



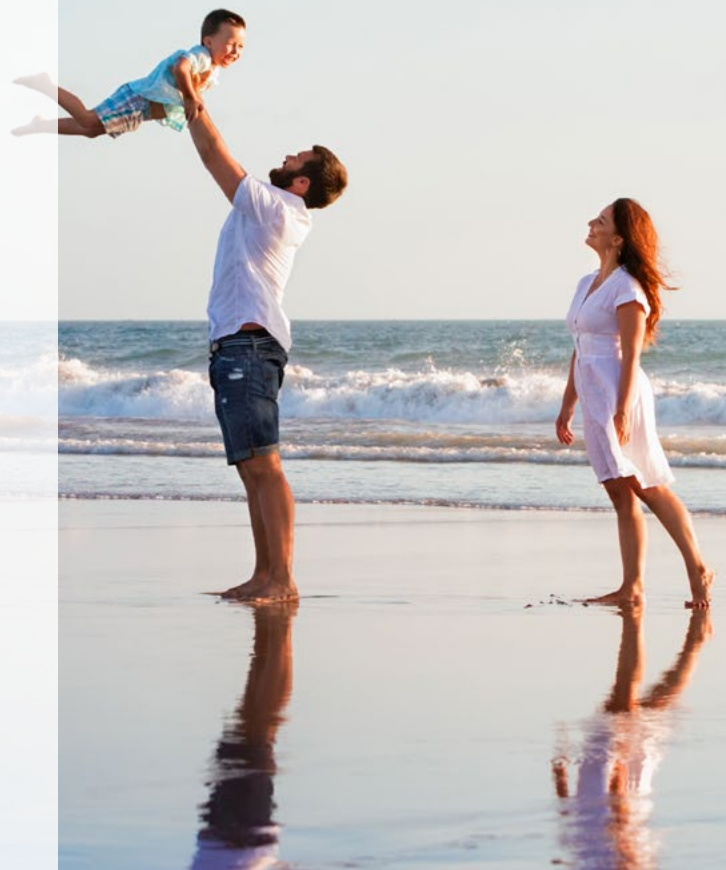
TEMENOS
Infinity

Temenos Infinity Wealth

Temenos Infinity Wealth is a digital investment solution that provides a complete digital customer experience for servicing wealth products from retail and mass affluent customers up to High-Net-Worth Individuals.

The solution offers a next-generation investment experience that allows financial institutions to engage with investors easily and conveniently in the digital age. Investors can access their investment products wherever they are, react fast to market changes and be in complete control of their portfolio using self-service capabilities and real-time data.

Temenos Infinity Wealth supports financial institutions to digitalize their wealth management service and provide an exceptional experience to the new generation of High-Net-Worth investors via hybrid advisory models. In the same time it enables your bank to confidently access the affluent market and convert savers to investors by digitally servicing long-term investment and saving products at a low cost thanks to automation and digital advisory.





One of the most important strategic priorities among wealth responders is **cutting costs or improving margins.**

(EIU Report 2020)



Building a greenfield digital bank was a top innovation strategy among retail bankers in 2020 and that was particularly strongly expressed by respondents in the wealth sector: 52% believe this to be the best way to compete most cost effectively.

(EIU Report, Forging new frontiers May 2020)

