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London – 4 July 2019



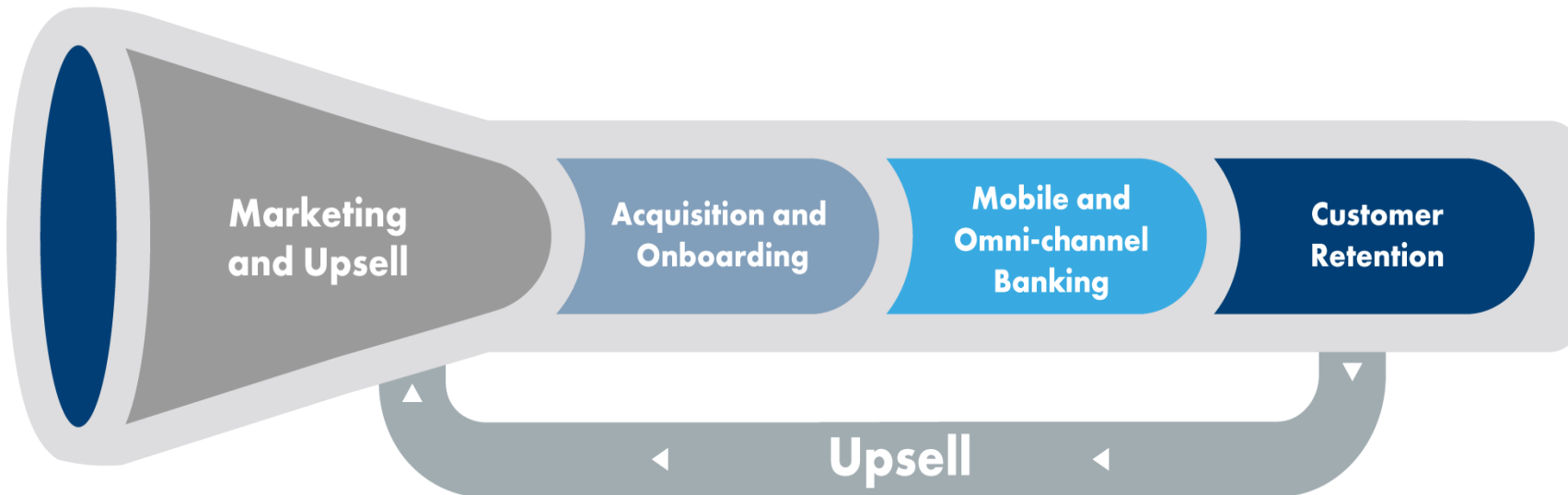
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Engaging the customer from marketing through retention

