



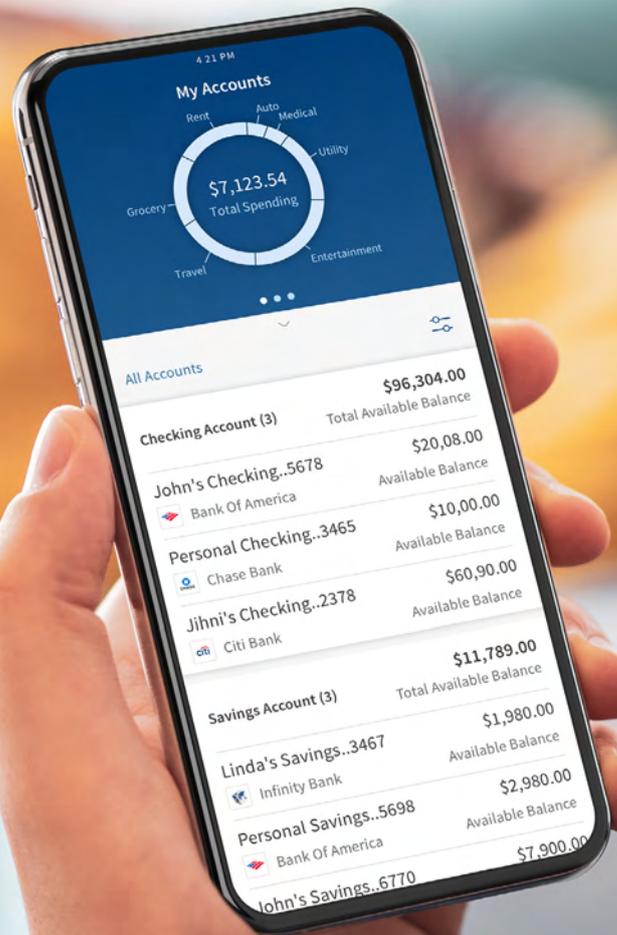
TEMENOS

Infinity

Temenos Infinity

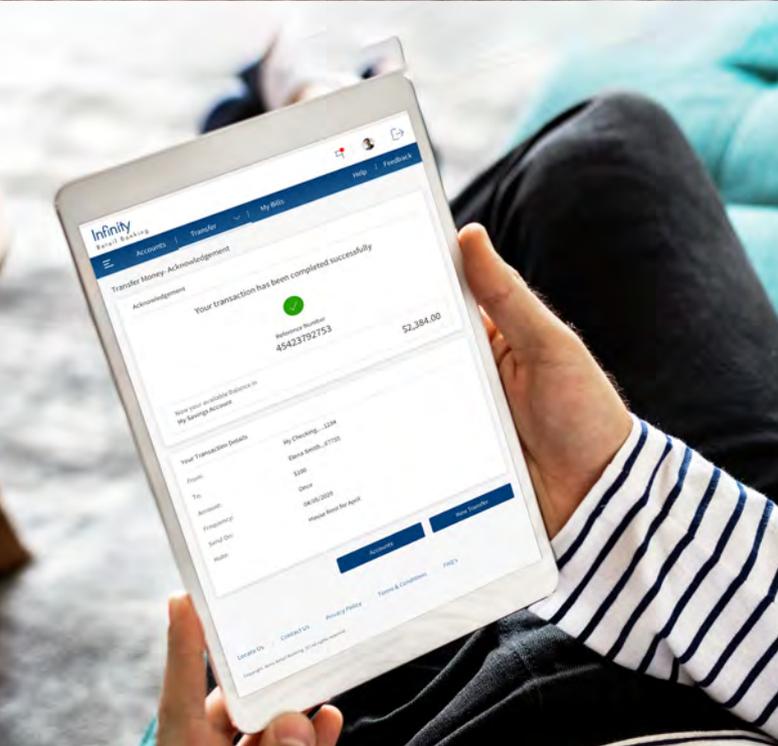
Retail Banking

Temenos Infinity Retail removes the complexity of day-to-day banking activities and puts people in control of their financial lives. The solution provides a complete digital platform for retail banks covering the entire customer lifecycle from customer onboarding, account opening and digital servicing. It delivers digital applications and outstanding customer experiences across every channel such as mobile, web and wearables.

