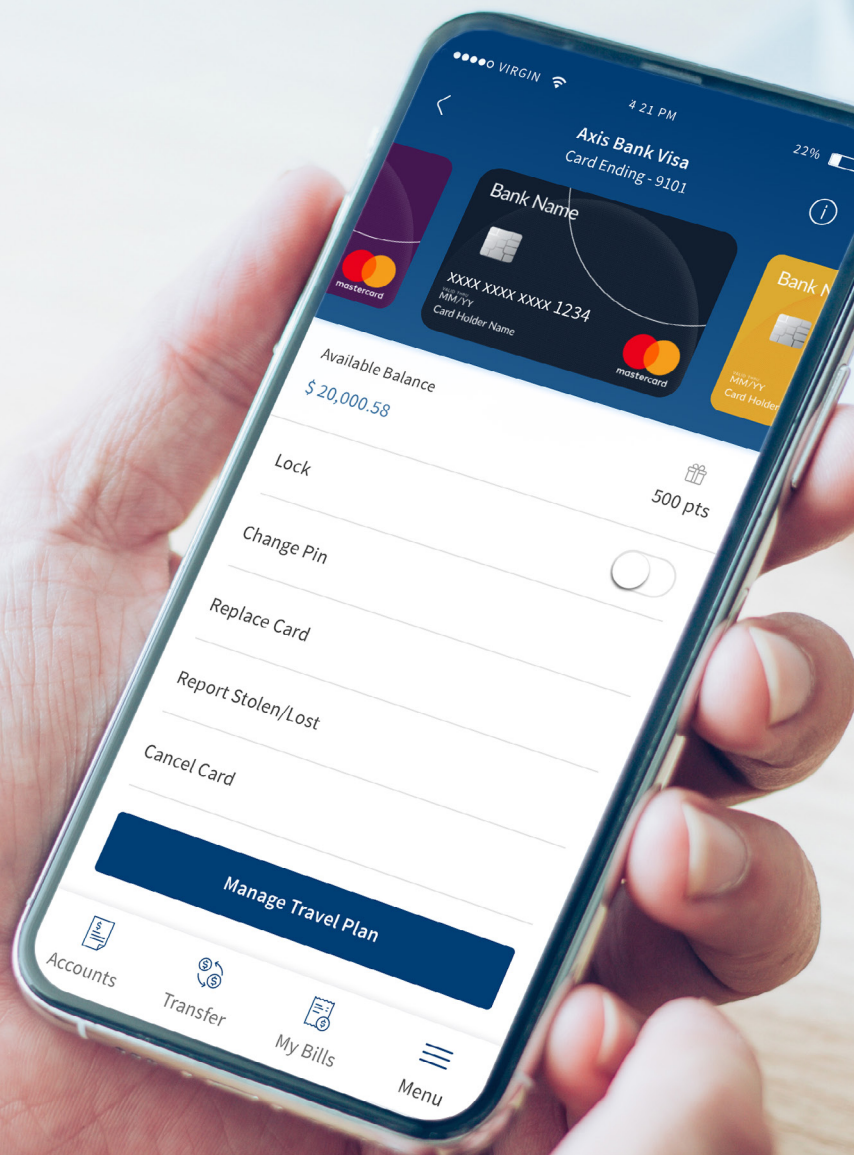




TEMENOS

Infinity

Temenos Infinity is the platform for business transformation that helps financial institutions to accelerate their digital transformation initiatives, bringing world-class front and middle office transactional capabilities. It enables financial institutions to reimagine the way that they engage with their customers – through both digital and physical channels – creating a consistent and seamless experience.





Temenos Infinity is core agnostic and available as SaaS, in the cloud, or on-premise, offering tools and templates to accelerate your adoption. It removes the complexity of integrating digital banking services with multiple back office systems – enabling you to launch engaging digital solutions, fast, across all banking sectors.

