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London – 4 July 2019



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# Digital Banking Reloaded

Eric Steketee

04 July 2019



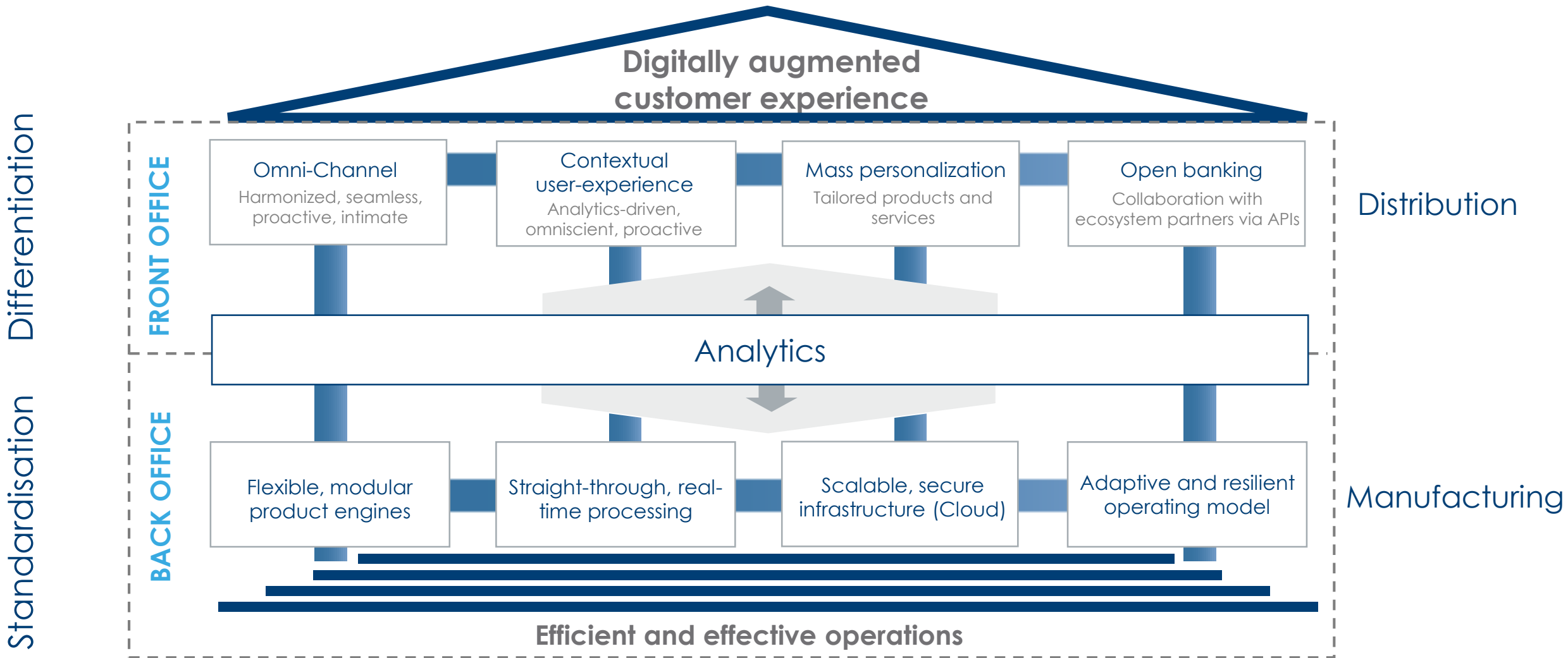


# Why did we Introduce Infinity and T24 Transact



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# A Capability Model in the Digital age



Balance between differentiation and standardization underpinned by analytics



# How does Temenos Software support Digitization



**TEMENOS**

# How does Temenos Software support Digitization



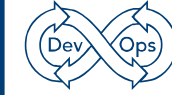
## 1. Mature Packaged Software

- Depth and breadth of **proven functionality** –
- Intimate **customer experience** with efficient **manufacturing**
- **Model bank** concept with pre-configured, **localized** content and processes



## 2. Modern Architecture

- **Cloud native/ cloud agnostic** for performance and flexibility
- **Open APIs** for connectivity and innovation
- **Containers and Microservices** for performance and innovation
- **Distributed database** for performance and resilience



## 3. Continuous Deployment

- **Continuous deployment (DevOps)** to accelerate migration and stay current beyond initial implementation
- **Cloud-native, cloud-agnostic** to accelerate migration and scale

