TRF

TEMENOS
REGIONAL
FORUM

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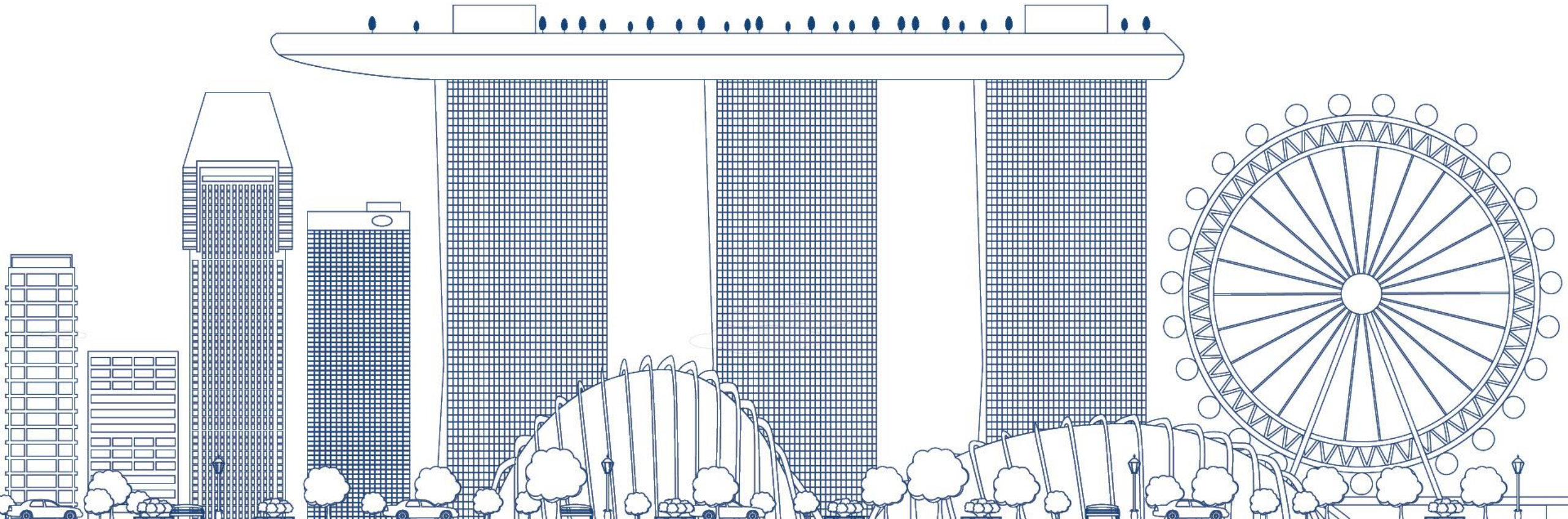
Singapore – 16 July 2019

