



TEMENOS

Infinity

Temenos Infinity Business Banking

Temenos Infinity Business removes the complexity of business banking and enables SME owners to focus on running their business by offering flexible digital banking experiences and fulfilling their entrepreneurial dreams.

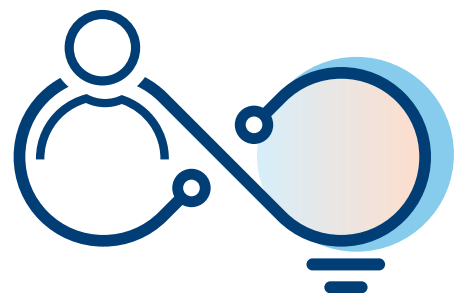




The solution provides frictionless experiences throughout the entire customer journey and supports the SME business operation with highly automated digital processes. Thanks to embedded AI and data capabilities, Temenos Infinity Business supports SMEs with relevant insights and suggestions and puts the business owners in control of their company's financial lives.



Temenos Infinity Business supports banks to provide the right products and services, tailored to the individual needs of their business customers, at every stage of their company's growth and allows banks to become a trusted partner for SMEs.



The growth of mobile banking, increased branch closures, and heightened competition entering each local market forces the hands of new players and existing financial institutions to re-think and evolve their digital transformation plans.

A donut chart with a blue center and a light blue outer ring. The center contains the text '66%'. The outer ring is divided into two segments: a larger light blue segment and a smaller light orange segment.

66%

66% of respondents believe modern banking technology will be the biggest driver of transformation in banking over the next 5 years.

2020
Economist Intelligence Unit
(EIU) Survey

A donut chart with a blue center and a light blue outer ring. The center contains the text '45%'. The outer ring is divided into two segments: a larger light blue segment and a smaller light orange segment.

45%

Open finance' era where banks can assist customers in more areas of their personal finances – the most commonly cited business model transformation, by 45% of banking executives was **"acting as a true digital ecosystem"**.

2020
Economist Intelligence Unit
(EIU) Survey

How we Address your Goals and Challenges?

Business owners empowered for the digital age

Banks are increasingly looking for innovative ways to become more relevant to their SME clients through digital transformation, whether that by removing the complexity of business banking through digitalization & automation, using AI and data analytics to provide actionable insights to SME owners, or offering tailored products to address industry-wide SME funding gaps.

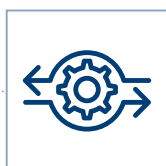
Temenos Infinity Business helps solve these challenges with solutions that enable banks to create outstanding omnichannel customer experiences, get to market fast while managing app development cost and deliver open innovation through and value-added services via fintech ecosystems.

More specifically, the solution provides frictionless experiences throughout the entire customer journey and supports the SME business operation to:



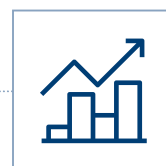
Build Trust

Gain business customers' trust by offering familiar and comfortable business journeys that match their retail banking experience. Build long-lasting loyal relationships and provide valuable insights into their business across any channel, using XAI and data analytics.



Automate & Digitalize

Bring a frictionless digital experience to business owners throughout the entire customer journey by providing the highest level of automation of business processes and open integration to 3rd party systems.



Drive Growth

Help your customers to grow and scale incrementally across channels, capabilities, or business lines with the modular approach of Temenos Infinity. Provide tailored products at every stage of a business.



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 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, branch to advanced interfaces like conversational banking.



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.

As a result, banks will become a trusted partner for SMEs by providing the right products and services tailored to the individual business customers' needs at every stage of their growth.

What Our Solution Covers

Temenos Infinity Business is a complete digital banking solution that removes the complexity of business banking and enables SME owners to focus on running their business effectively and efficiently. It is built on the award-winning Temenos Infinity Digital Banking Infrastructure that is core and cloud-agnostic and based on a microservices architecture.

The solution provides a total digital banking solution, covering customer acquisition, omnichannel banking, user management and entitlements, bulk payments and approvals, account and cash management, third-party integration, and distribution services to connect disparate systems. With highly automated processes and the use of embedded XAI and data capabilities, it supports SMEs with relevant insights and suggestions and puts the business owners in control of their company's financial lives.

SME owners need the convenience of digital banking to run their business. Temenos Infinity Business offers them the same level of experience as in retail, giving them the ability to combine personal and business accounts in one view.



Features

Omnichannel Banking



Enable seamless mobile app, web, conversational banking and branch experiences for a consistent customer experience.

Real-Time Campaigns



Personalize the banking experience and dynamically identify opportunities for increased revenue through contextually relevant experiences.

User Mgmt. & Entitlements



User registration and management, pre-defined roles, and account access setting.

Account & Cash Management



Provide automation, recommend actions and prediction for future positions using cutting-edge explainable AI technology.

Distribution Services



API-driven microservices in Temenos Infinity allows 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.

Scalable Cloud Native



The solution is highly scalable and is built using cloud-native and cloud-agnostic technology. It can elastically scale up and down, as required by the varying volumes of concurrent users, while allowing for efficient and resilient operation.