# How does Temenos Software support Digitization



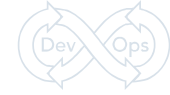
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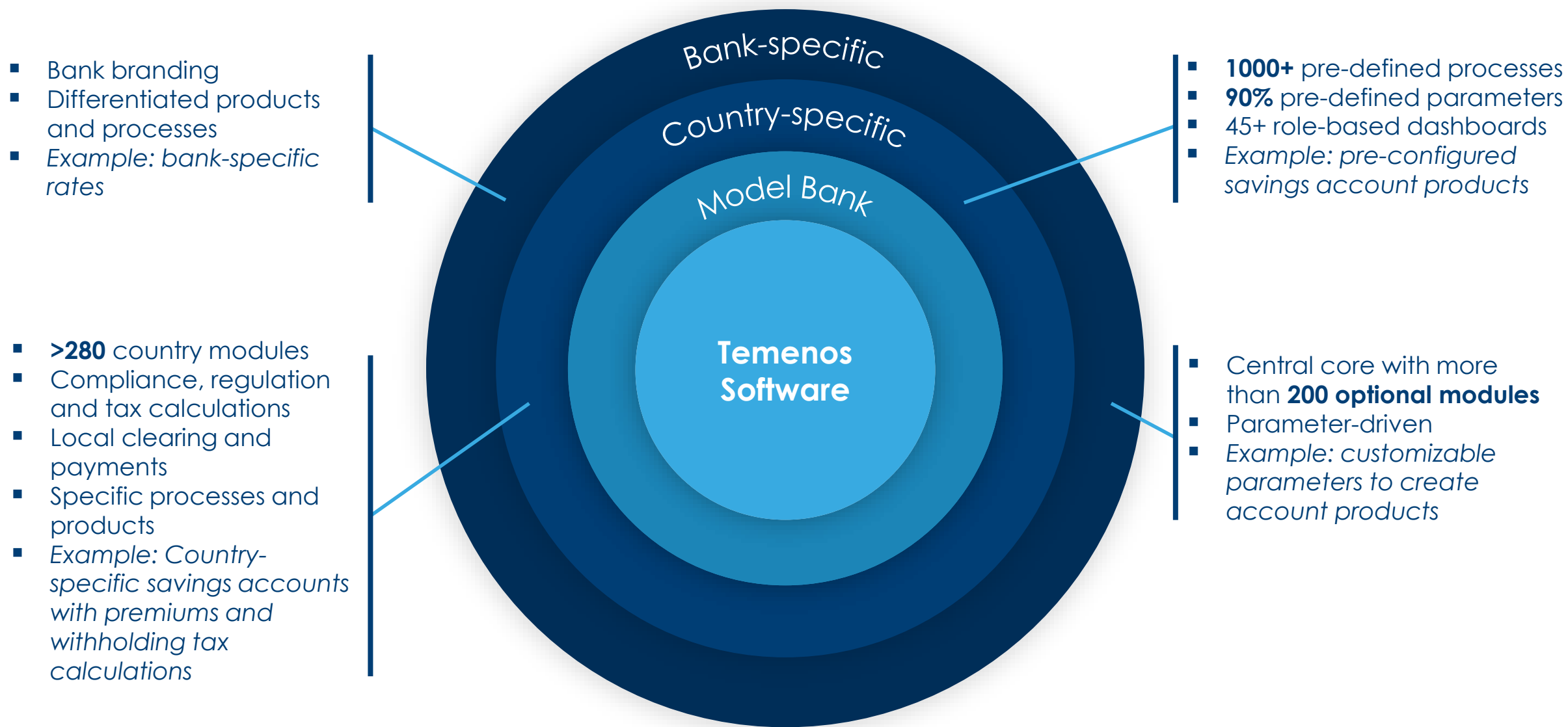


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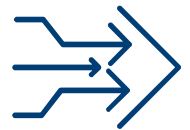
# Model Bank concept with localization capability