TEMENOS

THE BANKING SOFTWARE COMPANY



Innovating in Data and Analytics in Modern Digital Banking

Chee Kiat Loy
Principal Consultant, Business Solutions, Temenos

16 July 2019

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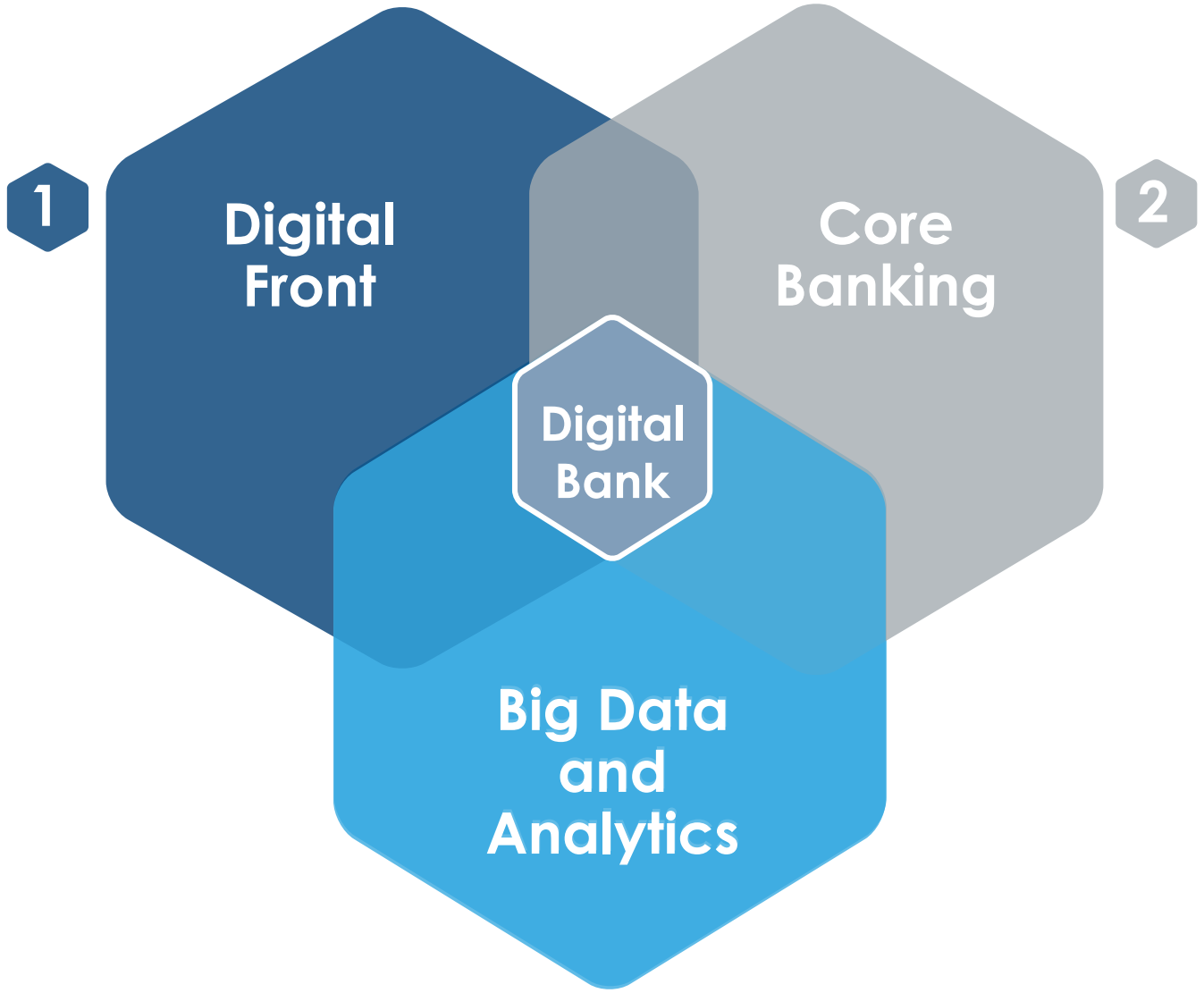
What is a Modern Digital Banking Platform?