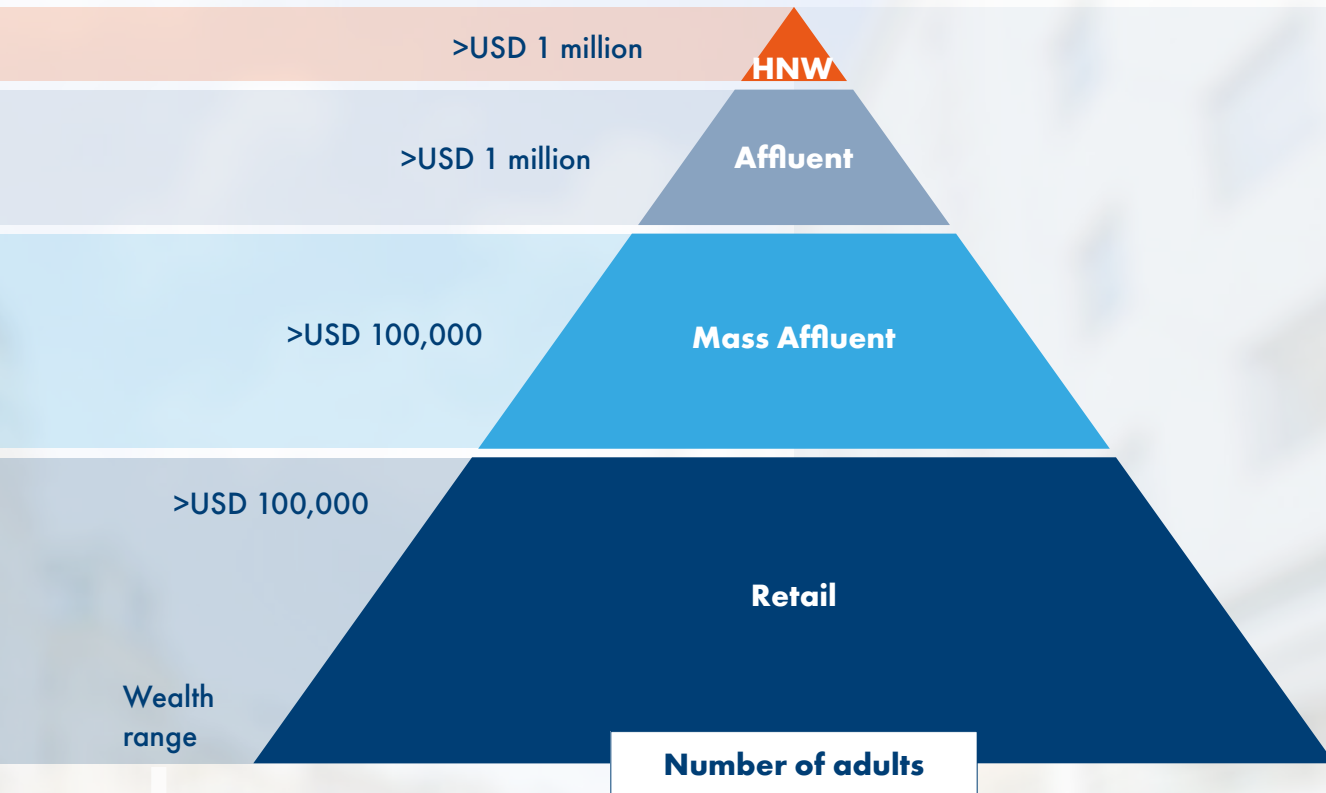


Banks are developing digital strategies to **move away from their current operating models and promote greater agility.**

Improving product agility and the ability to launch new products is cited as the third most important strategic priority (26%), after improving customer experience and engagement (32%), and mastering digital marketing (31%).

(EIU Report, Forging new frontiers May 2020)