Onboarding & Origination



Capture more customers with outstanding digital experiences that increase satisfaction and drive revenue. Temenos Infinity gives your bank the agility to create dynamic products, support instant decisions and increase speed to market.

Account Aggregation



Make your banking app the center of your customers' world by connecting to other bank accounts and transactions using open banking aggregation services.

Bulk Payments & Approvals



Payment templates, handling for request types, and permission-based approvals.

Audit Logs & Tracking



Track transactions and events with both a company and an employee audit log.

Engage App



Temenos Infinity Engage is a mobile financial messaging tool that helps communicate and build 1:1 relationships between bank staff and customers using a social messaging app that is familiar and comfortable to users.

Core Agnostic



Temenos Infinity is independent of the core banking system. Omnichannel banking uses APIs to support any core banking system, internally built systems and Temenos Transact. Hosting can be based in the cloud or on-premise.

Benefits



Allow SME owners to focus on their business

Automated and frictionless digital banking processes support business owners and their staff allowing them to spend more time on running their business enabling growth, operational efficiency and improving customer loyalty.



Build and Retain Relationships with Customers

Use data to understand customers better and build a long-lasting relationship, whether in the app or via offline channels like email, SMS or push notifications.



Digitalize Personal Interactions

Relationship managers and agents can communicate with their SME customers via fast and secure messaging. Sharing documents with your customers digitally has never been easier.



Combine your retail and business banking experiences

Gain business customers' trust by offering familiar and comfortable business journeys that match the retail banking experience.



Empower SMEs to optimize cash flow and improve their business

Help your business customers to understand their business using explainable analytics (Temenos XAI). Provide automated insights and recommend actions on how to manage cash flow and predict future positions.



Seamless banking experience

Temenos Infinity Business is built to provide a seamless experience for SMEs and delivers a complete solution covering account servicing, sophisticated user and entitlements management, bulk payments, cash management functionality, and self-service enrolment.



Payments made simple

Provide a simple and secure payment solution from single to bulk payments and help businesses with creating payment templates, handling multiple request types, all with permission-based approvals.



Self-service user management

Provide the freedom for business owners to change the user and entitlement management settings by themselves at any time while keeping customer data secure.



Step into the world of Fintech Solutions

The Temenos MarketPlace has pre-built connectors to a range of ecosystem providers for pre-fill services, fraud detection, photo ID processing, address validation, eSignatures, etc. We have connected to the world of fintech innovation, so you don't have to. The open architecture also allows you to connect to other vendors that are not in our MarketPlace.



Beyond Banking

Data-driven experiences via a Business Banking platform enables the creation of innovative solutions for businesses that will free up owners to grow and transform the relationship with the bank to that of a trusted partner.



Rapidly Onboard New Customers

Grow your customer footprint quickly and efficiently by providing a seamless omnichannel onboarding experience to your new SME customers. Continuously improve application conversion rates by analyzing abandonment trends. Integrate to 3rd party data providers and bring in additional external information during origination in order to improve your KYC and due diligence processes.



Use data to drive cross-selling and empower decision making

Increase product cross-selling by offering valuable and timely solutions to business owners' needs using the rich data processing capabilities of Temenos Infinity's real-time campaigns. Offer business recommendations and the Next Best Actions to SME owners using AI models to drive the right interactions at the right time. Provide automated feedback to customers on how to improve their credit rating and maximize product application rates via AI capabilities.



Seize new market opportunities and increase revenue

Bringing a digital banking solution to market quickly is key to maximizing the business opportunity Temenos Infinity Business helps banks to build and launch products very fast reacting to changing market and customer needs.





“I have never worked with a vendor who was so dedicated to us with such respect and nimbleness.”

Kelly Dakin,

Chief Digital & Customer Experience Officer, Atlantic Union Bank

From the outset of the pandemic, we made PPP our top priority. We realized early on that these funds were critical to helping our business customers face once unimaginable economic challenges and keep their employees paid. Working with the team at Temenos, we were able to build a brand new digital loan portal specifically for the PPP in less than a week. We're excited about the award from IDC, which recognizes the effort and collaboration between our two teams and, more importantly, our shared goal of helping our customers in their time of need.”

Kelly Dakin,

Chief Digital & Customer Experience Officer, Atlantic Union Bank

We are delighted to recognize Temenos for their winning project at Atlantic Union Bank as part of the IDC FinTech Rankings Real Results Awards. The IDC FinTech Rankings Real Results program award recognizes IT providers that have showed genuine, measurable, and future-enabling change to financial services institutions globally.”

Jerry Silva,

Vice President, IDC Financial Insights



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We are delighted to partner with Temenos and adopt cutting-edge cloud technology to rapidly transform our business. Temenos SaaS offering will provide us with a pre-packaged, comprehensive corporate banking product to provide superior digital experiences to our SME customers. Temenos' cloud-native technology and unrivalled business experience in the region will be a catalyst for the digital transformation of our business. Temenos will provide a completely remote installation in light of the Coronavirus pandemic, enabling us to realize our business goals and support SMEs with vital financing in a matter of days."

Mr. Mohammed R,
Chairman, Al Ain Finance

READ MORE

Get in touch

To find out more about Temenos Infinity Business Banking, [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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TEMENOS
THE BANKING SOFTWARE COMPANY