

Temenos Journey Manager

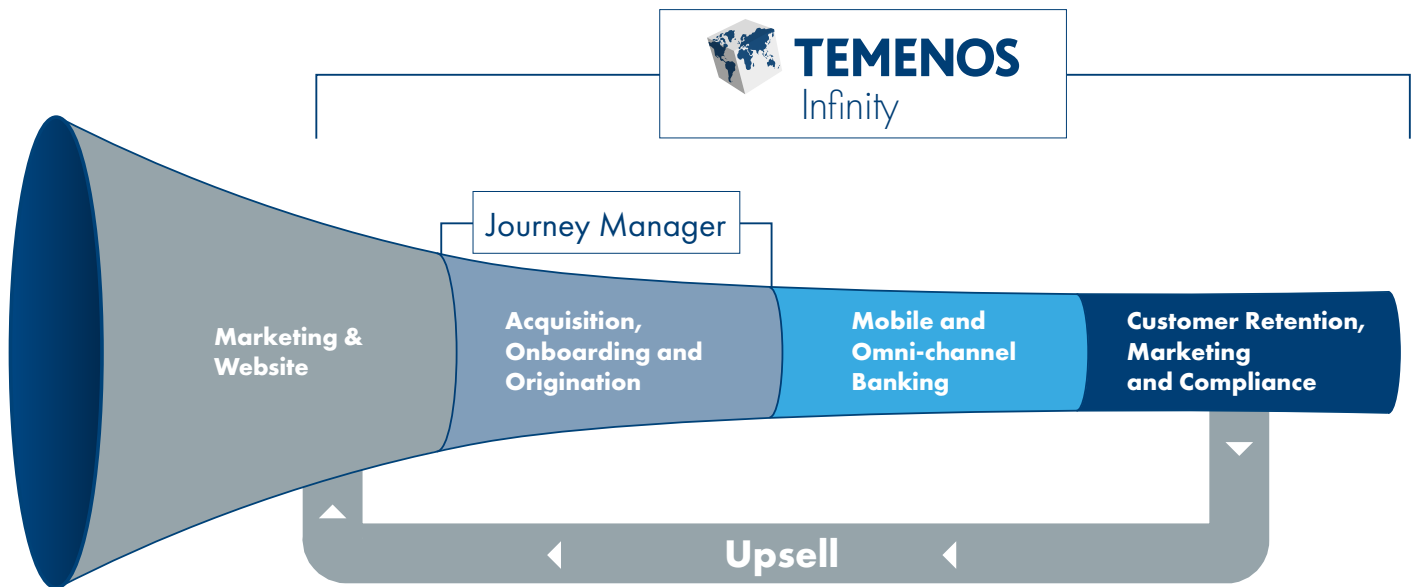


TEMENOS
THE BANKING SOFTWARE COMPANY

Temenos Journey Manager for Customer Acquisition and Onboarding

Journey Manager, part of Temenos Infinity, is dedicated to delivering outstanding customer acquisition and onboarding journeys in banking. It increases speed to market, addresses compliance and risk, and improves bank customer satisfaction for customer journeys such as account openings, loan applications, or business onboarding.

Temenos Infinity is the customer experience product covering the entire client lifecycle, from acquisition through customer retention. Journey Manager is the component of Infinity specifically focused on the Digital Sales functions of acquisition and onboarding for retail, small business, and corporate banking customers.



Journey Manager combines the security and enterprise features required for a critical banking application into a cloud-based platform. It includes modules for rapid design and deployment, transaction management, customer analytics, and connectivity to 3rd party FinTech systems in a platform on which tailored Digital Sales applications can be built.

Solution Overview

Temenos Journey Manager solves the problems of financial institutions spending years and billions of dollars on digitally transforming their digital sales experience, only to fall short of customer expectations. Until now, banks have been forced to build tailor-made applications for the acquisition and onboarding portion of the customer journey, including account opening, lending applications, business onboarding or KYC compliance.

Journey Manager, now in Temenos Infinity, enables the financial institution to come to market rapidly, slashing the cost and risk of building these applications. And once built, banks can continuously analyze results and iterate quickly. Journey Manager achieves rapid time to market and agility for banks, delivers an outstanding customer experience, and integrates essential FinTech services, such as ID verification, into the digital onboarding process.

JOURNEY MANAGER DRIVES BENEFITS

Speed-to-market

for digital customer acquisition initiatives is months, not years, reducing the burden on IT and business with traditional development projects, and banks gain the agility to make continuous improvements.

Outstanding Customer Experience

across digital and traditional channels, reducing abandonment, shortening onboarding cycles and increasing customer satisfaction.

Integration to Best-in-Class FinTech services

for rapid creation of end-to-end digital account openings, including automated Identity Validation, Fraud Detection, Address Lookup, and over 40 other applications.