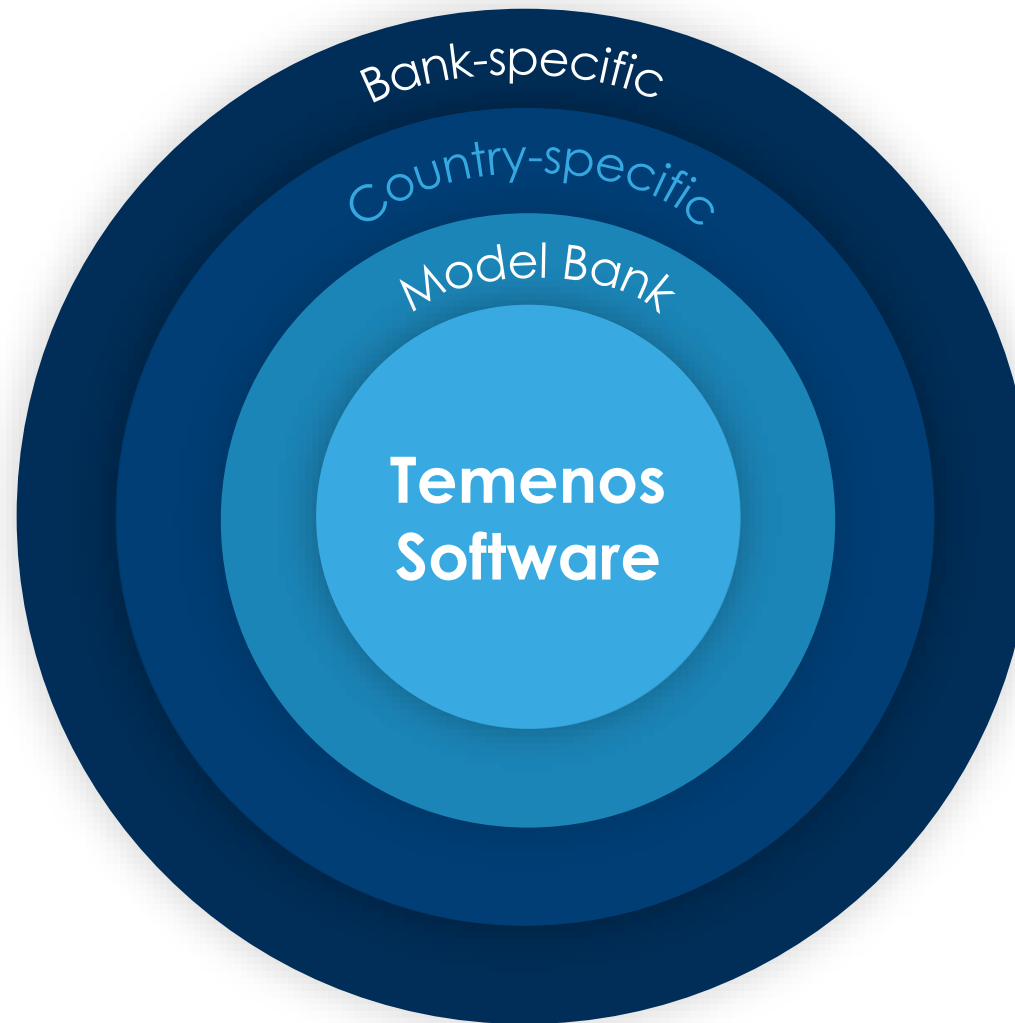
# | Upgradeable solution



Minimal end-user  
impact



Upgrade is  
automatic



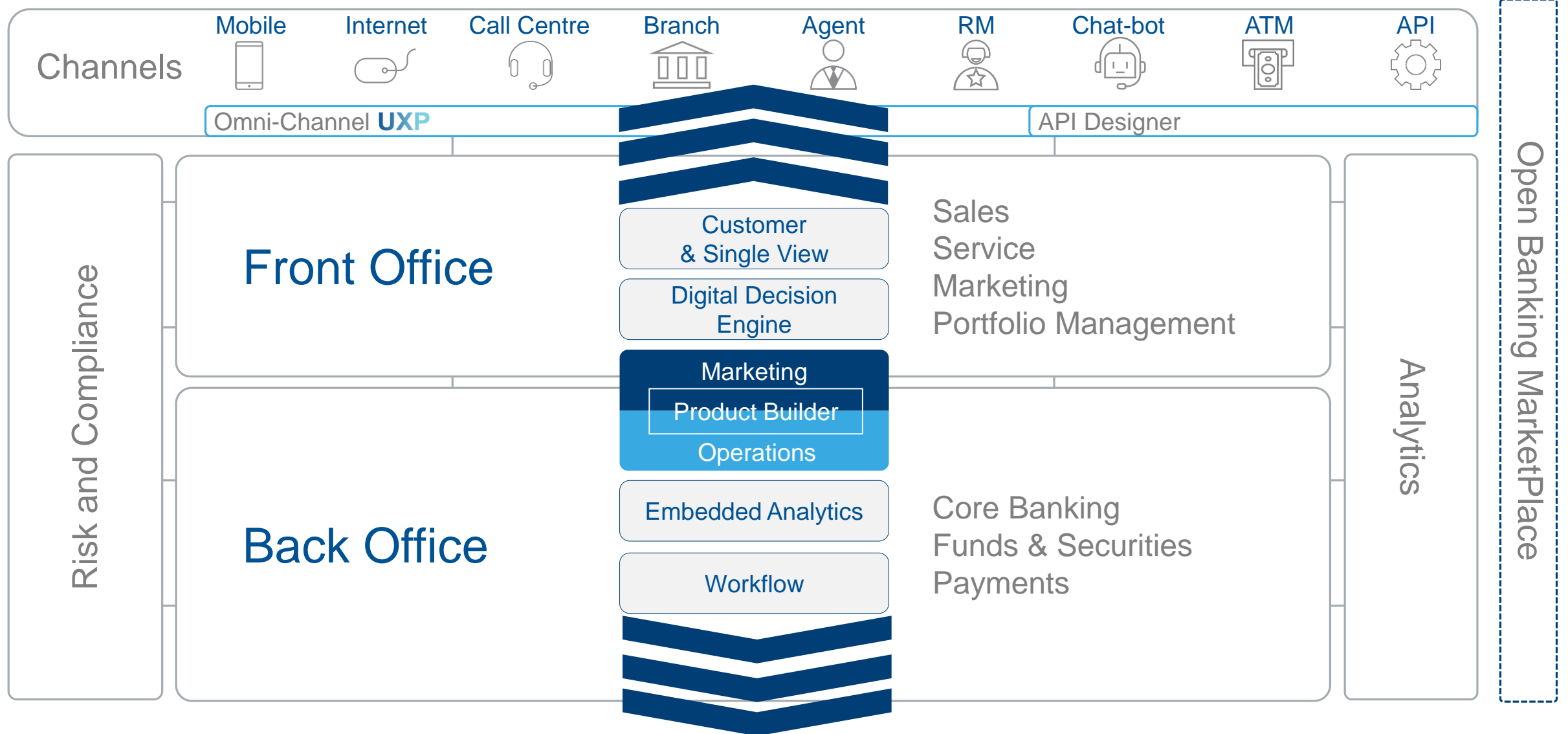
Regular releases  
throughout year



Releases can  
be skipped

**Banks can take regular, automated releases – protecting their investment**

# Temenos banking software: This was T24 R18



We offer a complete, **integrated front-to-back solution**



# Revolutionary technology, evolutionary functionality

TECHNOLOGY  
revolution

Client Server	Multi-Tier	JEE & Frameworks	Cloud Native
Unix	Linux, Windows, Azure	JEE	Continuous operations
Proprietary database	Oracle, DB2, SQLServer	JDBC	Containerization
GUI	Web browser	User eXperience Platform	Distributed Database
OFS messaging	SOAP web services	RESTful API & MarketPlace	Cloud agnostic
Automated Batch	24/7	Event-driven integration	