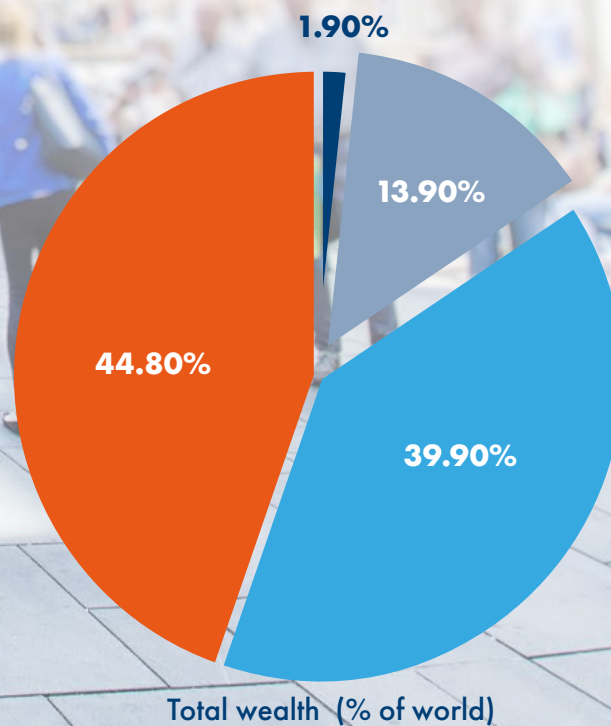
53%
of the world's wealth



■ Retail ■ Mass affluent ■ Affluent ■ HNW

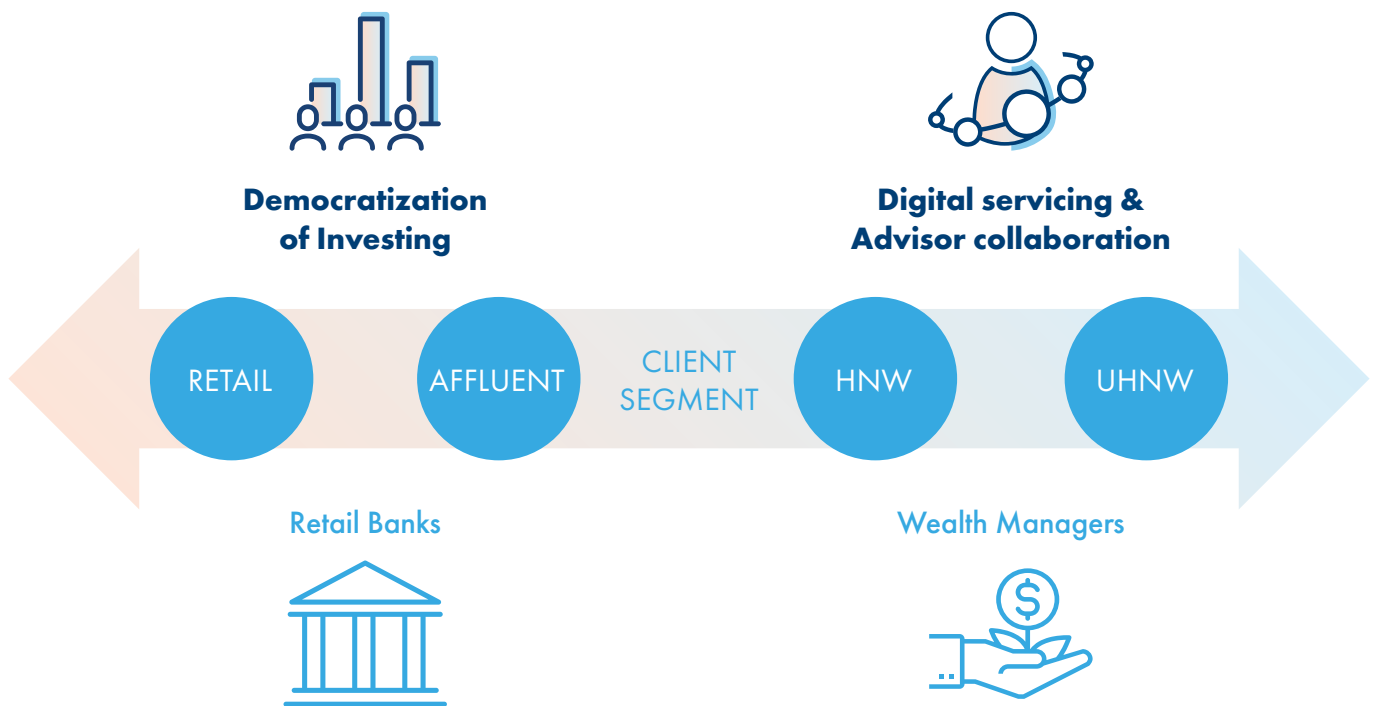
The lost segment

Source: *Wealth Managers in Europe Join the Hybrid Race*, Aite



How we Address your Goals and Challenges?

Digital Investing for All Segments



Retail, private banks and wealth managers are increasingly looking for ways to stay relevant with the new generation of investors. In the retail and affluent segments, the market has witnessed the democratization of investment services thanks to the spread of digital technologies in recent years. The cost of investment servicing reduced drastically meanwhile the low-interest rate market environment are driving a growing number of retail and affluent clients to invest their savings in the financial market to gain higher returns.

The traditional wealth management market has also started to shift towards digital. There is an increasing need in the High-Net-Worth and Ultra-High-Net-Worth segments for digital servicing and digital advisory that allow quicker reaction for changing market needs and great control over the financial portfolio.

Temenos Infinity Wealth helps solve these business challenges with a solution that enables retail, private banks and wealth managers to provide a complete digital investment experience for all client segments. It helps financial institutions to accelerate their digital transformation journey and become more customer-centric.



Offer Next-Generation Investment Experiences

Engage with your investors in an easy and low friction way compared to traditional investment services. Provide your customers the self-service capability to access their investment accounts, react fast to market changes and be in complete control of their investment portfolio.



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.



Convert savers to investors

Bring investment services to the Mass affluent clients and keep their financial assets in your bank by offering the best investment services and products for all their financial needs. Seamlessly integrate their retail and investment experience in one app and build long term customer relationships.



Create Smart Digital Experiences

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.



Digitalize Wealth Management

Support the digital servicing of the new generation of High-Net-Worth Individuals. Provide tools for digital collaboration with investment advisors and introduce a hybrid model. Reduce the cost of servicing by enabling your customers to self-service and take control of their investment decisions.



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.



What Our Solution Covers

Temenos Infinity Wealth is a complete digital investment solution covering the growing market need for wealth management and digital investing solutions across all client segments. It offers a complete digital experience for servicing wealth and investment products from retail and mass affluent customers up to High-Net-Worth Individuals.