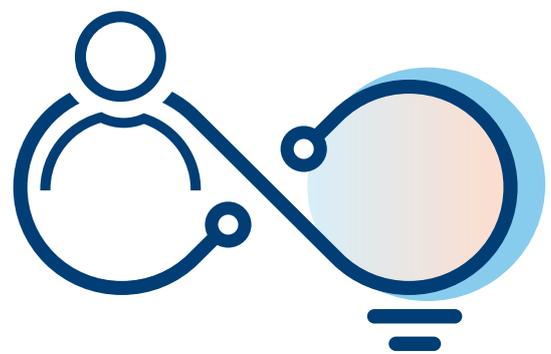




Take customer engagement to the next level and empower the decision making of your customers with smart banking solutions such as relevant insights and suggestions using personalized data and AI capabilities, helping people with the day-to-day decisions that impact their personal and financial lives.



Temenos Infinity Retail accelerates your business growth, allowing you to rapidly onboard customers, drive your product growth and increase your revenue by capitalizing on new market opportunities.



The growth of mobile banking, increased branch closures and heightened competition entering each local market is forcing the hands of new players and existing financial institutions to re-think and evolve their digital transformation plans.

66%

of respondents believe modern banking technology will be the biggest driver of transformation in banking over the next 5 years.

2020 Economist Intelligence Unit (EIU) Survey

80%

of executives believe that banking will become part of a platform of services, while 45% are already committed to transforming their business models into digital ecosystems.

2020 Economist Intelligence Unit (EIU) Survey

Temenos Infinity can drive

customer onboarding conversion rates to 65%

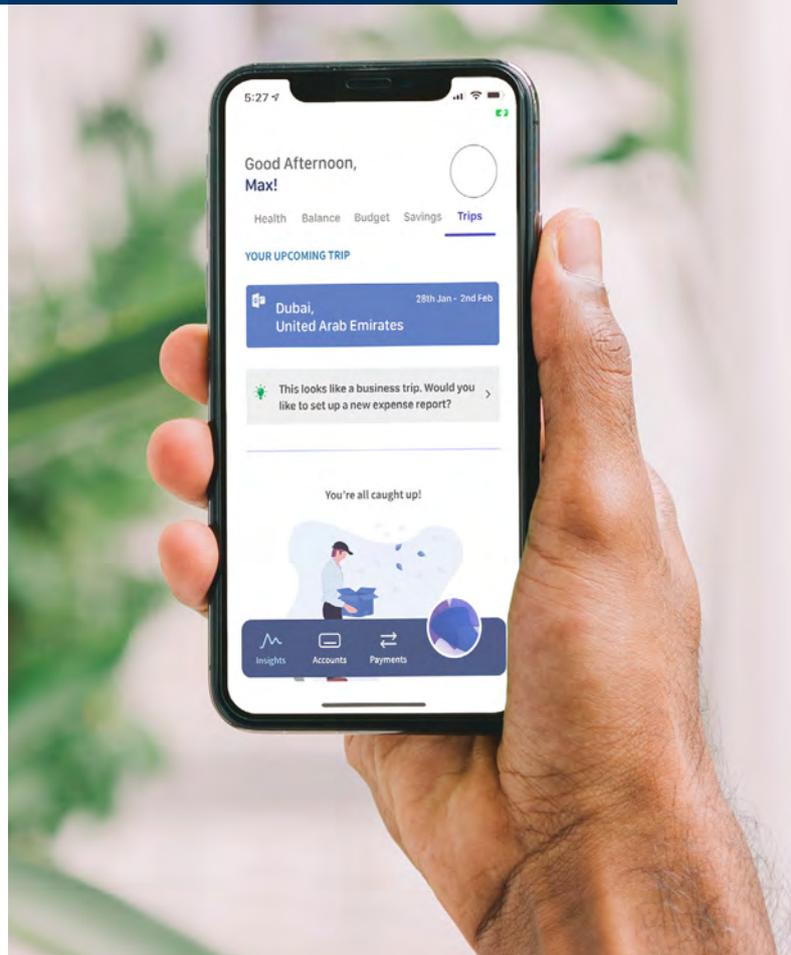
or more, far greater than the industry average of 20%. And its detailed analytics of the onboarding process have identified customer bottlenecks that can be quickly rectified allowing in some cases a 39% reduction in abandonment, within weeks.

