabilities that go far beyond the focus of this brochure (adapting functionality and business processes). By purchasing licenses to activate Design Studio’s powerful capabilities in other areas, you can have a single place in which you can perform all work related to designing and evolving the bank. This diagram illustrates Design Studio’s broad range of powerful capabilities.

Read more about the other Design Studio products in the brochures that present our Integration and Interaction technology offerings.

Brochures available on the Temenos website under Solutions > Technology.
Benefits summary and proof points

Responsiveness
Productivity
Quality
Cost-efficiency

According to independent research⁶, organizations with modern Design architecture, tools and best-practices - as implemented with Temenos’ Design framework and products - benefit from:

30x more frequent deployment of changes
50% fewer failures upon deployment of changes
2x higher chances of exceeding profitability goals

⁶ “State of DevOps” reports by Puppet Labs
Summary

By enabling you to adapt your banking system functionality and business processes better, faster and more frequently, Temenos’ Design offering makes your bank much more responsive to changes in business requirements.

Next steps

To hear more about our Design offering, contact us at sales@temenos.com