



TEMENOS
THE BANKING SOFTWARE COMPANY

Temenos Multifonds – Investor Servicing App

One thing we hear time and again from our transfer agency customers is that the investor servicing and onboarding process is a source of huge inefficiency and risk within the operation. Call centres, emails and even faxes are still very much the way of working today. Coupled with the need to perform day-to-day tasks remotely and access client holding and transaction information in real-time, we wanted to design a solution that would solve for current challenges, as well as anticipate future needs.

With this at the centre of our design thinking and feedback from our transfer agency clients, we built an app that distributors and intermediaries can use out on the road to onboard their clients, as well as manage their day-to-day work.

Additionally, given the rise in digital services, we also designed the app to enable complete self-serve onboarding capabilities, so end investors can kick-start their own investment journey, as well as access their data to gain insights and review the evolution of their investment portfolio over time. This functionality proved especially important during COVID, where face-to-face engagements were put on hold and call centres experienced increased demand.

No lengthy paper forms, no faxes, no emails, no admin delays. Just seamless onboarding and task management, supported by real-time data connectivity, whenever and wherever required.

Leveraging technology built for the Temenos banking community, we have tailored an onboarding solution that has been deployed in over 40 countries around the world, where we have seen commercial onboarding times reduced by 94%, and onboarding completion rates increased by up to 41%.

How it helps our clients

SEAMLESS CLIENT ONBOARDING:

- Responsive application fields based on investor type, so you only see the fields that are necessary and capture the information you need
- Photo integration to capture ID and other personal documentation, eradicating the risk of written errors or additional communications with attachments
- A complete view of fund selection options – with info on key information like price history
- Ability to sign terms and conditions directly in the app
- Real-time connectivity to Temenos Multifonds so due diligence and trade processing can begin as soon as possible

MANAGING DAY-TO-DAY:

- Real-time dashboards to provide a view of pending and outstanding tasks, such as the status of new investor accounts, missing or expired AML documents or pending trades
- Real-time access to a client's holdings and transaction data, as well as their personal information to help make sure your client engagements are supported with an accurate, up-to-date view of their investment portfolio



Temenos Investor App

How we made it possible

- Designed with distributors and end investors in mind
- Cloud-native application for scalability and ease of deployment
- Connected to Temenos Multifonds via API framework for real-time access to client data
- Leveraging our catalogue of pre-built fintech services to ensure we have the latest in KYC, AML and fraud detection services, including email verification, mobile verification and facial recognition.
- Built to the latest security and encryption standards



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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