Fit with Into global ecosystem - Open Banking

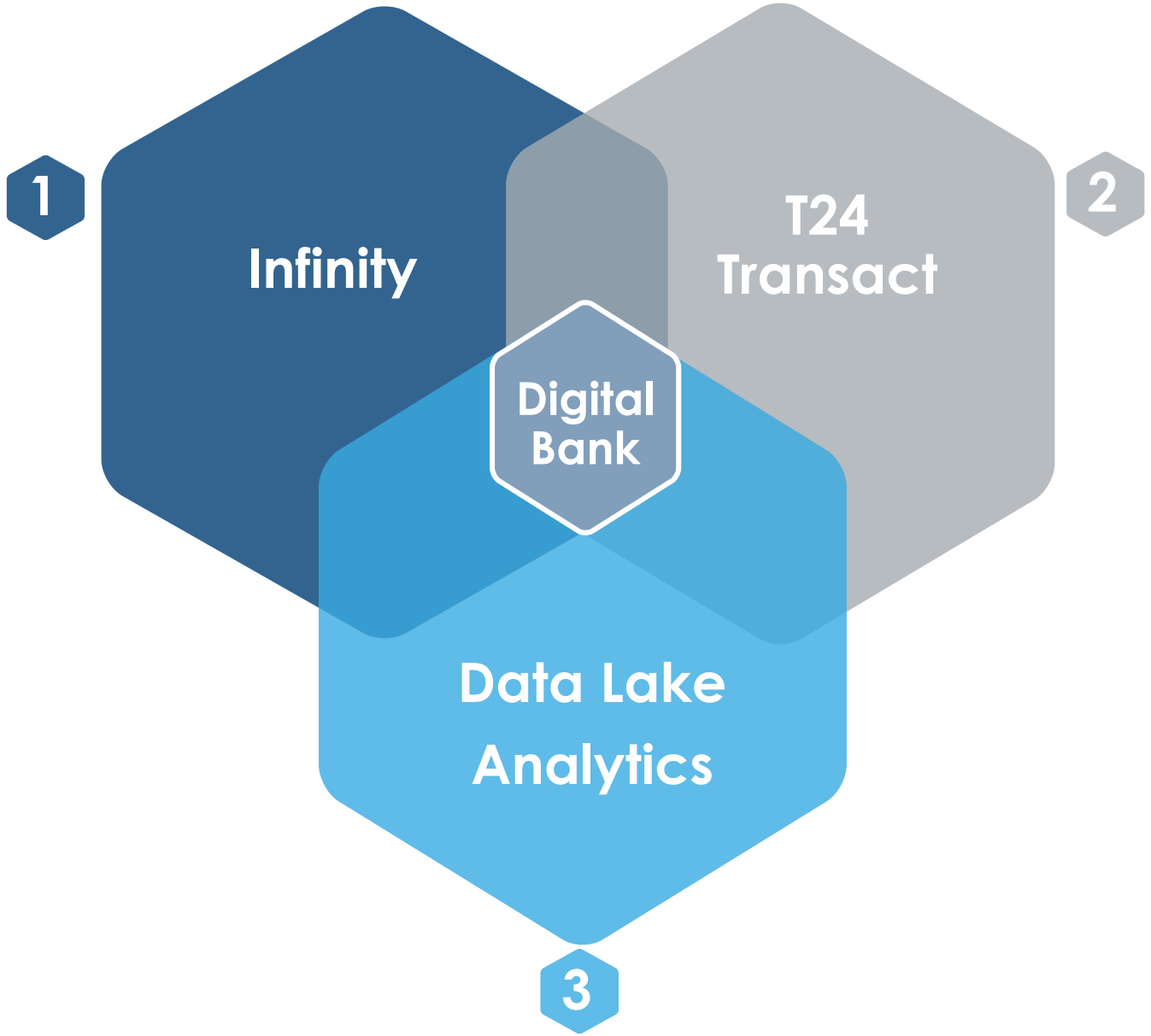


Support the pace of Innovation

Temenos Digital Banking

Integrated Packaged Solutions

Open Architecture



Upgradable

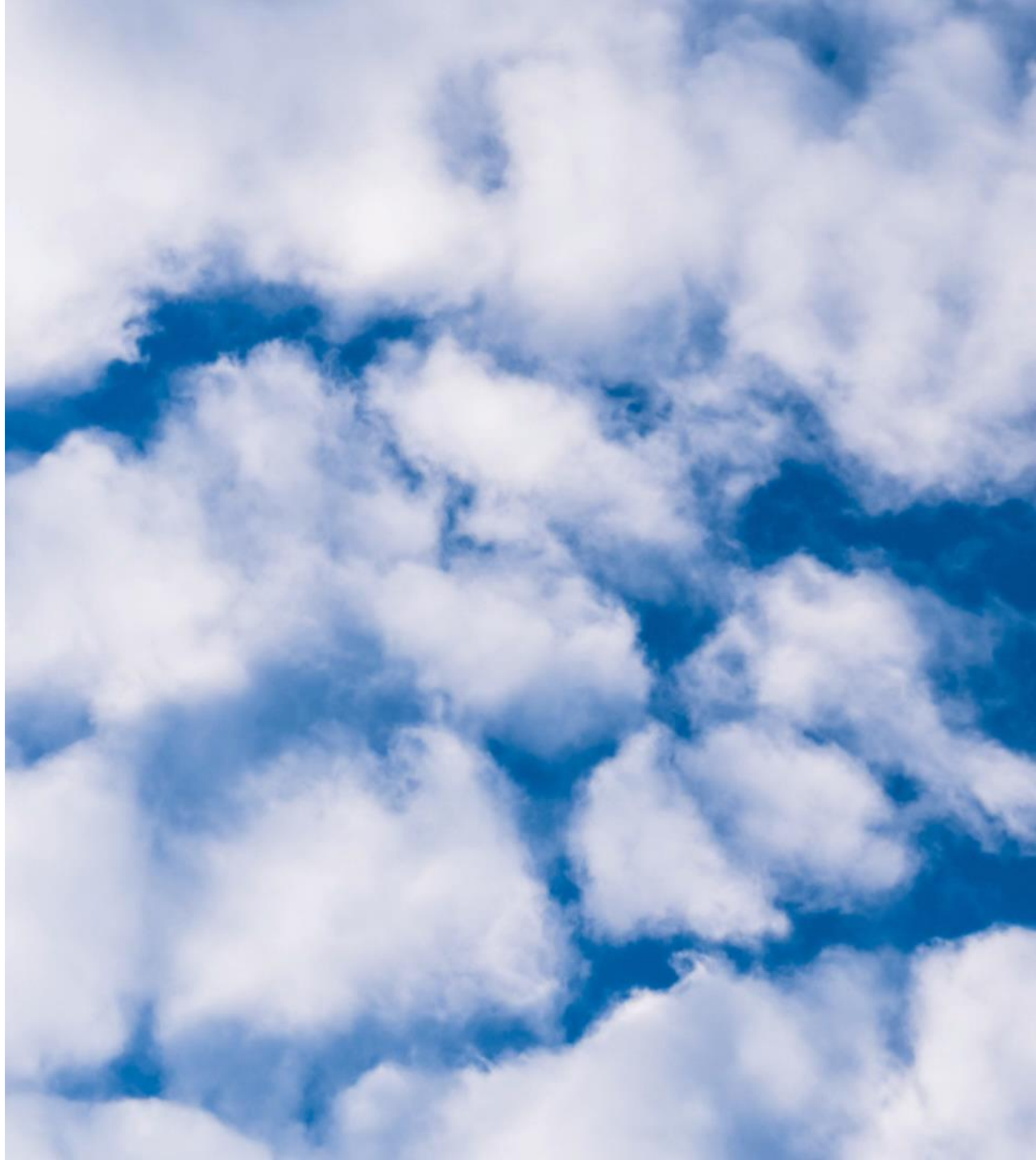
Cloud Native

Revolution in Data Technology