The solution is built on the award-winning Temenos Infinity digital banking platform that supports banks of all sizes in their digital transformation journey. Depending on the business needs banks to have the freedom to deliver investment management experiences on any channels. Temenos Infinity is core and cloud-agnostic and provides a 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.

Temenos Infinity Wealth is tailored to the needs of financial institutions offering integrated investment and brokerage accounts, as well as retail banking and private wealth client portals. The solution enables your customers to have their broker in their pocket, take full control of their investments in their hands and choose your bank as a one-stop-shop for all their financial needs. It helps financial institutions to convert savers to investors and avoid deposits outflows to FinTech platforms and other competitors. At the same time, it provides wealth managers the opportunity to stay relevant with the new generation of High-Net-Worth customers and expand their footprint to the new affluent markets.

Features

Personalized Dashboard



- Accounts dashboard
- Account details
- Holistic financial view
- Savings, Checking and Investment accounts

Portfolio Servicing



- Holdings, P&L, Allocation
- Position/Product detail
- Transactions
- Account movements
- Performance
- Reports & statements

Investment Advisory



- Portfolio health check
- Investment strategy review
- Risk profiling
- Personalized allocation
- Advice notifications
- Investment proposals
- Advisor collaboration

Securities Orders



- Product selection
- Product details
- Order type & validity
- Watch list
- Trade checks
- Order blotter

Currency Management



- Multiple currency accounts
- Account balances
- Currency Exchange
- Online & historical rates
- FX spot orders

Portfolio Analyzer



- Multi-customer dashboard
- Multi-portfolio analyzer
- Asset, geographic, sector allocations
- Asset exposure analysis
- Cash flow projections
- Performance contribution

Market Data



- Integrated Market data
- Top News / Stock News
- Indices
- Pricing charts
- Pricing exchange data
- Documents PRIIPS/KIDS
- Currency rates

Bank Accounts



- Savings & Checking Accounts
- Transactions
- Statements
- Transfers & Payments
- Card Management



Messages & Notifications



- Secure Message center
- Alerts & notifications
- Security/policy violation
- Approval notifications

User Mgmt. & Entitlements



- User registration and management
- Pre-defined roles
- Account access setting

Authentication



- User ID /Pass/PIN Login
- Registered devices
- Forgot password
- Quick Balance & 3D Touch
- Enroll to mobile banking
- Facial & Fingerprint Login
- Easy new user onboarding

Full omni-channel banking



- Native mobile apps
- Responsive web
- User Testing design focus

Benefits

✓ **Real-time investment experience**

Temenos Infinity Wealth provides a real-time investment management solution covering the full spectrum of investment serving including Portfolio servicing, Securities Orders and Digital.

✓ **Put your investors in control with self-service tools**

Provide your customers the self-service capability to access their investment accounts, react fast to market changes and be in complete control of their investment portfolio.

✓ **Delight your customers with omnichannel experience**

Be where your customers are and deliver a compelling omnichannel user experience at every interaction. A secure and seamless account & portfolio servicing solution to enable a customer to manage their investment accounts where and however they need across the web and native mobile apps.

✓ **Create holistic view of personal finances**

Enable your customers to have a global, holistic view their personal finances by combining retail and investment accounts from the bank in a single application.





Retain and Build Long-Term Relationships with Customers

Build trusted customer relationships by offering long-term saving products and helping your customers' reaching their investment goals.



Upsell Investment Services to Retail Customers

Grow your Investment management line of business quickly and efficiently by upselling investment services and products to your retail customers. Use Temenos Infinity's real-time campaigns to segment and target your client base and use rich data processing to offer the right investment and saving products to customer's needs at the right time.



Seize new market opportunities and increase revenue

Allow retail financial institutions to broaden their offerings by adding investment products to their product set catering for fuller financial needs.



Provide personal investment management advice at low cost

Add automated personal wealth management service into the investment experience to lower the cost of service. Allow customers to create or adjust the desired portfolio, based on personalized criteria such as risk tolerance, target dates and asset size, by themselves or with an advisor.



Empower investors with digital advisory services

Support smart investment decisions through strategy review, risk profiling, personalized allocation and portfolio health. Allow your customers to set up advice notifications for investment proposals and trade approvals. Provide analytics tools to the fingertips of the clients so they can tap into valuable insights about investment product performance and risk exposure.



Digitalize interaction with investment advisors

Bring a human touch to investment management, offering customers the freedom to interact with their advisor through the app and support them throughout their investment journey.



Bring real-time market data to the fingertips of your customers

Provide top financial market data to your digital investment service to help your clients make better informed investment decisions.



Get in touch

To find out more about Temenos Infinity Wealth, [contact us](#)

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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