

temenos

Kris Frantzen
Product Strategy & Management

Tier 1 banking technology in the hands of community banks

ICBA Live 2024

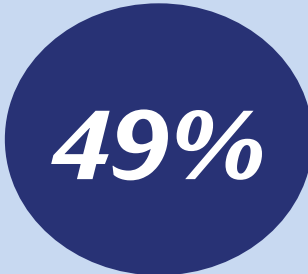




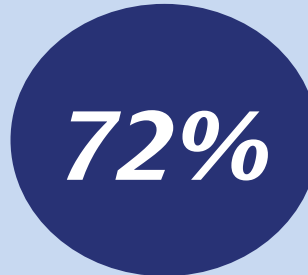
Customers demand digital

Onboarding experiences may significantly **impact customer loyalty and referrals**

The Challenge:



... of consumers are less likely to take a loan from the bank if it requires going to a physical branch¹



...of consumers believe companies need to invest in long-term digital solutions to minimize physical interactions¹



... of consumers have switched to a competitor following a poor customer experience²

Sources:

1: Lightico: Coronavirus and Consumers New Remote Reality-May2021

2: harris-interactive.co.uk/



...but not just *any* Digital

Where does the friction and dissatisfaction come from?

- Low automated decisioning rates
- Incomplete digital journeys
- One-size-fits-all product offers



“...unless a financial institution can open a new account or complete a new loan application in less than five minutes, the potential for the consumer to abandon ...increases to as much as 60% or more.”

- Jim Marous, The Financial Brand



Your Competitive Advantage



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Digital Journeys

Best-in-class “system of engagement”

- Leverage solution accelerators and build on an extensible platform.
- Leverage integration to best-in-class FinTech services.
- Embedded analytics allow for continuous improvement of the journeys.

TEMENOS ORIGINATION

Best-in-class digital journeys powered by robust decisioning and automated fulfillment.

Optimize the process with FinTech integration and open API accessibility.

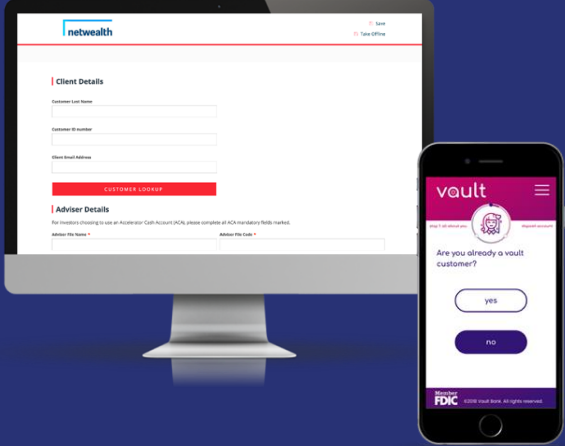
Drive continuous improvement with analytics-based insight and business unit configurability.

Auto Fulfillment

Dynamic end-to-end app “system of record”

- Leverage an open API and integration with a suite of best-in-breed providers.
- Robust rules engine supports sophisticated risk, pricing & decisioning.
- Track all activity through reports, dashboards, and queues.

Your Competitive Advantage



Best-in-class digital journeys powered by automated decisioning and fulfillment – offering **omnichannel experiences throughout the accountholder lifecycle.**

ONBOARDING



Attract new personal and business accounts with intuitive, digital journeys.

LENDING



Deliver high quality loans through automated decisions and workflow.

COLLECTIONS



Bolster collections & enhance customer service with a self-service portal.

HOSTED



Leverage the expertise and investment from the Temenos Banking Cloud through SaaS delivery

FUTURE-READY

Make analytics-driven decisions on digital journeys, empower business-level configuration, and leverage open APIs – to meet current and future business needs.

Thank you

americas@temenos.com

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