



**TEMENOS**  
THE BANKING SOFTWARE COMPANY

## Temenos Wealth

The de facto Solution  
for the Wealth Industry



With clients among the largest global financial institutions and boutique firms, Temenos Wealth is the *de facto* software solution for the Private Wealth Management (PWN) industry. It enables differentiation through superior digital & front-office capabilities, delivers cost reductions with core automation and leverages the latest technology. It supports your end-to-end digital transformation with a composable front-to-back architecture.

## The Opportunity in Wealth Management

### **A new generation of investors:**

Technological advancements, the acceleration of digital transformation, and the generational transfer of wealth to younger customers are prompting PWM firms to evolve and innovate as they are no longer the only choice for investment.

**Hyper personalization:** Leveraging technology, data analytics, and AI, the most

sophisticated firms can offer customized products and services based on their customer knowledge.

**New instruments and regulations:** New types of investments are emerging, like digital assets –i.e., cryptocurrencies and NFTs, now seen as a diversification option. More importantly, driven by EU regulations and growing concerns over sustainability, ESG

investments are bound to have a significant impact on portfolio allocations in the coming years.

**Cloud & SaaS:** PWM remains a staff intensive business with a traditionally high cost/income ratio. Turning to the Cloud and Software-as-a-Service Wealth Managers can adapt their IT cost model and protect their margins.



With Temenos Wealth, we are confident of achieving our ambition in offering the most innovative wealth management products and services in the industry. "

Friso Westra, Head of International Core and Wealth IT Delivery, ABN AMRO

## Temenos Wealth named a Leader

The Forrester Wave(TM): Digital Wealth Management Platforms, Q1 2022

# The Challenges

## Changing customer expectations

- Hybrid digital interactions and omnichannel customer experience are not an option anymore but the new norm
- Across segments, clients expect competitive prices but also greater personalization, and new asset types like sustainable investments or digital assets

## High costs

- In a high-touch business where wealth progressively transfers to new generations, client acquisition, and retention are expensive.
- “Change the bank” costs to adapt to new needs are very high on legacy IT platforms

## Time to market

- Firms must constantly innovate to keep up with competition from their peers and new digital players
- New regulations including investor protection, taxation and reporting require constant adaptation within limited timeframes.

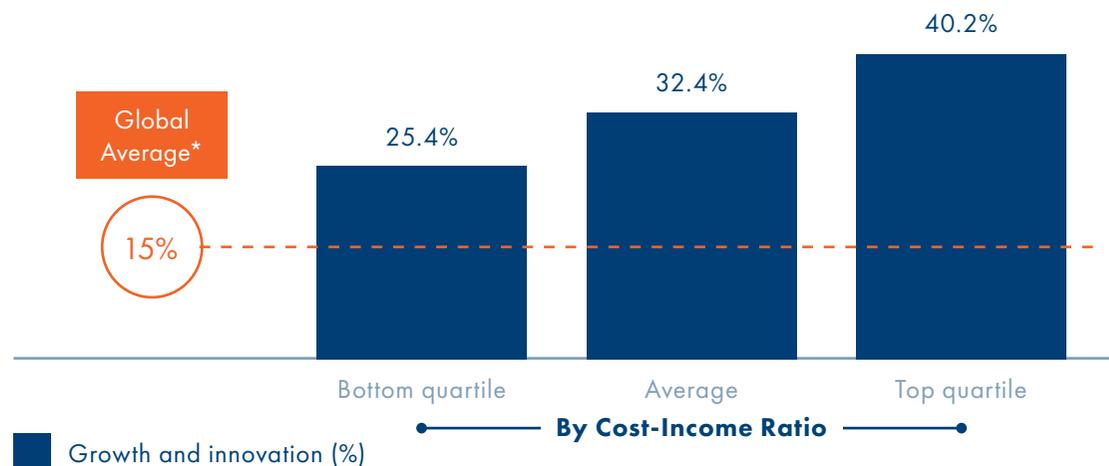
## IT Complexity

- Most wealth management firms lack the scale to build in-house solutions. Analytics and AI projects are complex and risky. Digital assets and blockchain requires specific expertise.

With clients among the largest global financial institution and boutique firms around the world Temenos Wealth enables differentiations and delivers an exceptional client experience.

High performing banks spend a higher proportion of IT budget on growth and innovation

## IT spend breakdown vs Cost-Income Ratio (CIR)



\*McKinsey Digital 2020 benchmarks  
Note: Maintenance includes existing business (keeping the lights on) and non-discretionary regulation

# I How Temenos Wealth can help

Temenos Wealth is an end-to-end solution made of best-of-breed standalone components that deliver an integrated, omnichannel solution to wealth managers and private bankers. It covers digital banking, customer relationship management, portfolio management, back-office processing, market data management, analytics, and XAI.

- Delivers exceptional customer experience via a self-service offering based on a versatile low-code digital platform and experience APIs.
- Enables wealth management firms to differentiate with highly personalized services, for instance, ethical or sustainable investments or AI-augmented advice. All standard asset classes are supported, including private equity structured products, and going forward digital assets like cryptocurrencies.
- Enables advisors and portfolio managers to implement the right investment strategy and deliver transparent reporting, including performance attribution.
- Highly automated to achieve high STP rates and reduce manual intervention across the value chain.
- Helps larger banks to streamline their processes and reduce their costs via its multi-entity capabilities.
- Enables firms to target the affluent mass segment in a scalable, hybrid advisory model.
- Leverages cloud technology to lower infrastructure and operational costs, available as SaaS.



The rapid launch of our new, truly universal digital wealth platform supports our international operations and enables us to scale for global expansion in years to come.”

Fernando Beyruti, Head of Itaú Private Bank International

# I Features



Exceptional digital customer experience



Efficient portfolio management for all client segments



AI-augmented advice and data analytics



Automated back-office processing



Multi-vendor market data management



Open APIs and pre-integrated vendor community

# Investing in the Latest Integrated Banking Solutions



Investing in technology that can drive sustainable profitability, efficiency and client centricity is a key. With Temenos' advanced, cloud-native technology, we will rapidly launch of our new, truly universal digital wealth platform which will support our international operations and enable us to scale for global expansion in years to come."

Fernando Beyruti, Head of Itaú Private Bank International



## Benefits

### Exceptional Customer Experience

- New digital solution enabling self-service investing and hybrid advisory
- Augment client engagement with pre-intergrated third party solutions

### Boosted Productivity

- Productivity features to service one or thousands of accounts in one go
- XAI-based smart advice

### Quicker Time to Market

- Curated ecosystem and open APIs
- Unmatched product flexibility
- Support for DevOps

### Compliance Risk Mitigation

- Versatile pre- and post-trade controls
- Modules and Country Models to tackle international and local regulations

### High STP Rates

- Front to back process automation, from portfolio re-balancing to trade settlement and asset servicing
- Adherence to industry standards and protocols
- End-to-end integration

### Adapted Cost Model

- SaaS, Cloud or on premise deployment
- Scalable platform that grows with your business needs
- Strong multi-entity capabilities to streamline processes and reduce TCO

LEARN MORE:

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