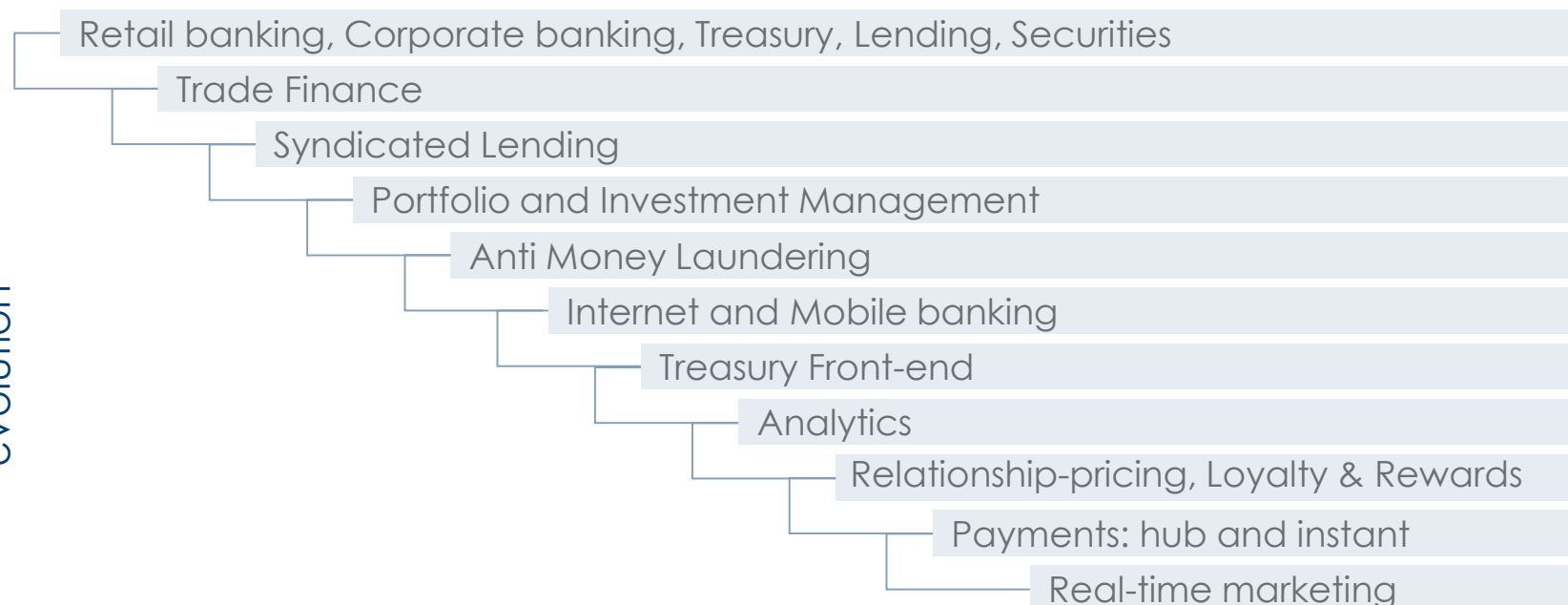
1993

2004

2014

2019+

FUNCTIONAL  
evolution



Componentized Origination

Robo-Advisor

Fraud Detection

Standalone Front Office