Siloed Infrastructure	→	Integrated Platform
Proprietary	→	Open Standard
Batch Jobs	→	Streaming
Rigid Structure	→	Flexible and All-Forms

Temenos Data Lake and Analytics

Scope
Features
Benefits



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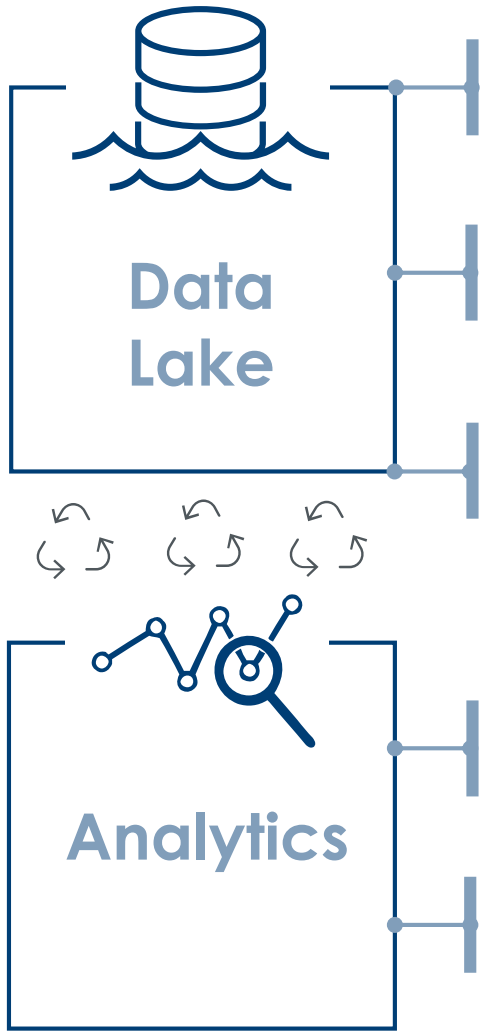
Temenos Data Lake and Analytics - Scope