Data Driven customer journeys

Core



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T24 Transact

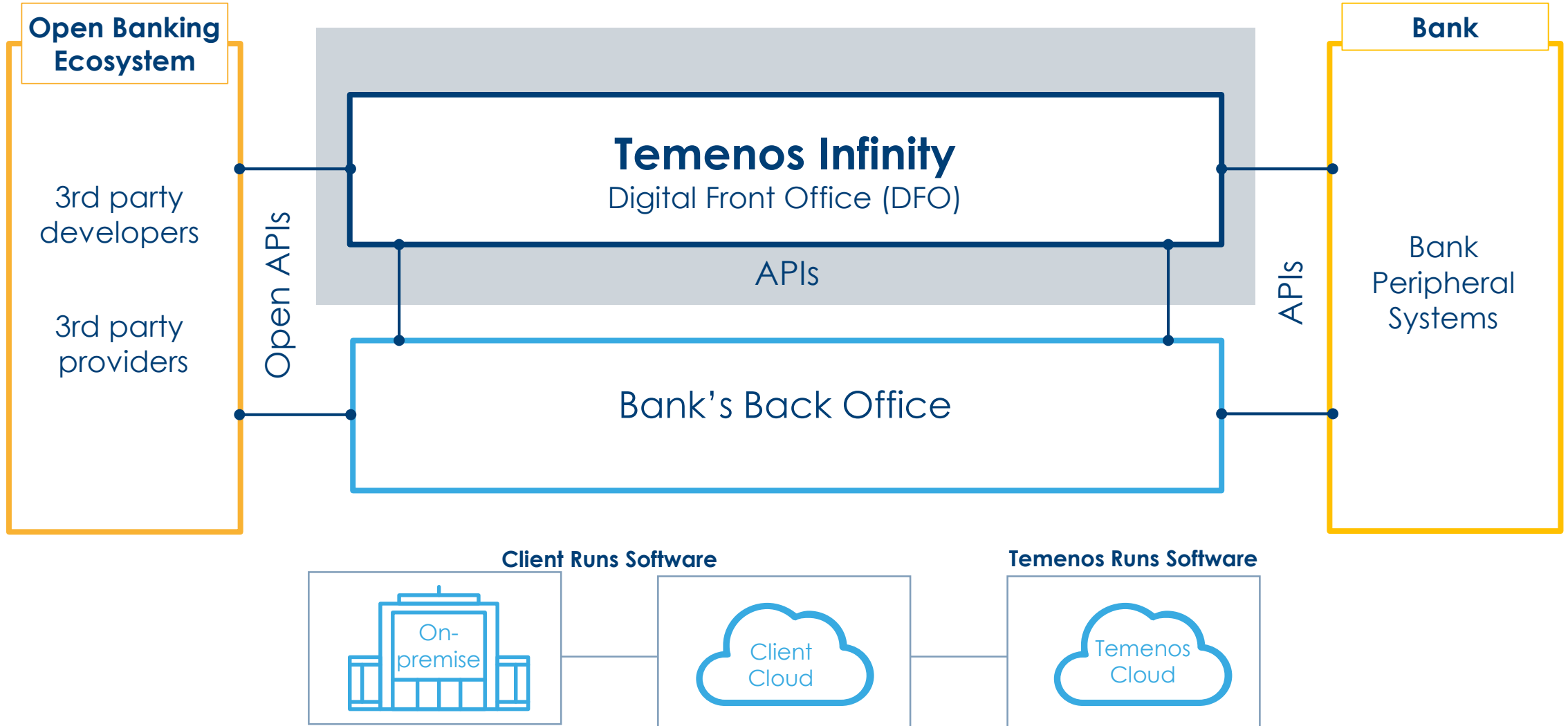
Commercial core systems

Internally developed core banking

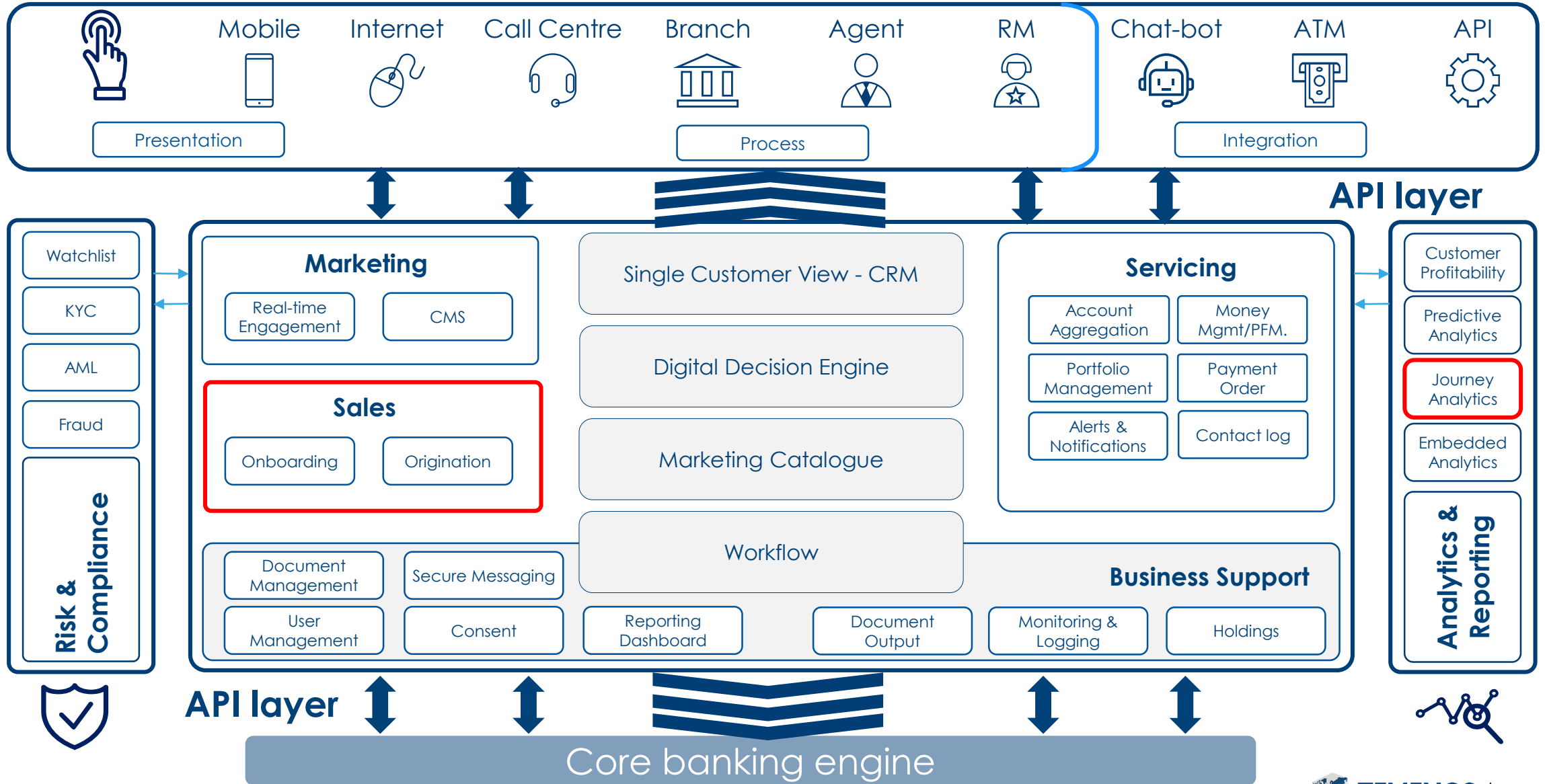