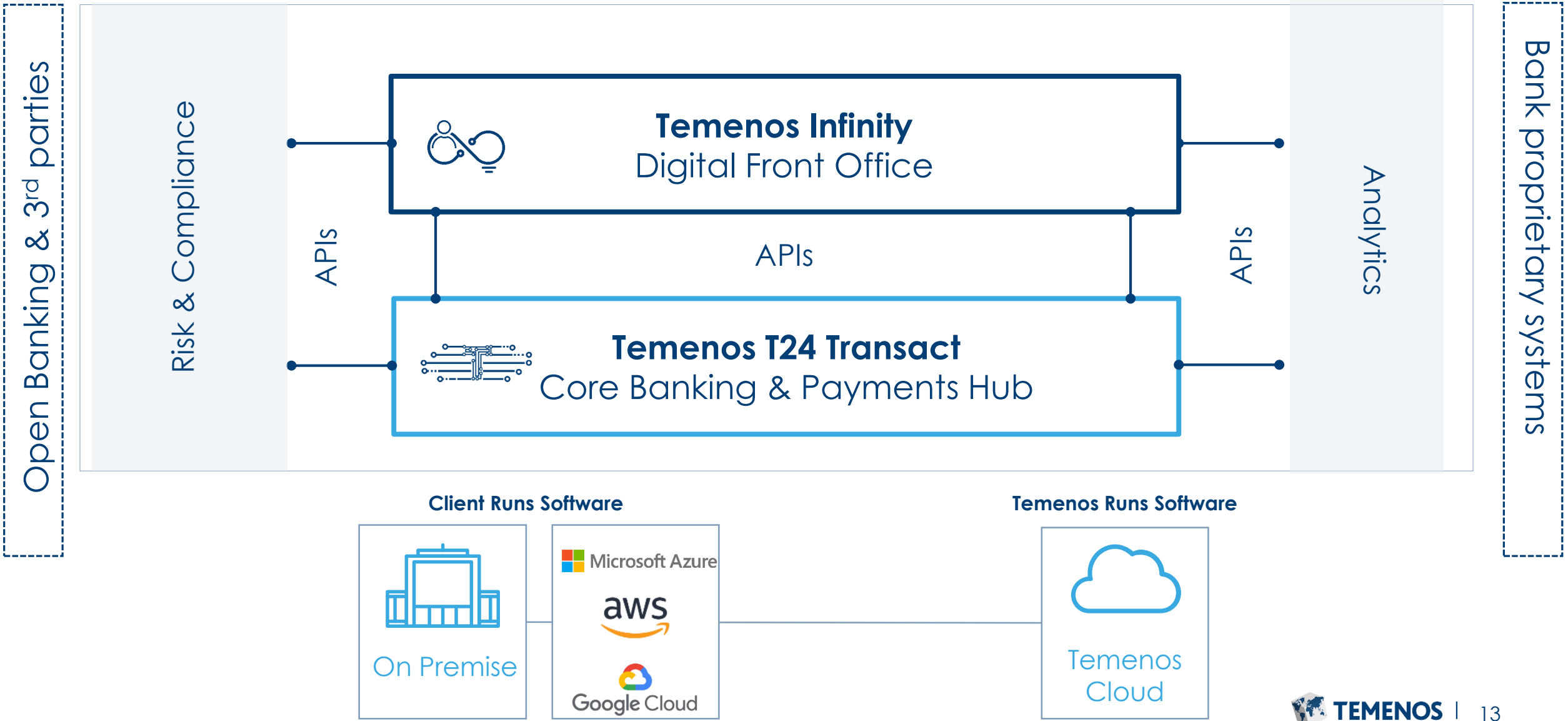
Real-time Analytics

Regulatory Maintenance

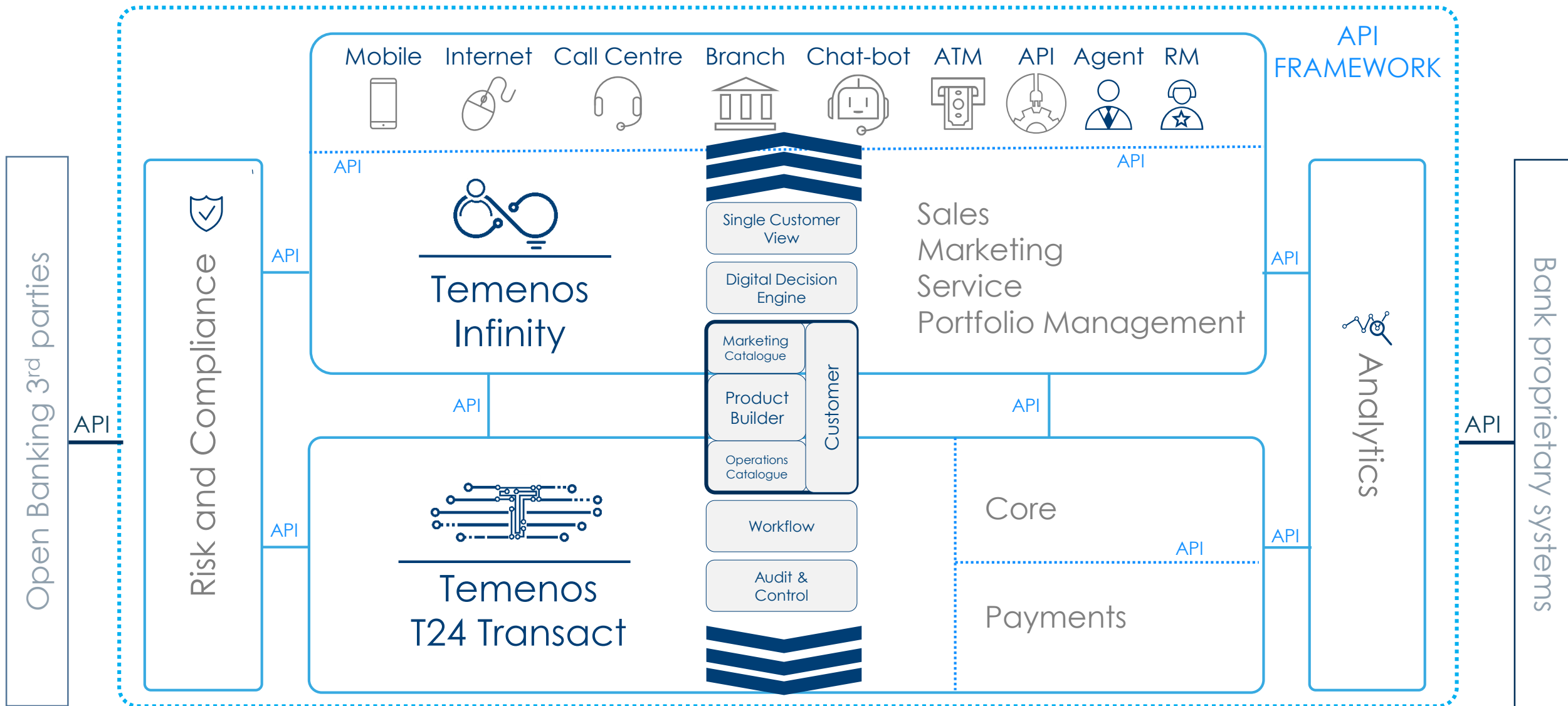
Continuous Deployment

And more....

