Innovating in Data and Analytics in Modern Digital Banking

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What is a Modern Digital Banking Platform?

1. Digital Front

2. Core Banking

Digital Bank

Big Data and Analytics

Fit with into global ecosystem - Open Banking

Support the pace of innovation
Temenos Digital Banking

Integrated Packaged Solutions

Open Architecture

Upgradable

Cloud Native

1. Infinity
2. T24 Transact
3. Digital Bank

Data Lake Analytics
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
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

Extracting from 3rd Party Data Warehouse

220 mins

Data Event Streaming

Extracting using Temenos Data Lake

22 mins

10x Faster
Temenos Data Lake and Analytics

Temenos Analytics

- Embedded Analytics
- Predictive Analytics
- Digital Analytics
- Profit Analytics

- Financial
- Retail
- Corporate
- Wealth
- Payments
- Inclusive

Temenos Operational Data Store

- Temenos Data Engineering
- Data Event Streaming

Temenos Data Lake

Customer Data Protection

Infinity Transact Channels Origination Accounts CRM Others

Data Framework
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.
Demo – Real-Time Customer Engagement

Temenos Data Lake

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

**Data Event Streaming**

**Data Engineering**

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

**Transact**
T24 Transact verifies balances and performs statement entries

**Payments**
Payments initiated from Temenos Payment Hub

**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
Thank You