80%

of retail participants in the Temenos Value Benchmark reported that a contextual user experience with proactive analytics driven engagement are a top priority for them.

89%

of retail participants in the Temenos Value Benchmark reported that a harmonized, seamless omnichannel experience was a top priority.



How we Address your Goals and Challenges?

Retail financial institutions are looking to solve major challenges through digital transformation, whether that be engaging with customers in new innovative ways, improving the customer experience or accelerating new business growth and retaining customers.

Temenos Infinity Retail helps solve these challenges with solutions that enable banks to create outstanding omnichannel customer experiences; get to market fast while managing app development cost and deliver open innovation through value-added services via fintech ecosystems.



Power Customer Engagement

Connect and build lasting relationships with new and existing customers. Bring value to their lives with personalized insights and offers based on spending habits across any channel through data analytics. Use AI models to identify patterns in the customer base to prevent customer attrition.



Deliver Outstanding Customer Journeys

Be where your customers are and deliver a compelling omnichannel user experience. Engage and delight your customers with consistent journeys across every device and channel. Differentiate yourself from the competition and increase brand value.



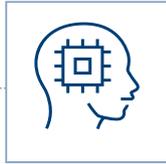
Accelerate Growth

Accelerate your business growth, by rapidly onboarding customers, driving product growth through cross-sell and increase revenue by capitalizing on new market opportunities.



Increase Agility

Get to market fast with an extensive repository of ready to go features. Have the freedom to align the open and flexible platform of Temenos Infinity to your digital banking architecture. Use any cloud platform of your choice and elastically scale on demand. Simplify the connectivity to any core banking system and implement changes fast while managing application development time and costs. Leverage advanced micro-services and APIs to create your banking apps.



Create Smart Digital Experiences

Create frictionless, personalized and secure banking experiences to increase customer satisfaction. Use data analytics, AI and smart banking capabilities to provide actionable customer insights. Drive stronger customer engagement and loyalty through a multi-channel strategy from native mobile apps, web apps, branch to advanced interfaces like conversational banking and wearable devices.



Go Beyond Banking

Thrive in a world of open banking and FinTechs by easily integrating to 3rd party systems or leverage pre-built integrations from the Temenos Marketplace. Create your own digital ecosystem and aggregate data from external providers to deliver value added services and open innovation to your clients.