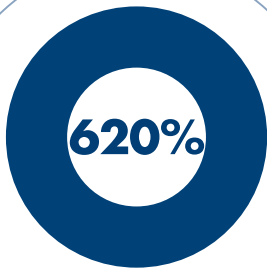
Whether onboarding new accounts, providing an omnichannel experience, offering exceptional service, or a combination of all, Temenos Infinity provides digital banking capabilities that can adapt to any market or strategic change. It's digital banking without limits.

“We are at the beginning of an exciting journey as we build an industry-leading digital bank that will be beautifully simple and rewarding. We are committed to delighting our customers by providing a seamless, end-to-end experience across all channels. With Temenos’ advanced cloud technology, we will have the agility to bring new products to market and differentiate the customer experience. We will also benefit from the speed of deployment and gain operational efficiencies.”

— Greg Boyle, CEO, Virgin Money Australia (Australia)

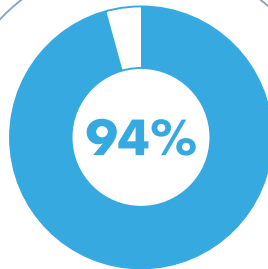
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WE CARE ABOUT DELIVERING RESULTS FOR OUR CLIENTS



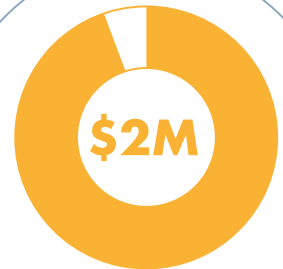
Improvement in Accounts Opened Online

\$24B AUM bank replaced account opening with Temenos onboarding. Monthly accounts opened went from 2,100 to 13,000.



Product support Apply Online

Credit Union digitized 47 product applications in 18 months and received 2,400 digital applications in the first week of go-live.



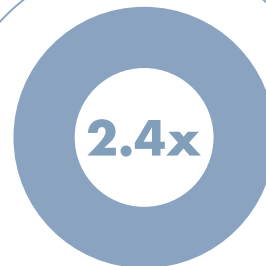
\$2M/mo in new cross-sell revenue

A \$2.2B credit union added automated cross-sell offers to new account and loan origination, generating \$2M in new monthly revenue.



App Store Rating

A \$1.5B credit union increased app store rating from 2.4 to 4.6 with Temenos Infinity mobile banking and saw 16% mobile growth in 2019.



Increase in Products/Cust

Clients at a \$25B bank using 1:1 banking (Engage) via digital channel have 5.85 products/client vs 2.4 for non-Engage users.



How Do We Address Your Goals and Challenges?

Consumers nowadays expect the same kind of responsive experience for their banking needs as they get from ecommerce sites. In order to attract and keep customers, financial institutions must ensure that their digital experience is easy, consistent across channels, secure, and delivers on expectations.

Infinity empowers financial institutions to transform digital banking experiences so they can compete today and lead their customers into the future.

Unlike slow-moving or rigid out-of-the-box application providers, Infinity empowers accelerated deployment of a full portfolio of frictionless, personalized, and secure banking applications that attract new customers and drive long-term customer loyalty.



More specifically the platform enables banks to:



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 Experience — 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.

Infinity enables financial institutions to futureproof their customer relationships by facilitating rapid delivery of exceptional digital banking experiences that keep pace with changing customer needs.

What Our Solution Covers?

The award winning Temenos Infinity digital banking platform supports banks of all size in their digital transformation journey. The platform 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.