Get access to real-time data from Temenos products in Big Data Architecture

Ingest all forms of data from internal and external sources benefiting from Big Data Architecture

Integrate, clean and transform all data in **single source of truth** with complete data lineage

Analytics on a single self-service platform with **packaged** content (report/KPI/dashboard/analytics)

Embed Analytics into business process-driven applications

Temenos Data Lake and Analytics - Features

Packaged Analytics
Hundreds of packaged reports, dashboards, visualizations, pivots, algorithms, and ML models. All embeddable to bring analytics to the decision.

APIs
Hundreds of packaged analytical APIs and framework to easily publish additional APIs. Integrated with Temenos Interaction Framework.

Cloud and Platform Agnostic
Multiple cloud and database options. Native capability for Azure. Support for Cloudera / Hortonworks distributions.

Streaming Data
Efficient extraction of core banking data for downstream consuming applications. Enable streaming analytics in the core.

Big Data Engineering
Perform highly scalable data ingestion and ETL operations including real-time machine learning.

Analytical Models
Packaged analytical and reporting models for multiple use cases in Retail, Corporate and Digital banking etc. Enable analysts with secure access to modelled data.

Data Compliance
Stay ahead of GDPR (or similar) regulations with granular security, erasure, subject access reporting, and data lineage.

Temenos Data Lake and Analytics - Benefits