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The Temenos Infinity – Standalone

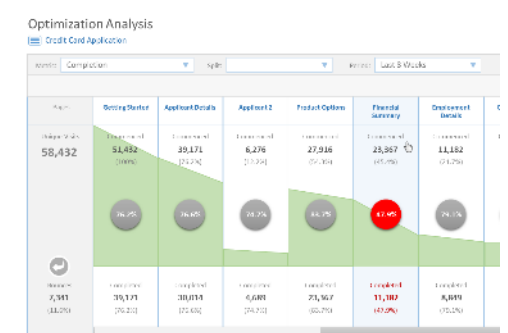


Temenos Infinity





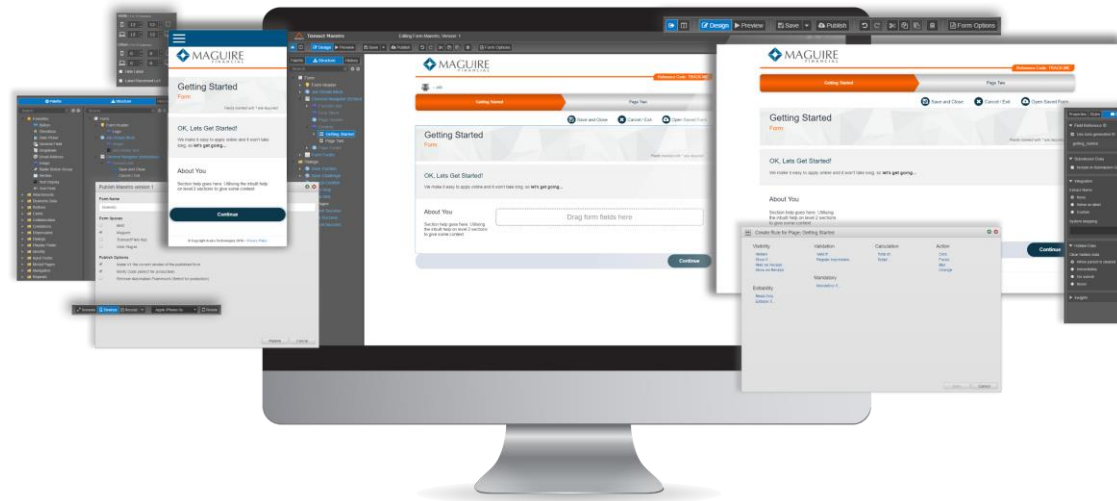
OPTIMIZE



Maestro

The customer experience development environment, purpose-built for the design of financial customer journeys