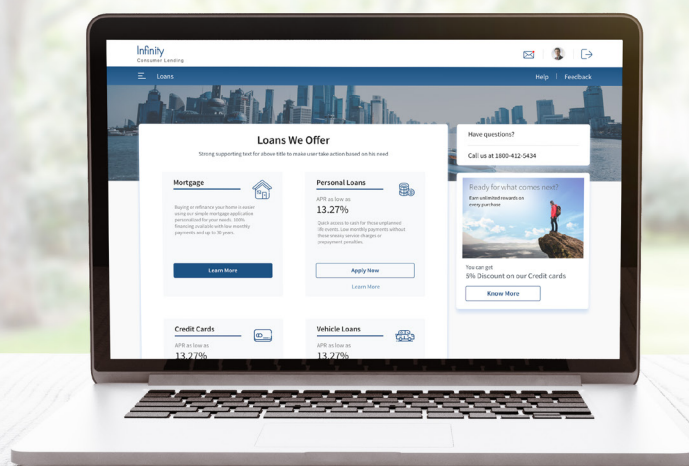
Infinity provides the flexibility to drive digital transformation at any stage for a financial institution, whether they are looking to upgrade from a legacy application or accelerate the process of becoming a fully digital organization. By providing both market leading, design-driven apps and a robust, open, scalable digital platform, Infinity can meet the unique needs of a financial institution regardless of where they are in their digital journey.

Temenos Infinity Digital Banking Platform

The Temenos Infinity digital banking platform is an open and flexible solution that can power any banks digital transformation through reusable front-end components, visual workflow and rules editors, a robust API orchestration layer. It empowers bank employees with customer admin tools, end-to-end analytics and embedded AI capabilities. The platform is built for change and enables banks to change their front-end every day and stay always on.

Temenos Infinity Apps

Temenos Infinity offers a set of pre-built applications for all banking segments (Retail, Business, Corporate, Wealth) as well as solutions for business areas such as Onboarding & Origination, digital customer engagement (Engage) and Real-time Campaigns.



Temenos Infinity – Digital Banking Platform Architecture

Next Generation Digital Architecture to Scale Your Business



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.



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.



Distribution Services

API-driven microservices in Temenos Infinity allows the separation of client phrasing application of back end systems, increasing agility and speeding time to market for apps built both by financial institutions themselves and by Temenos and its partners.



Event store

Make your banking apps fully reactive to changes that happened in the business by utilizing the event-driven architecture of Temenos Infinity. Every action by the user is logged as a change and any front-end service can subscribe to an individual stream of events that enables the apps to consume changes coming from your bank.



Front-end Object Services

Temenos Infinity supports rapid app building by delivering an extensive set of reusable front-end objects that can be used by financial institutions themselves and by Temenos or its partners to construct apps. Thanks to the layered architecture of Temenos Infinity, Digital Teams don't need to worry about the entire application stack during app development enabling banks to construct new apps and implement changes at speed.



API Orchestration Layer

A central piece to your digital landscape, Temenos Infinity offers a powerful API orchestration platform that communicates your apps to all backend systems and the crucial Temenos Infinity services such as workflow, rules, events and decisioning, removing complexity and enabling reusability and easy management of your back-end services and APIs.



Temenos Infinity – Digital Banking Platform Tools

Powerful Tooling to Equip Your Digital Teams



App Deployment Manager

Use industry-standard deployment manager to power your CI/CD process and manage the lifecycle of your apps end-to-end. Allow your Digital Teams to publish app changes quickly and efficiently across channels.



Decision Engine

Automate your complex business decisions with a powerful decisioning engine built on industry best practice solutions. Use a visual designer to create decision trees and change business rules via configuration without the need for heavy development. Use modern AI capabilities to power your bank's business decisions.



Workflow Editor

Automate your business process with a powerful workflow editor built on industry best practice solutions. Use a visual workflow designer to define and change your banking processes with ease without heavy development. Have the freedom to connect your existing BPM solutions to Temenos Infinity easily to realize the most from your previous investments.



E2E Analytics

Track your customers through the entire customer lifecycle using advanced E2E analytics capabilities by Temenos Data Lake. Combine data collected from your front-end apps with data coming from your core banking and other enterprise systems to understand your customer's behaviour and measure customer profitability through the entire lifecycle from on boarding to account closure.



Employee Facing App

Enable your product managers, digital marketers, branch employees, customer service agents and Digital Team with an administration tool to manage your digital banking platform. Maintain customer and employee-related information and configure the behaviour of digital banking applications from one place.