Temenos Data Lake

De-risked Temenos data integration
Get it out of the box, in real time

Cost efficiency
No reskilling, Open standards,
Provides user friendly interface

Temenos Analytics

Fast go-live and Best Practices
Packaged contents

Data-driven decisions
in Temenos and other systems

Upgradable
Aligned with Temenos solution releases

Case Study
Transformation of Data Process

Simple File Extract

220 *mins*

Extracting from 3rd Party Data Warehouse

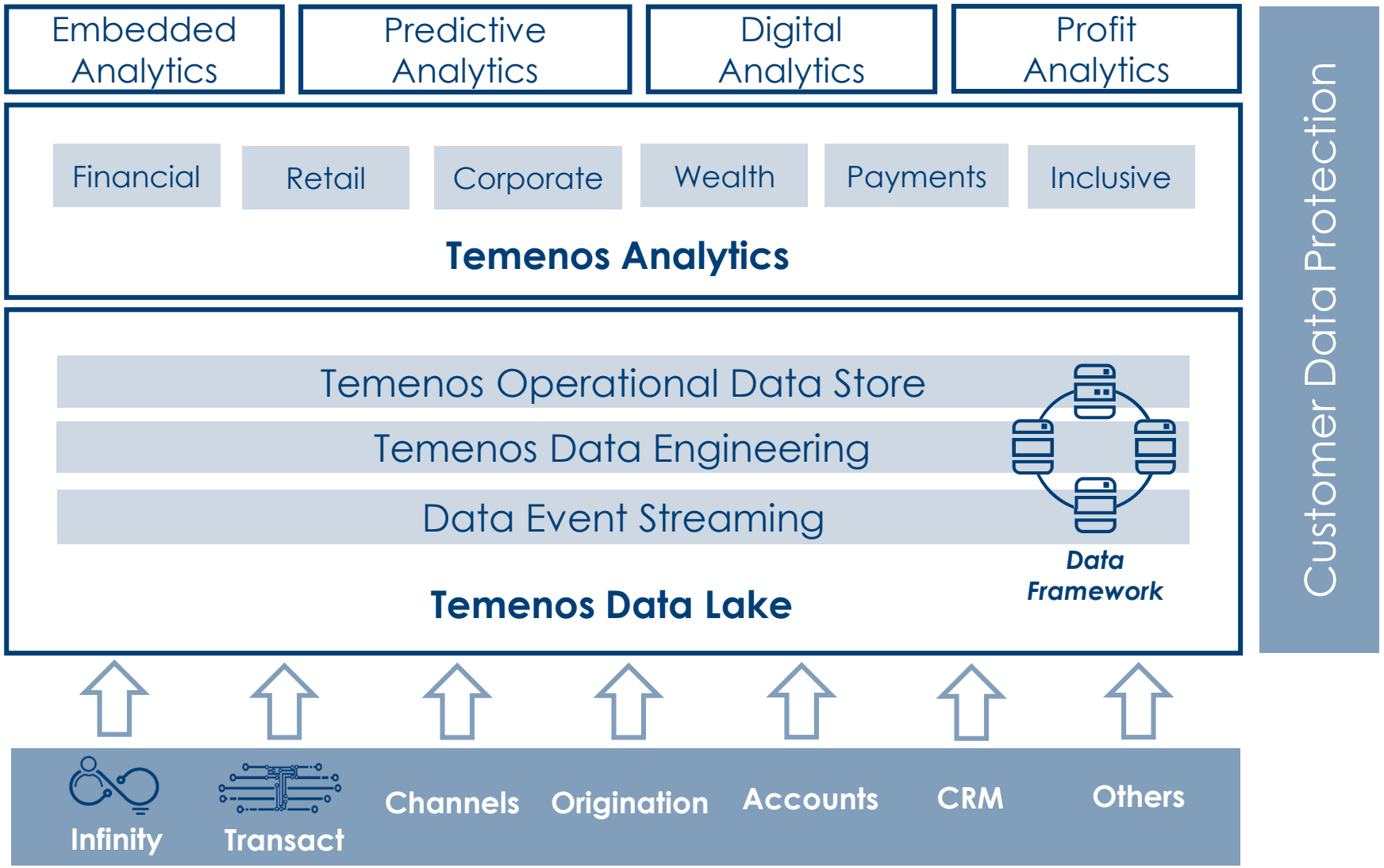
Data Event Streaming

22 mins

Extracting using Temenos Data Lake

10x Faster

Temenos Data Lake and Analytics



Temenos Datalake

Data and Analytics
Innovation Demonstration

Evaluate EVERY customer payment in real-time and utilize machine learning to determine if the customer's transaction depicts a ***"financial event"*** *which can facilitate a relevant product or service offer.*

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Demo – Real-Time Customer Engagement

Payments

Payments initiated from Temenos Payment Hub

Transact

T24 Transact verifies balances and performs statement entries

Temenos Data Lake

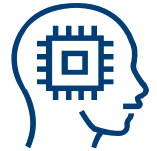
Data Event Streaming

Data Engineering

Temenos Data Lake is a FUNDAMENTAL product for digital banking

Operational Data Store

ODS stores data at rest for customers which is required to both train and score the model



Machine Learning

Scoring

TDE sends the prepared data to the ML model(s) for scoring. In this case Transaction Classification and Outlier.