# Temenos Software

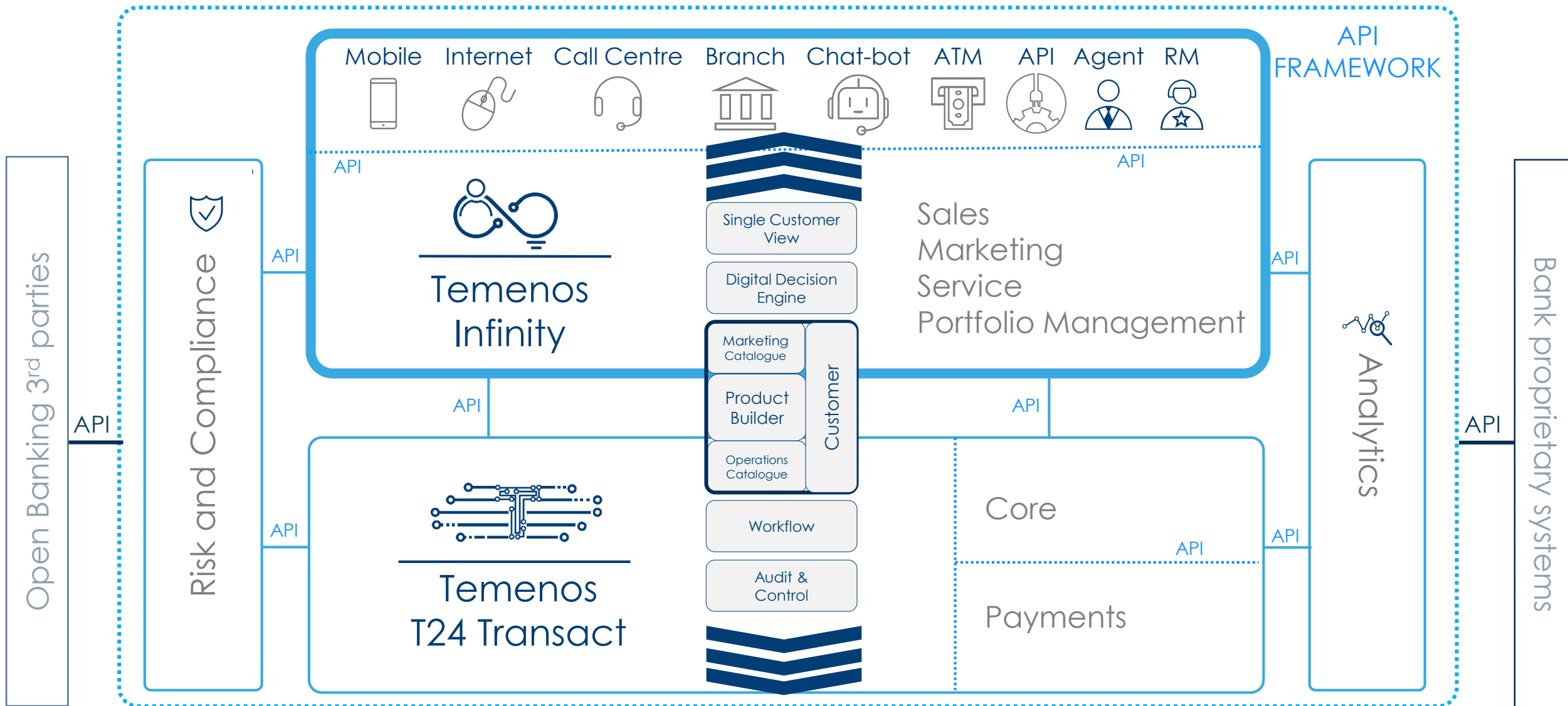


# Temenos Packaged Software





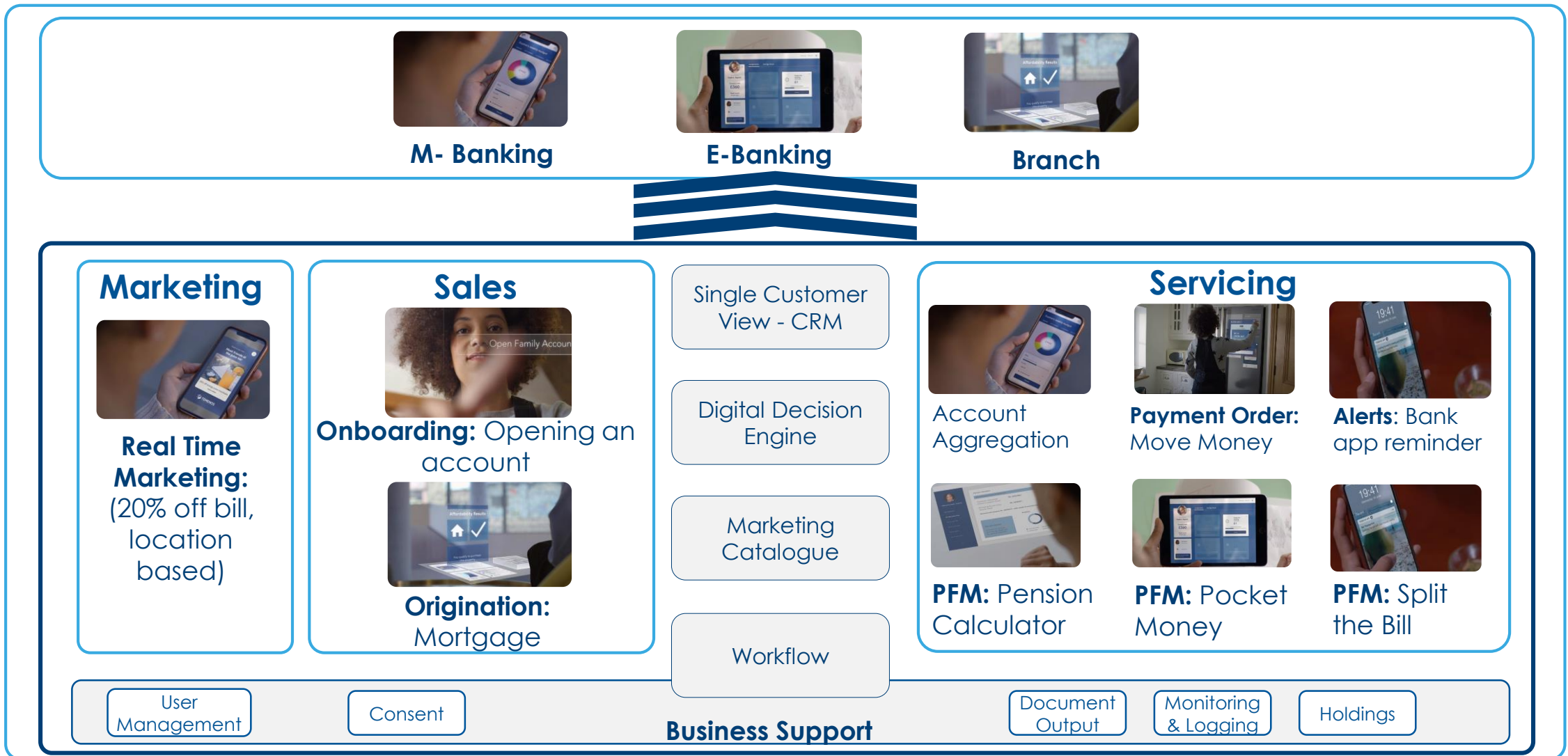
# Temenos Packaged Software - Infinity



# | Bank of Life

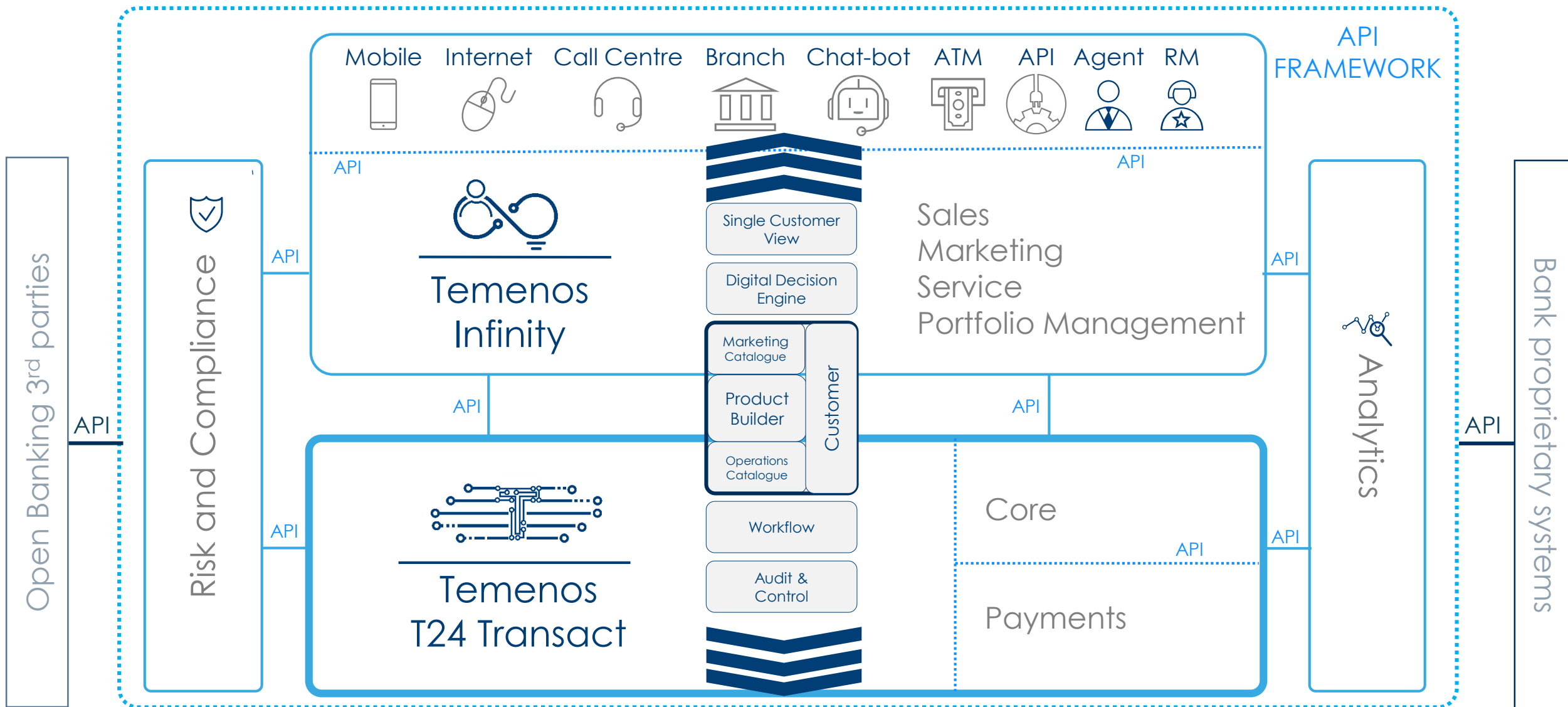


# Temenos Infinity





# Temenos Packaged Software



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# | Modern architecture



Hardware



Cloud native/ cloud agnostic



Interfaces



Open APIs



Applications



Containers & Infrastructure



Databases



Distributed Databases



# | Temenos APIs

[Home](#)[API Catalogue](#)[Community](#)[Sign In](#)

## Welcome

To the Temenos Developer Portal



## APIs benefits

✓ Get Started

✓ Decouple Temenos software  
Members can decouple Temenos software and invoke Temenos T24 service products that deliver value to Temenos Customers.

✓ Expand the Temenos community

[LEARN MORE](#)

✓ Foster creativity around Temenos products

✓ Reduce costs with plug and play integration

✓ Increase the speed of change

[LEARN MORE](#)



## Temenos APIs

✓ Become A Partner

✓ 479 Published APIs  
Developers will love? Engage with them and help catalyze the future of open banking.

✓ Upgradability and versioning

[LEARN MORE](#)

✓ Support relevant security standards

✓ Efficiently creation with modern tooling

[LEARN MORE](#)

✓ Temenos Training

Instructor-led tailored training delivered by highly experienced, certified trainers on a virtual or traditional basis.