- Build new, re-usable components or leverage pre-built, drag and drop components
- Develop business rules, validation rules, and other form-based logic quickly
- Utilize standard development tools and practices

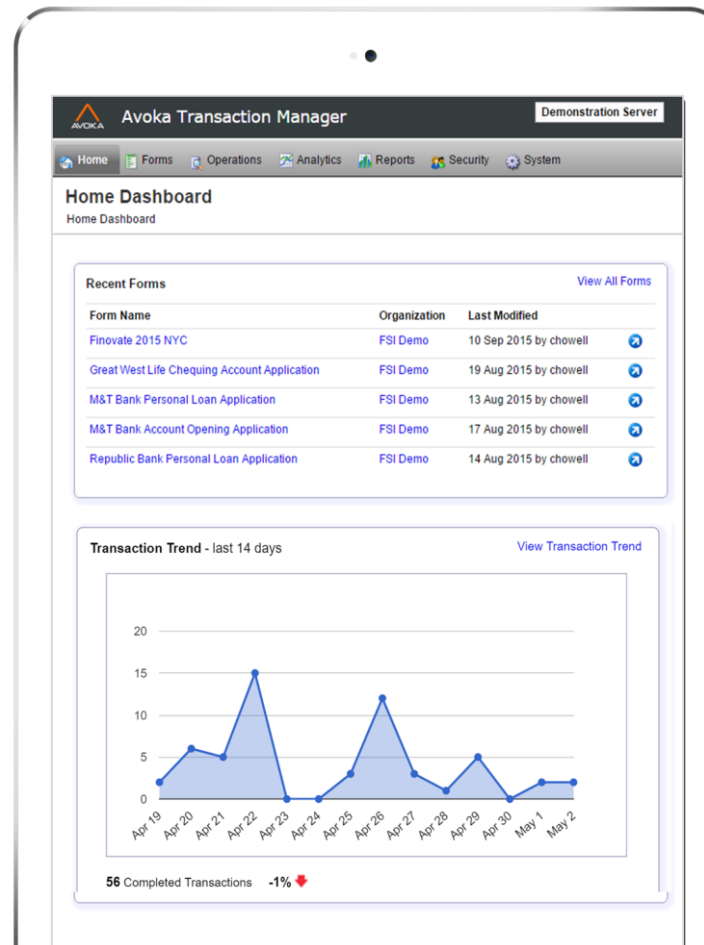


- Rapid design
- Omni-channel experience
- Device preview
- Rapid proofs of concept
- Language localization
- Accessibility and translation support

Transact Manager

The heart of the Journey Manager platform

- Save and Resume
 - Enable users to start on one channel, then resume elsewhere, with no login or password creation required
- Omni-channel enablement
 - Connect mobile, online, branch, and the call center to create a continuous experience designed to acquire and onboard customers
- Product bundling orchestration
 - Cross-sell multiple products from one application and complete multiple forms from a single input source using built-in bundling
- Extensibility
 - Accommodate unique integration requirements with more than 20 extension points