Analytics

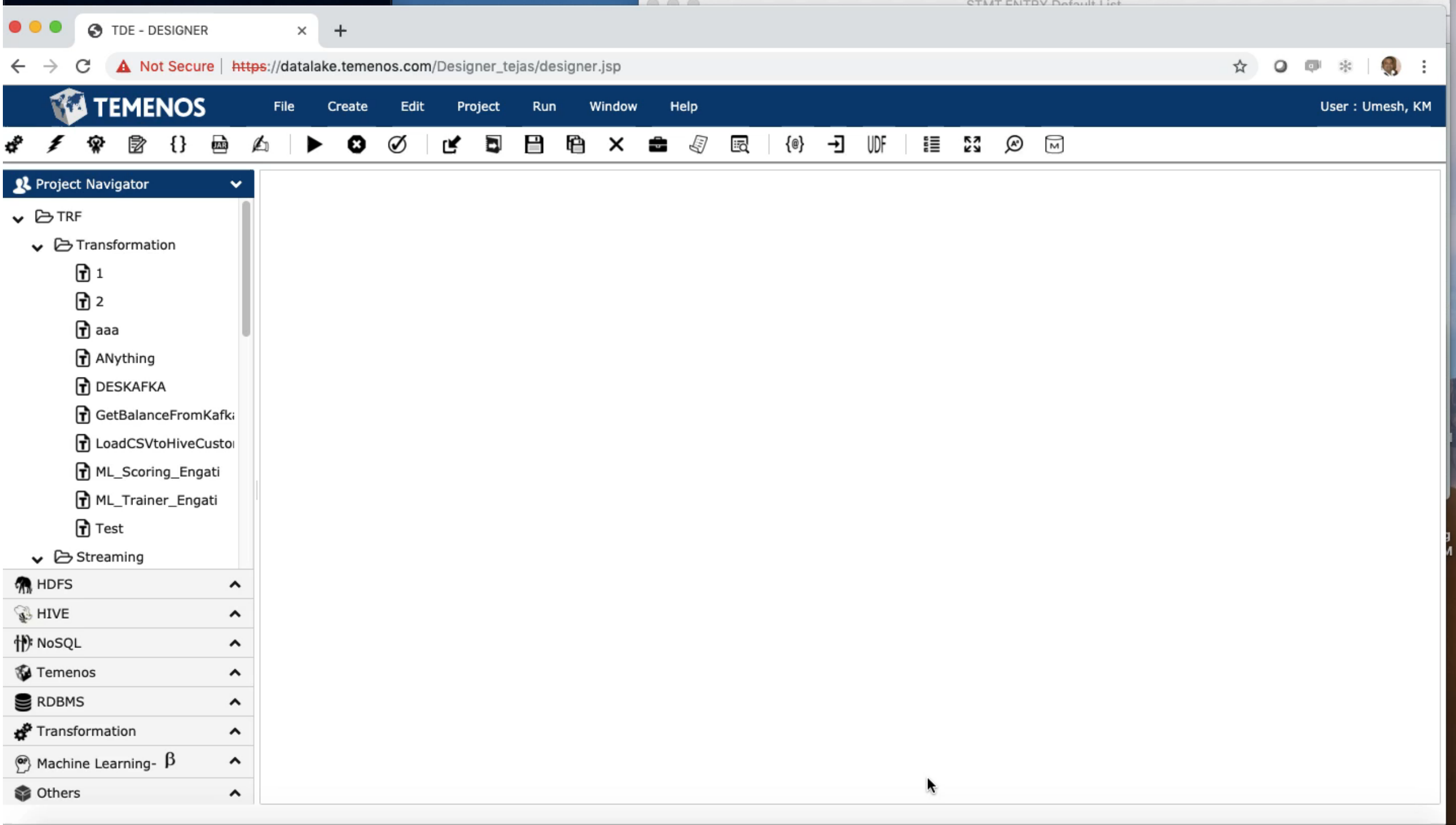
Temenos Analytics provides real-time analysis of all transactional activity

T24 Transact

Users of T24 Transact embedded analysis relevant to their role

Infinity

Infinity creates real-time CRM opportunities for action by the CS Agent or Channels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File
Create
Edit
Project
Run
Window
Help
User : Umesh, KM
UDF
Project Navigator
TRF
Transformation
1
2
aaa
ANything
DESKAFKA
GetBalanceFromKafk
LoadCSVtoHiveCusto
ML_Scoring_Engati
ML_Trainer_Engati
Test
Streaming
HDFS
HIVE
NoSQL
Temenos
RDBMS
Transformation
Machine Learning- β
Others

Thank You

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