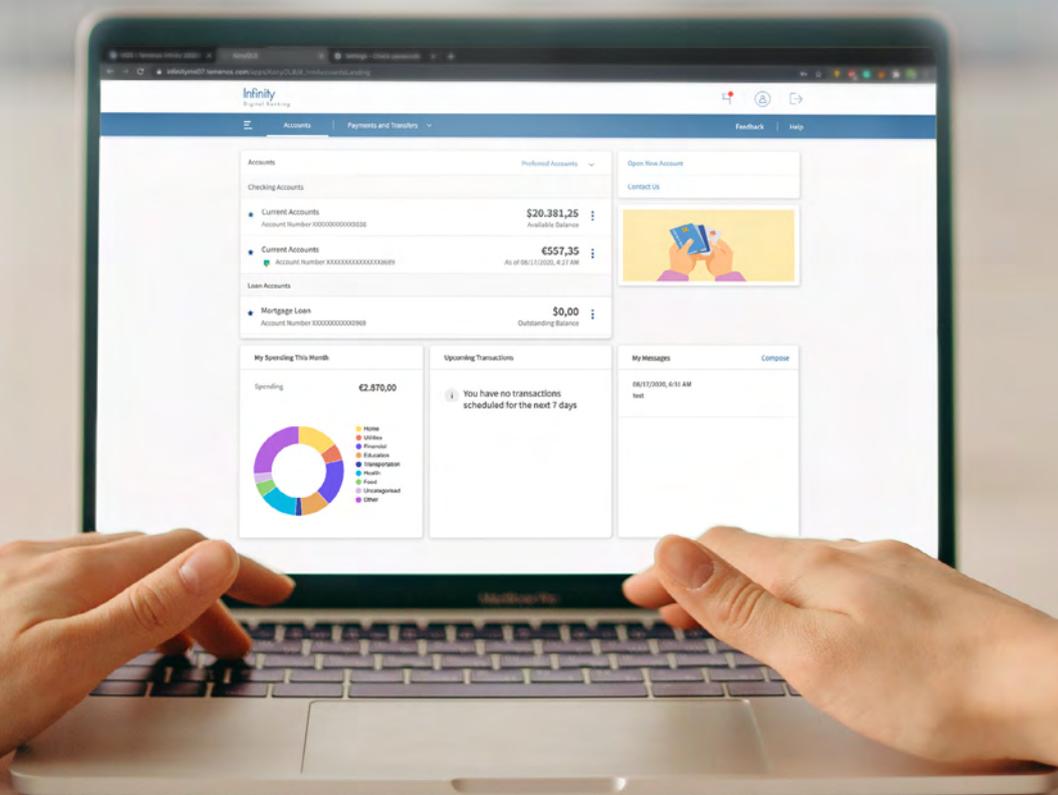
As a result, financial institutions can increase retail banking revenues; enhance customer retention; reduce risk and optimize operational efficiency.

What Our Solution Covers

Temenos Infinity Retail is a purpose-built, complete and secure digital banking solution designed specifically for retail banking. The solution is built on the award winning Temenos Infinity digital banking platform that supports banks of all size in their digital transformation journey. Depending on the business needs banks have the freedom to deliver retail banking experiences on any channels – branch, web, native mobiles apps and wearables.

Temenos Infinity is core and cloud agnostic and provides high level of flexibility thanks to the open and layered architecture. The API-driven microservices allows the separation of distribution from manufacturing, increasing agility and speeding time to market for apps built both by financial institutions themselves and by Temenos and its partners.

The solution accelerates business growth, allowing you to rapidly onboard customers, drive your product growth and increase your revenue by capitalizing on new market opportunities. By using personalized data and AI capabilities, it brings customer engagement to the next level and empowers the decision making of your customers with relevant insights and suggestions.



Features

125+ FEATURES OUT-OF-THE-BOX

Authentication



- UserID/Pass/PIN Login
- Registered devices
- Forgot password
- Quick Balance & 3D Touch
- Enroll to mobile banking
- Facial & Fingerprint Login

Accounts



- Accounts list / dashboard
- Account details
- Transaction search
- Account statements
- Apply for new account
- Account preferences
- Mortgage / deposit accounts
- Savings Goals & Budget Goals

Transfers



- Pay biller
- Transfer to own account
- External account transfers
- Manage bill payees
- Recurring transfers
- View transactions
- Scheduled transfers
- Wire transfers

P2P Payments



- Send money
- Manage P2P recipients
- View transactions
- Scheduled payments
- NPP compliance

Mobile Deposit



- Remote Deposit Capture
- View list of scheduled & completed deposits

Alerts & Offers



- Manage alert settings
- Get push notifications
- Contextual marketing offers

Card Mgmt.



- View all cards
- Activate card
- Card replacement
- Report lost / stolen card
- Stop / cancel card
- Request new PIN
- View statements and transactions
- Set limits
- Lock and unlock card

Profile Mgmt.



