

# Temenos Journey Manager

temenos





# Temenos Journey Manager for Customer Acquisition and Onboarding

Temenos Journey Manager (TJM) is a platform for building, managing and continuously improving onboarding journeys for all types of products. With tools for creating data collection forms, integrating third-party extensions like eSignatures, deployment

and management of forms and the associated data, workflow, data delivery and optimization, TJM has been proven in banking, wealth, insurance, government, energy, transportation, and other use cases, globally.

Journey Manager provides the world-class security and enterprise features required for critical banking applications running in the cloud. It includes modules for rapid design and deployment of tailored Digital Sales applications, transaction management, customer behavior analytics, and connectivity to 3rd party FinTech systems.



# Overview

Temenos Journey Manager (TJM) solves the problems of financial institutions spending years and millions 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.

TJM 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. TJM 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**

building digital customer acquisition initiatives in months, not years, reducing the burden on IT and business running 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 customer acquisition timeframe, and eliminating unnecessary flow steps, especially for complex onboarding journeys.



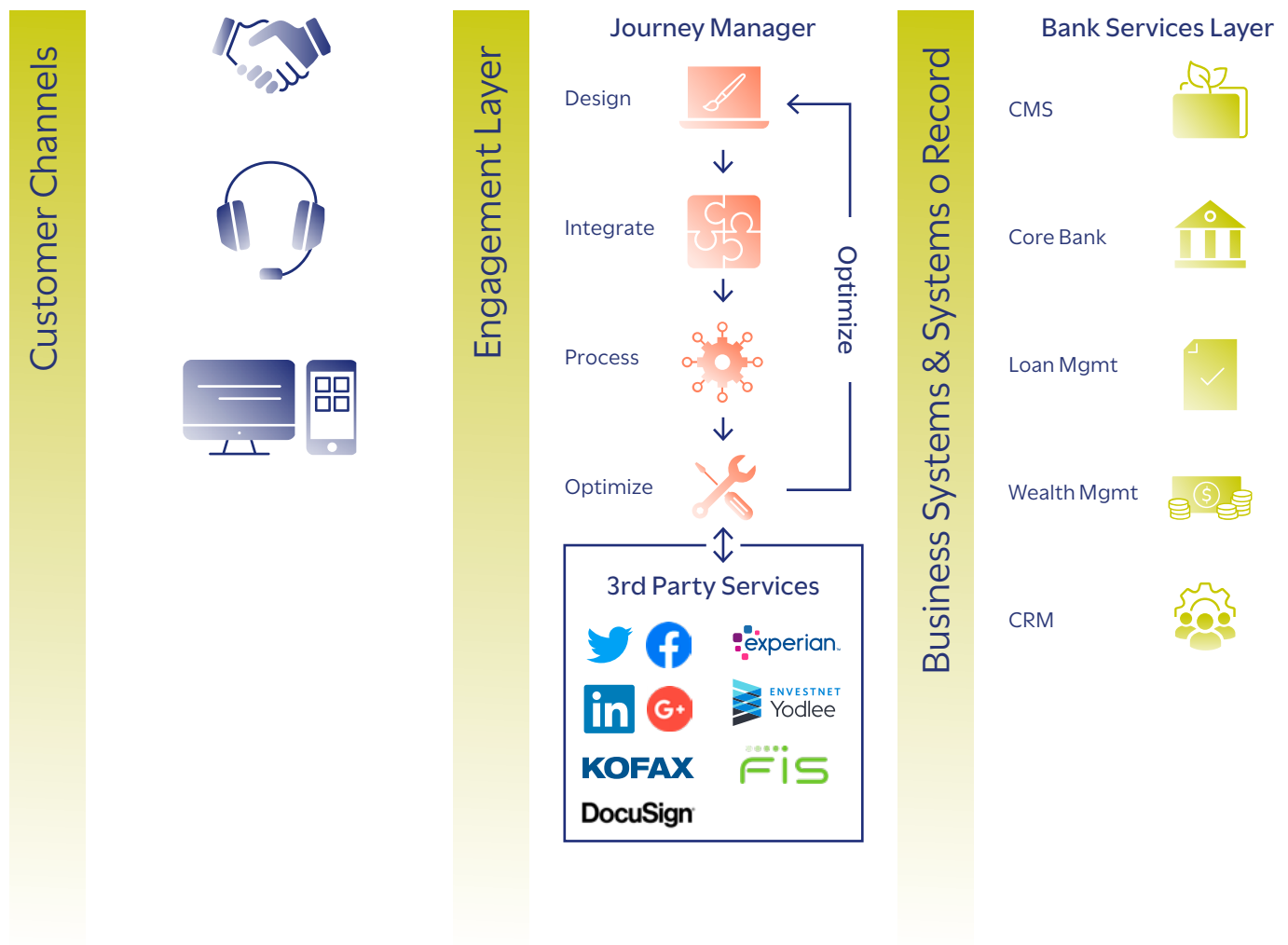


# Architecture

Temenos Journey Manager is a development platform and 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.