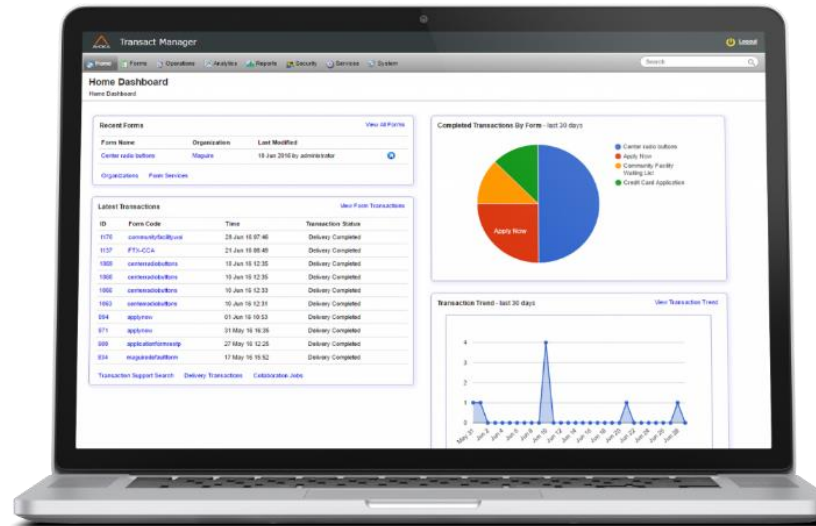


- Collaboration between parties
 - Pass an application between co-applicants or provide call center assistance to complete an abandoned application
- Digital signature integration
 - Offer digital signature options ranging from simple scribble signatures for touch devices to integration with digital signature providers added directly to the design
- Attachment management
 - Upload and handle attachments for supporting documents and bundling with the completed package

Journey Manager

A server application that hosts forms, controls interaction with customers, calls on specialized services like identity verification or risk analysis, and exchanges data with back office systems of record.

- Single sign-on
 - Customize SSO packages using standard protocols
- Event logging
 - Access logs of all key usage for security, audit, and compliance requirements
- Performance, Scalability, Fault tolerance
- Encryption
 - Set advanced configurations to satisfy encryption needs



- Integrated A/B testing
 - Compare multiple application versions to identify the optimal customer experience
- Security roles and permissions
 - Set granular access controls and permissions to applications and system operations
- Reporting and scheduled jobs
 - Schedule jobs and tasks and create automated reports

Journey Analytics

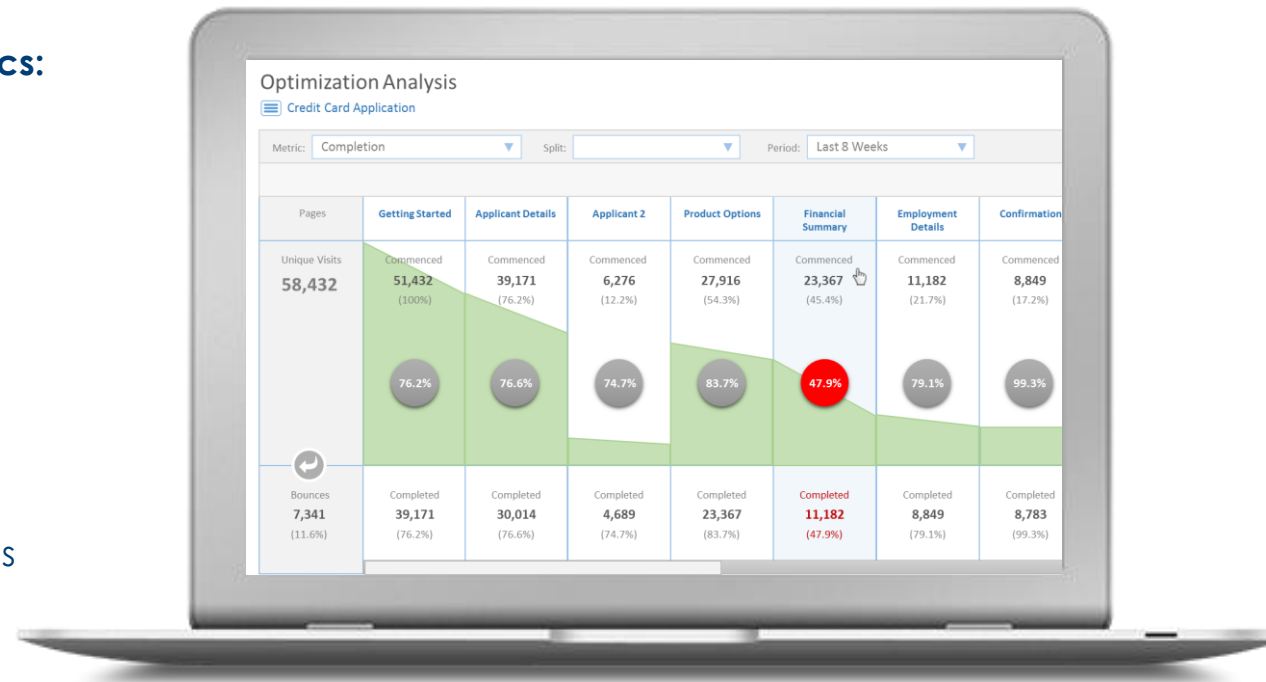
Behavioral analytics, focused on identifying abandonment hotspots and enabling data-driven decisions for continuous optimization