# | API Catalogue

## 479 APIs

- Open Banking
- Analytics
- Wealth
- Corporate
- Manageability
- Origination

<http://developer.temenos.com/apis/provider-apis/overview.html>

### Party

Master party data; customers, counterparties, etc.

### Product

Master product data; products, rates, eligibility, etc.

### Holdings

Master holdings data; account, balances, portfolios, transactions etc.

### Order

Order management; payments, securities, etc.

### Reference

Reference data; rates, date etc.

### System

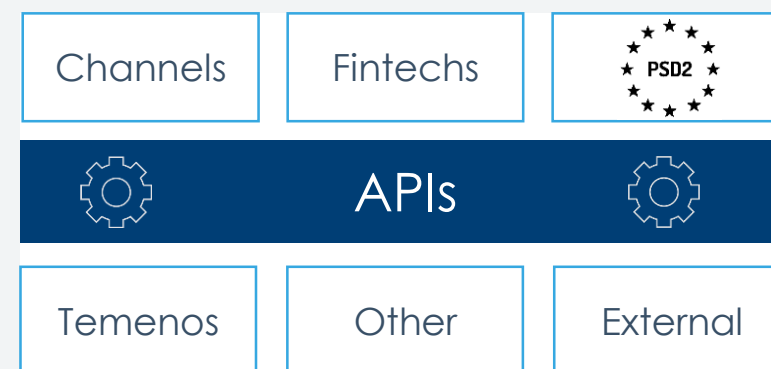
System information, jobs, servers, profiles, etc.

### Meta

APIs about APIs

# APIs and MarketPlace

Banking Services exposed as REST web APIs



100+ financial software products from  
50+ trusted fintech partners

Tested to work with Temenos  
software; quick to deploy

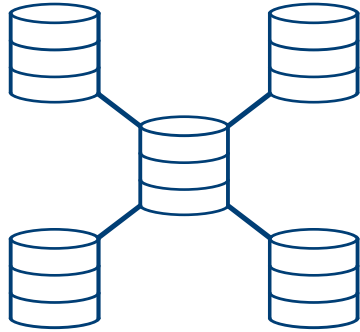
Accelerate innovation



APIs and self-service online digital store

# Distributed databases

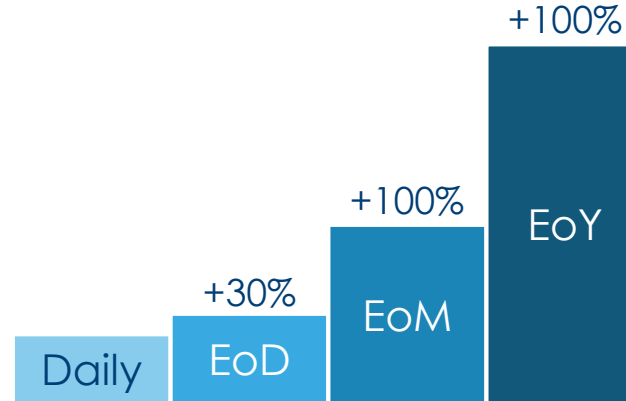
Initial tests on Nuodb



2x

Faster

Typical load vs. elastic scaling



5x

Lower provisioning

Potential savings



Up to 10x

Lower infrastructure costs

Lower cost, higher performance, higher resilience

(1) [Azure TCO calculator](#) (2) [AWS TCO calculator](#)  
(3) [50% decrease of hosting infrastructure investment per customer with Nuodb](#)  
(4) [Deutsche Bank: 6x better efficiency of computing resources using containers](#)