Additionally, banks derive a cost benefit:

Cost reduction,

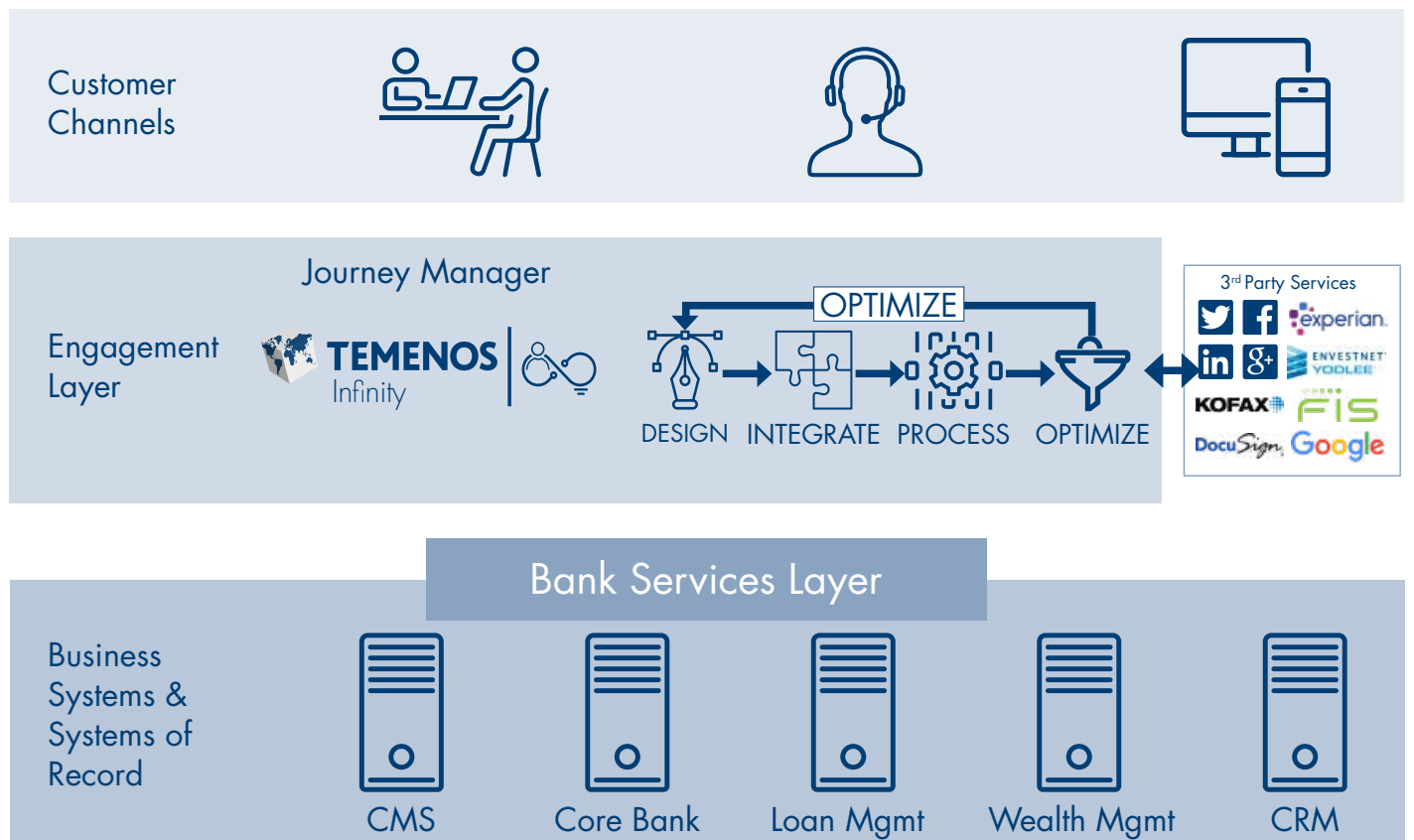
resulting from streamlined digital onboarding, shortening the process for the customer and eliminating processing steps, especially for complex business banking onboarding.