Comprehensive analytics:

- Completions
- Conversion rate
- Time to complete
- Active sessions
- Keystrokes
- Field error rates
- Segmentation

Reports:

- Optimization analysis
- Dashboard
- Drop-off
- Timeline
- User Journeys
- Data Export



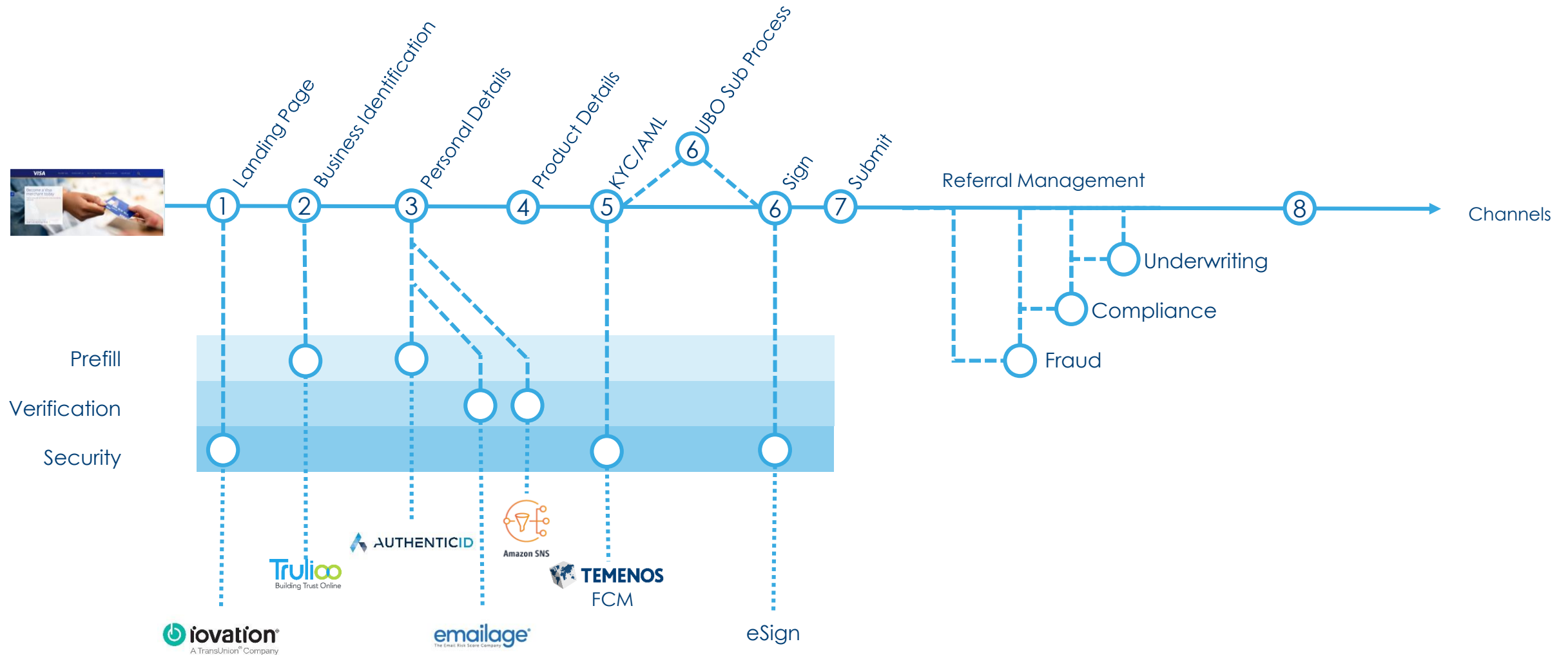
Fine-grained filters:

- Time period
- Device distribution
- Operating system
- Browser
- Screen size
- Location
- Custom Milestones-New!

Security:

- AES-256 encryption
- Fully-anonymized data
- Data access control through Avoka Transact Manager

Example Acquirer Customer Journey – Unauthenticated User



| DEMO



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Thank you

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