# How does Temenos Software support Digitization



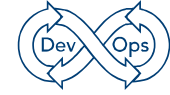
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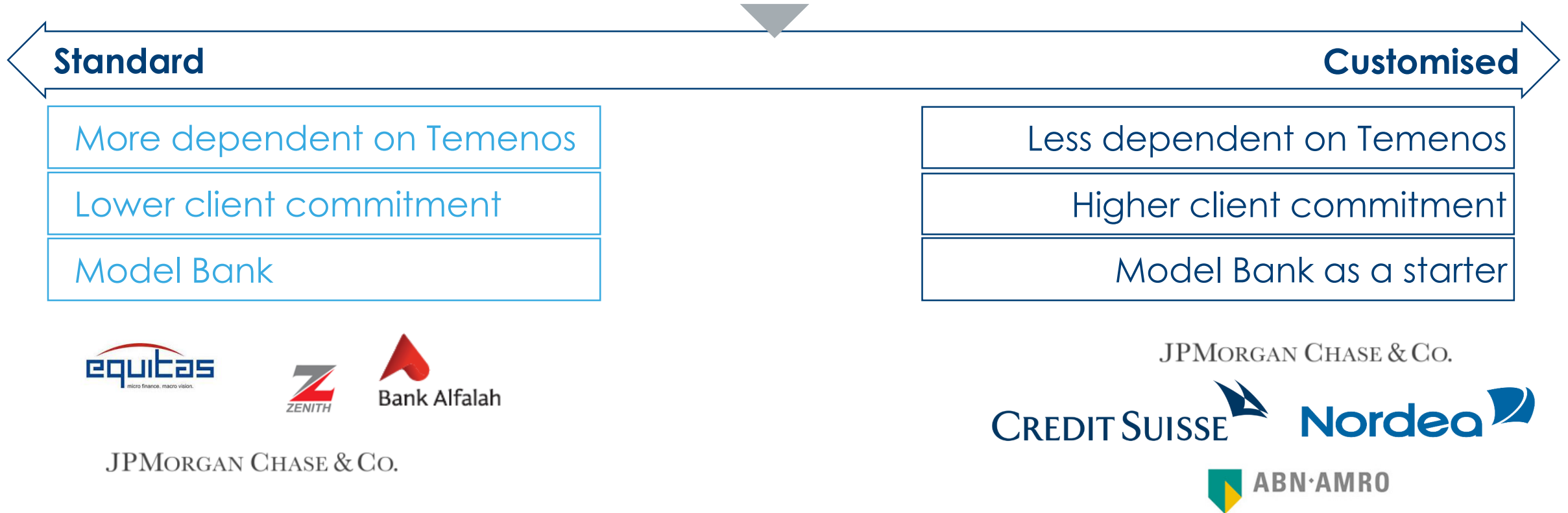


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# Standardization or customization

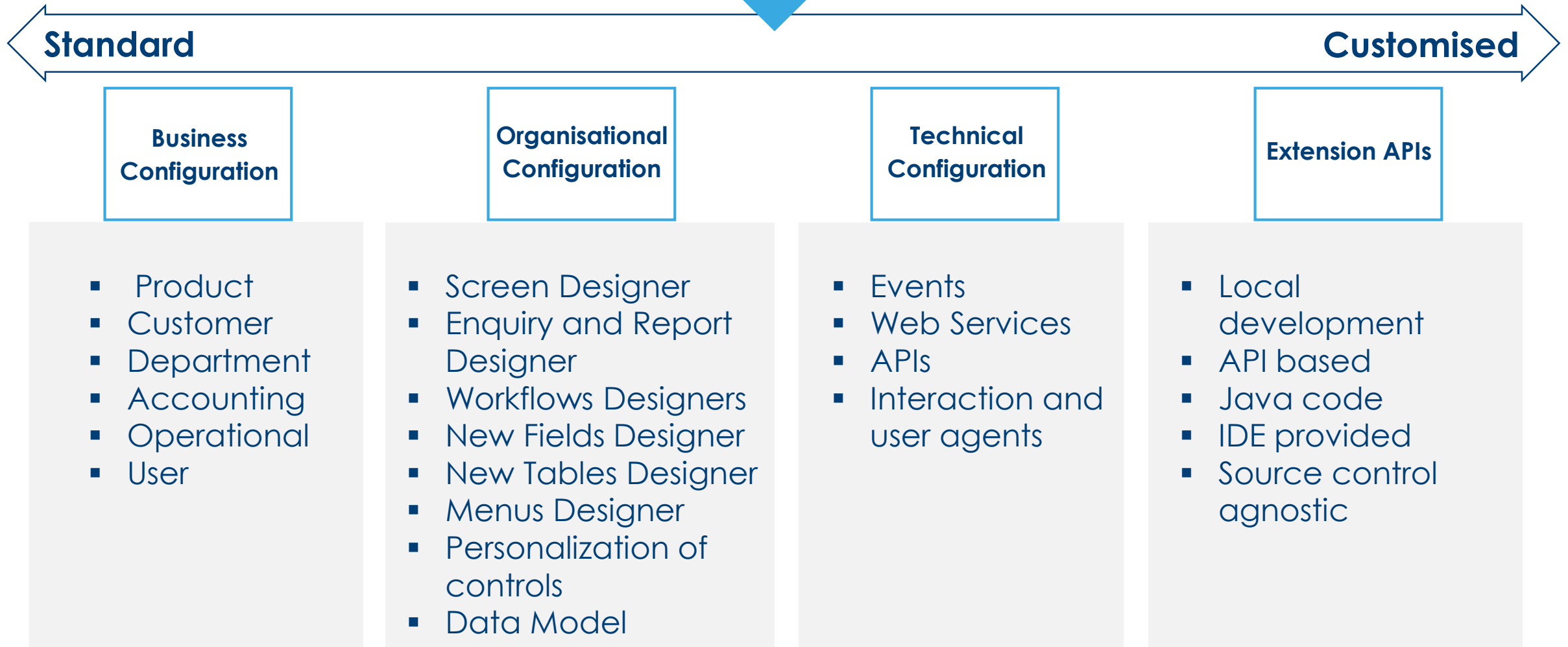
Variable autonomy from Temenos



Our clients can select at any point how much autonomy they need

# Client DevOps, from business config to development

Variable autonomy from Temenos



| DEMO



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# | Summary

- Temenos Infinity and T24 Transact are the result of the normal evolution of Temenos Software.
- Infinity and T24 Transact are upgradable, packaged, with regional models.
- Using Cloud agnostic, API based technology
- Supporting required pace of change in digitization by Continuous Deployment

**Thank You**