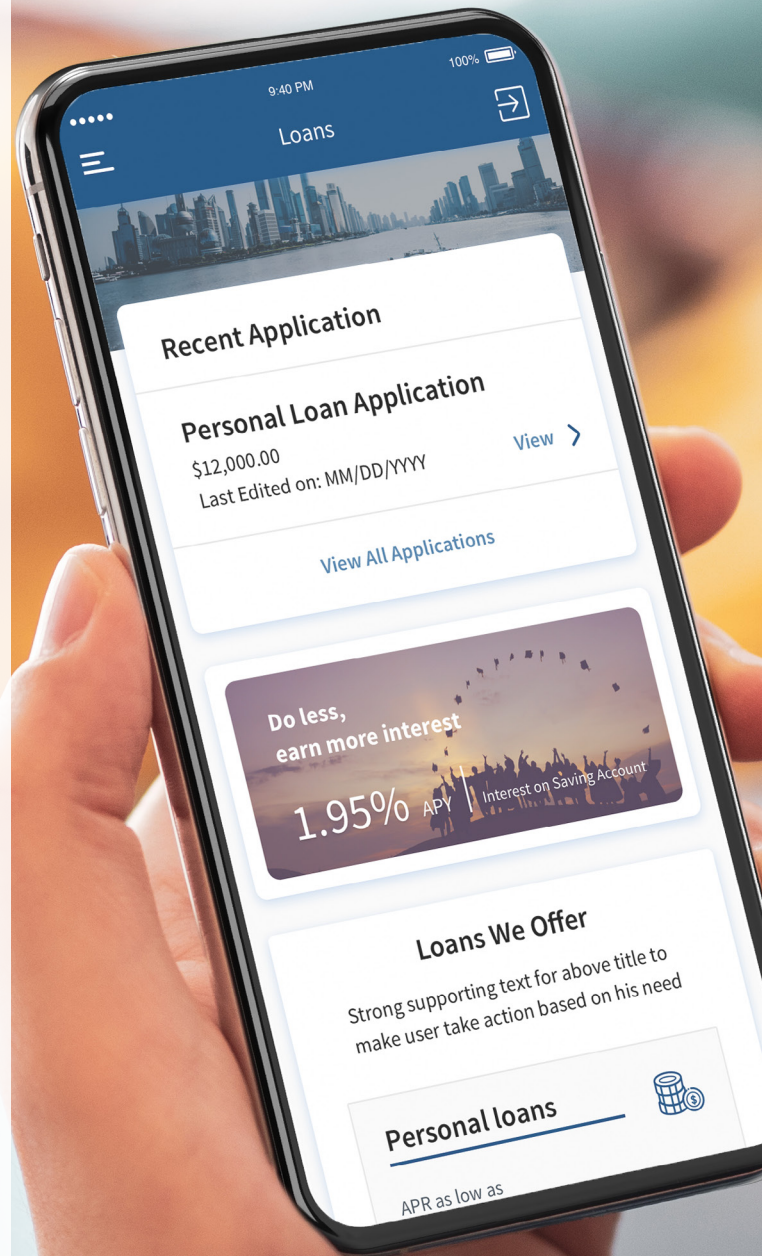


Regional Banking Models

Use regional pre-built 3rd party integrations in the area of local payments and KYC to get to market quickly.