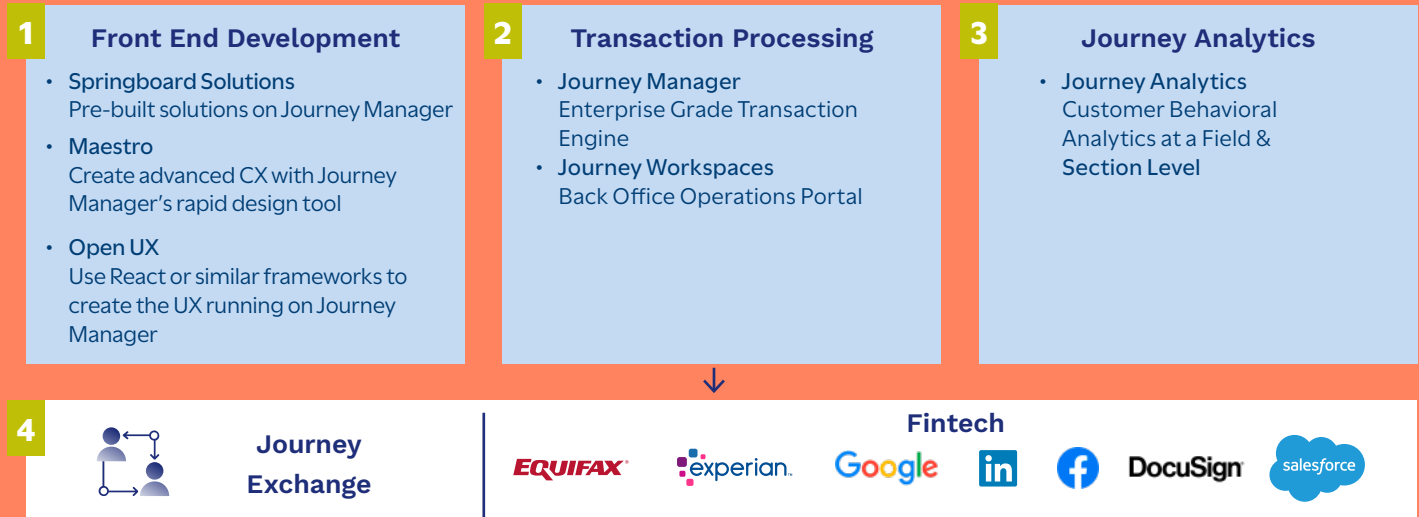
Behind the scenes it exchanges information via API with the core banking, CRM and other systems of record, as well as 3rd party FinTech services. By encapsulating all onboarding activity in a dedicated, flexible layer, it allows creation of agile and compelling onboarding journeys without requiring core banking changes.

## Journey Manager Architecture



# Journey Manager Modules

Temenos Journey Manager (TJM) is comprised of multiple modules that target different phases of the implementation process. The heart is Journey Manager, a cloud-based system managing the customer acquisition transactions.



## Front End Development

Build customer journeys using your preferred UX/UI development tool. Maestro is the supplied interactive design module, or use a pre-built Springboard solution, or build your own using a JavaScript framework like React.

### Springboard solutions

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

### Maestro

is the interactive design studio, 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, to support front end design and development using JavaScript frameworks such as React.

## Transaction Processing

For deployment, testing, continuous integration and production transaction management, Journey Manager, is the heart of the system. Journey Manager productizes the features needed to run a customer facing onboarding application. Security, resilience, 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. The Journey Workspaces module provides the back office features needed for rapid manual application processing and decision making, to minimise friction (for the customer) during the onboarding process.

## Journey Analytics

The Journey Analytics module, 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, without exposing any PII. 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, wealth, insurance, government, energy, and transportation, 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**, that 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 Transact or any other core or back office system, commercially 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 delays or abandonments, to continuously improve, making agile changes and measuring the result.
- Provides **Workspaces** back office features for rapid manual application processing and decision making, to minimise friction during the onboarding process.
- 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.





## Get in touch

For more information write to us at  
[sales@temenos.com](mailto:sales@temenos.com)

### About Temenos

Temenos (SIX: TEMN) is the world's leading open platform for composable banking, creating opportunities for over 1.2 billion people around the world every day. We serve two-thirds of the world's top 1,000 banks and 70+ challenger banks in 150+ countries by helping them build new banking services and state-of-the-art customer experiences. The Temenos open platform helps our top-performing clients achieve return on equity three times the industry average and cost-to-income ratios half the industry average.

For more information, visit [www.temenos.com](http://www.temenos.com)

# temenos