Architecture

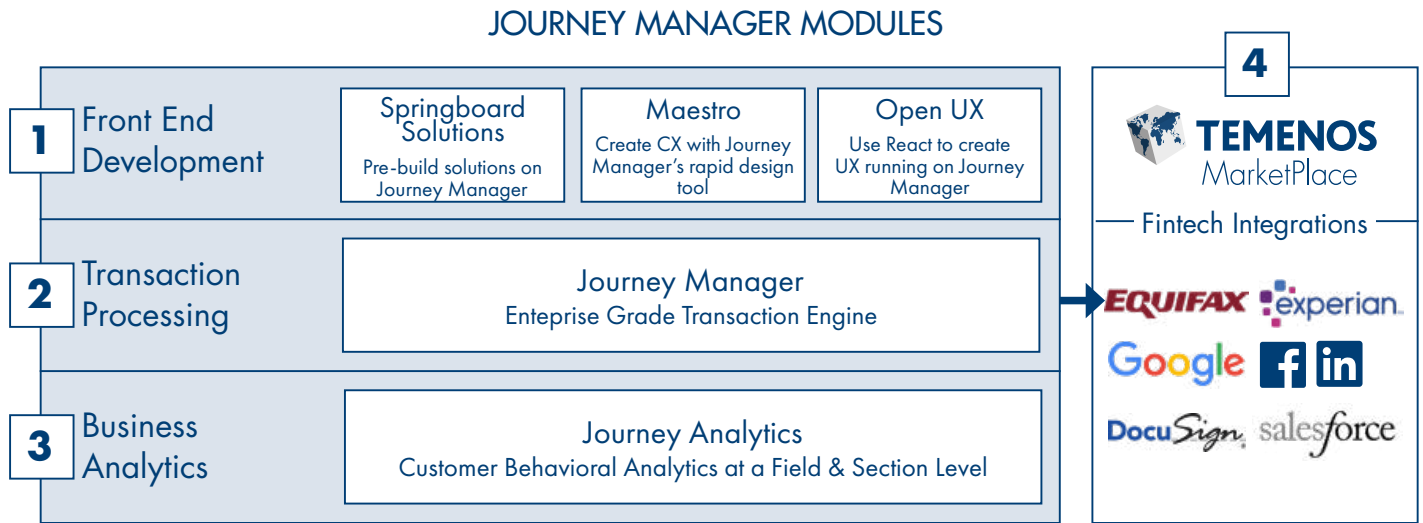
Temenos Journey Manager is a system of engagement, handling the acquisition and onboarding transaction without requiring direct interaction between the bank customer and the back-office systems of record. Journey Manager provides an interface across all customer facing channels. Behind the scenes it exchanges information via API with the core banking, CRM and other systems of record, as well as 3rd party FinTech services. By encapsulating all onboarding activity in a dedicated, flexible layer, it allows creation of agile and compelling onboarding journeys without requiring core banking changes.

JOURNEY MANAGER IN THE BANK ARCHITECTURE



Journey Manager Modules

Temenos Journey Manager consists of multiple modules, each designed for a different phase of the implementation process. The heart is the Journey Manager server, a cloud-based system managing the customer acquisition transaction.



Front End Development

Temenos Journey Manager consists of multiple modules, each designed for a different phase of the implementation process. The heart is the Journey Manager server, a cloud-based system managing the customer acquisition transaction.

Springboard solutions are pre-built solutions for specific customer journey, applying best practices and 3rd party integrations to solve a common onboarding scenario. Deposit Account Opening for US banks is the first Springboard.

Maestro is the interactive design module, used by skilled developers to create tailored user experiences and acquisition workflows. Most customer journeys deployed worldwide have been built using Maestro.

Open UX is a set of APIs exposing Journey Manager services, and supporting design and development using JavaScript frameworks such as React.

Transaction Processing

For deployment, testing, continuous integration and production transaction management, Journey Manager server, shown as item 2, is the heart of the system. Journey Manager productizes the features needed to run a customer facing onboarding application. Security, resiliency, save and resume, receipt generation, consistency across channels, and exchange of data with back office systems are all part of the Journey Manager platform. This dedicated onboarding infrastructure allows bank design teams to focus on the customer experience, rather than build a complex platform.

Business Analytics

The Journey Analytics module, item 3, analyzes transaction data to identify points of friction in the customer journey. Watching every step and every customer click, Journey Analytics identifies the sources of abandonment and delays. It finds the hidden experience problems that impact customer acquisition results.



Why Choose Temenos Journey Manager?

Temenos Journey Manager is a product dedicated to successful acquisition and onboarding journeys in banking, offering these benefits.

Create an **outstanding customer experience** to drive customer acquisition, satisfaction, and long term relationships. Journey Manager is purpose built to support the onboarding specific customer journey.

Build on a platform, rather than build from scratch what has already been commercially developed. Forrester analysis recommends building differentiated user experiences on a platform such as Journey Manager as the best way to drive agility in customer engagement.

Journey Manager is **core independent**. It works with Temenos T24 Transact or any other core or back office system, commercial or internally developed. Journey Manager communicates via open API, eliminating any need to change back office systems to accommodate rapidly changing onboarding journeys.

Builds **analytics** into every transaction, catching the small delays and user errors that signal customer friction. With Journey Analytics, banks can identify sources of customer problems and continuously improve, making agile changes and measuring the result.

Build on an **extensible solution** for onboarding, rather than being locked into a point solution. Start with one customer journey, such as an account opening or business loan application, then expand on the same platform with more journeys without additional integration.

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Temenos AG (SIX: TEMN), headquartered in Geneva, is the world's leader in banking software, partnering with banks and other financial institutions to transform their businesses and stay ahead of a changing marketplace. 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 front office and core banking, payments, fund management and wealth management software products enabling banks to deliver consistent, frictionless customer journeys and gain operational excellence.

Temenos software is proven to enable its top-performing clients to achieve industry-leading cost-income ratios of 25.2% and returns on equity of 25.0%, 2X better than the industry average. These clients also invest over 53% of their IT budget on growth and innovation versus maintenance, which is 2.5X better than 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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