- Update mobile number
- Update email & address
- Update username / pass.
- Update profile picture
- Manage consent

ATM Finder



- Find nearest ATM/branch
- View list in map
- View branch details
- Get directions
- Card-less cash withdrawal
- Advanced location / status

PFM (partner)



- Expense trends
- Budget dashboard
- Categorize expenses

Customer Service



- Click to call
- Message center
- Reorder checks
- Chat bots e.g. account balances
- Engage

User Preferences



- Turn off Touch ID
- Turn off Quick Balance
- Set preferred account
- FaceID Settings

Omnichannel Banking



Enable mobile apps, web, wearable, conversational banking and branch experiences. Start fast with over 125 out-of-the-box features for Retail banking.

Onboarding & Origination



Capture more customers with outstanding digital experiences that increase satisfaction and drive revenue. Temenos Infinity gives your bank the agility to create dynamic products, support instant decisions and increase speed to market.

Real-Time Campaigns



Personalize the banking experience and dynamically identify opportunities for increased revenue and engaging experiences.

Money Management



Make your banking app the point of focus for your customers' financial lives, with account aggregation, saving goals, transaction categorization with insights and budgeting. From understanding and managing their personal finances to paying bills and scheduling transfers.

Engage App



Temenos Infinity Engage is a mobile financial messaging tool that helps communication and build 1:1 relationships between bank staff and customers using a social messaging app that is familiar and comfortable to users.

Scalable Cloud Native



The solution is highly scalable and is built using cloud-native and cloud-agnostic technology. This means that it can elastically scale up and down, as required by the varying volumes of concurrent users, while allowing for efficient and resilient operation.

Core Agnostic



Temenos Infinity Retail is independent of the core banking system. The solution uses APIs to support multiple vendor cores, internally built systems, or Temenos Transact. Hosting can be based in the cloud or on-premise.

Distribution Services



API-driven microservices in Temenos Infinity Retail allows separation of distribution from manufacturing, increasing agility and speeding time to market for apps built both by financial institutions themselves and by Temenos and its partners.

Benefits



Retain and Build Relationships with Customers

Use data-driven capabilities to connect and build relationships with your customers, whether in app or via offline channels like email, SMS or push notifications.



Improve Personal Interaction

Temenos Infinity Retail brings a human touch to digital banking, with customers having the freedom to choose their personal agent, who will support them throughout their journey on any needs like onboarding or applying for products and services.



Enable open banking

Create open banking strategies and support account aggregation to enable your customers to view accounts from other financial institutions within your own app. Drive value from aggregated information to uncover insights and identify action points.



Seamless banking experience

Temenos Infinity Retail provides a complete solution covering customer onboarding, open and omnichannel banking, and enables seamless experiences for your customers.



Enhance Customer Experiences

Engage your customers with compelling user journeys across all digital channels with web-based and native mobile apps, branch automation, and advanced interfaces like conversational banking and wearable devices.

Delight your customers at every interaction

Be where your customers are and deliver a compelling omnichannel user experience. Engage and delight your customers with consistent journeys across every device and channel.



Adapt to changing customer demands

Swiftly adapt to a changing world and evolving customer demands while managing IT costs and keeping your focus on what truly matters: your customers.



Rapidly onboard new customers

Grow your customer footprint quickly and efficiently by providing a seamless omnichannel onboarding experience to your new Retail customers. Continuously improve application conversion rates by analysing abandonment trends.