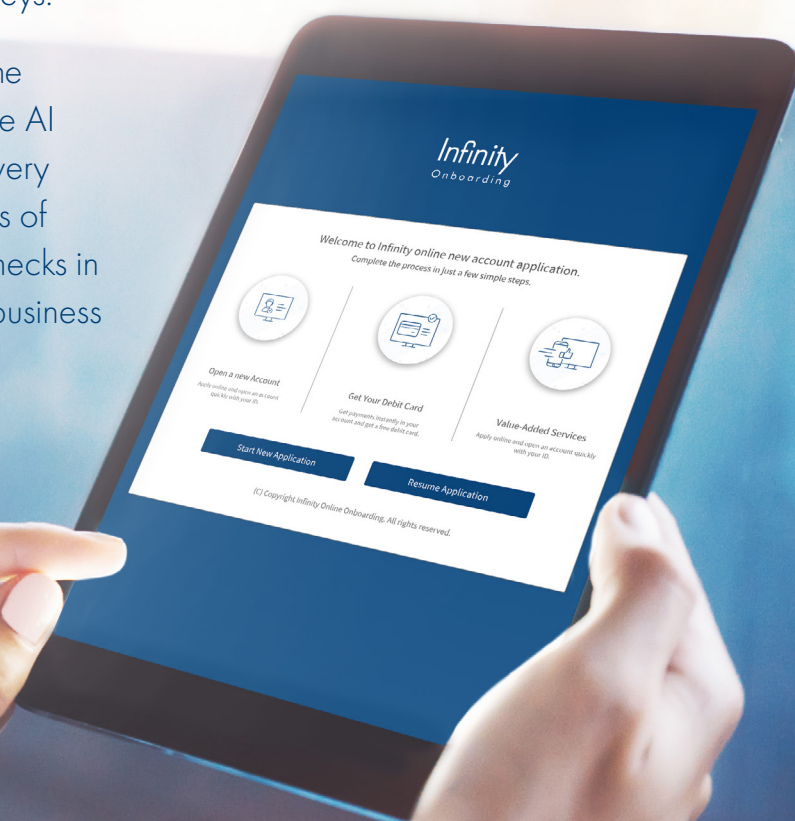
Key Benefits

- ✓ **Fast time-to-market with an extensive repository of ready-to-go features –** Develop, test and launch fast with a rich and constantly evolving feature set that is ready to be deployed. Leverage pre-built country specific and regional functions and integration to shorten implementation timelines.
- ✓ **Lower development costs –** Manage development time and costs with a low-code environment integrated into the whole Temenos product family.
- ✓ **Scale as you grow –** Deploy on any cloud and scale elastically according to your own needs with a cloud native & agnostic infrastructure.
- ✓ **Build and launch incrementally –** Leverage a modern microservices architecture to build and upgrade modularly and scale your capabilities step-by-step.
- ✓ **Break away from the core –** With a powerful and versatile API management platform that fits on top of any underlying system.
- ✓ **Engage your customers wherever they are –** With compelling user journeys across all digital channels with native and web-based mobile apps, back-office and branch automation and advanced interfaces like conversational banking and wearable devices.



- ✓ **Create your own experiences –** Extend Temenos Infinity's apps or create new experiences that suit your needs. Building on the flexibility and power of the Temenos Infinity platform, your digital teams can use any open-source and third-party development frameworks like React, Angular or Vue to quickly create apps across all channels.
- ✓ **Remove friction from your customers' lives –** Temenos Infinity's applications are built from the ground up to give your customers their valuable time back. Removing friction across every single journey and touchpoint, enables people to get things done with ease and have more time for what they love.
- ✓ **World-class security at every layer –** Temenos Infinity is secure and compliant with regulations and industry standards. With secure customer authentication (SCA), entitlements, role-based access control and overall security baked into every aspect of the customer journeys.
- ✓ **Leverage the power of data –** The powerful analytics and Explainable AI engines allow you to learn from every customer interaction. Identify points of attrition, abandonment and bottlenecks in the customer journeys to improve business processes.

- ✓ **Bring the customer experience to the next level with AI –** Embed AI into your customer touch points and deliver personalized experiences and value-added services to each one of your customers.
- ✓ **Deliver rich and unified Open Banking experiences –** Make the best of Open Banking and drive value from aggregated information to uncover insights and drive action across other bank's infrastructures.
- ✓ **Integrate best-of-breed digital solutions & services –** Grow and innovate your capabilities and customer experience by easily integrating best-of-breed 3rd party solutions & services into the Temenos Infinity digital ecosystem.
- ✓ **Leverage hundreds of fintechs at the flip of a switch –** Browse and integrate curated, tested and trialed Fintechs from the Temenos Marketplace.





Get in Touch

For more information, write to us at
sales@temenos.com.

[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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