Drive cross-selling and support product growth

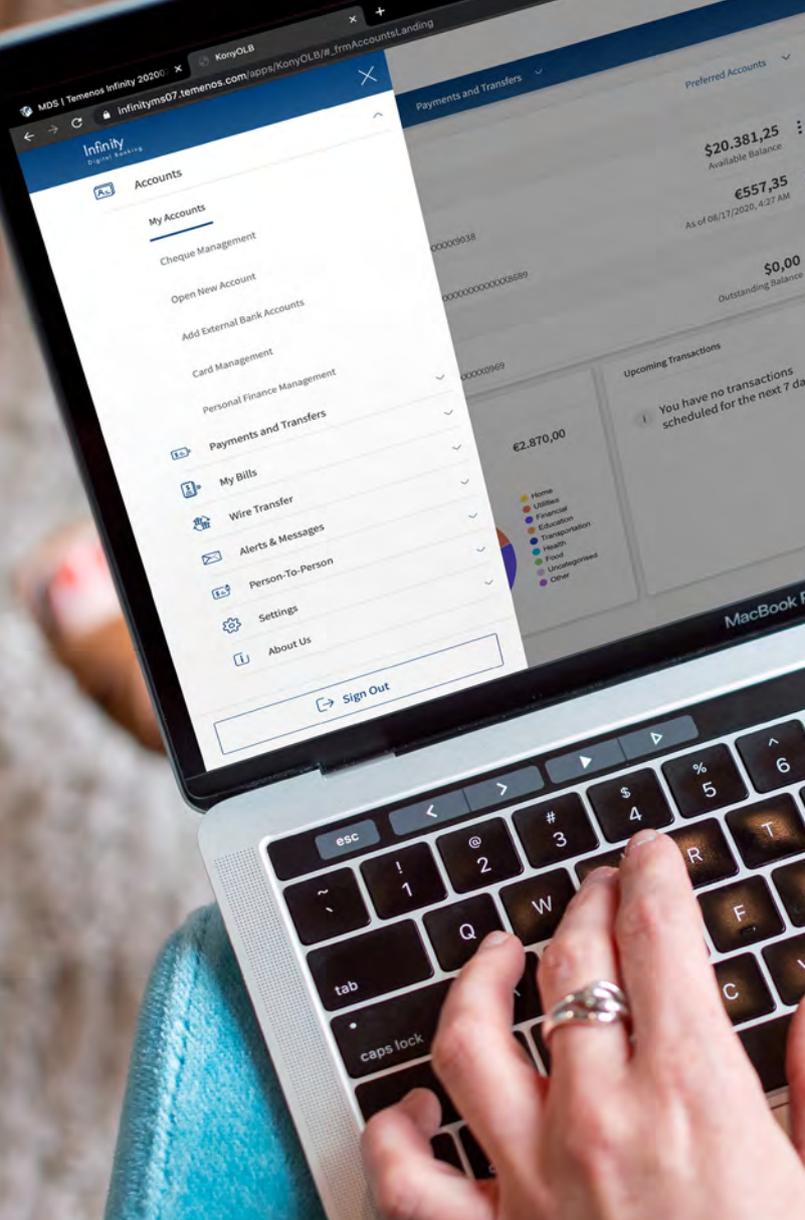
Temenos Infinity's real-time campaigns use rich data processing to offer valuable and timely solutions to customer's needs. Use rich data to drive the right interactions, at the right time and offer personalized products specific tailored to your customers' needs, achieving increased product cross-sell and engagement.



Seize new market opportunities and increase revenue

Bringing a digital banking solution to market quickly is key to maximizing the business opportunity, while still creating options for future expansion with an open, extensible product.





We are delighted to be working with Temenos as our strategic technology partner. We selected Temenos' packaged and open banking software to transform our customer experience, offer personalized products and services and drastically lower our total cost of ownership. With Temenos, we will be able to launch capabilities faster, if we get approval to establish a bank, and provide innovative products which are simple to use and tailored to add value to our target customers."

Kobus de Wet,
CEO, Barko (South Africa)

[READ MORE](#)

Get in touch

To find out more about Temenos Infinity Retail Banking, [contact us](#)

[temenos.com](https://www.temenos.com)

About Temenos

Temenos AG (SIX: TEMN) is the world's leader in banking software. Over 3,000 banks across the globe, including 41 of the top 50 banks, rely on Temenos to process both the daily transactions and client interactions of more than 500 million banking customers. Temenos offers cloud-native, cloud-agnostic and AI-driven front office, core banking, payments and fund administration software enabling banks to deliver frictionless, omnichannel customer experiences and gain operational excellence.

Temenos software is proven to enable its top-performing clients to achieve cost-income ratios of 26.8% half the industry average and returns on equity of 29%, three times the industry average. These clients also invest 51% of their IT budget on growth and innovation versus maintenance, which is double the industry average, proving the banks' IT investment is adding tangible value to their business.

For more information, please visit www.temenos.com.

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