

Mar 2025

# Temenos Sales and Strategy Introduction to Antuar

Temenos Pre-integrated Teller Solution

temenos

ANTUAR


Delivering branch innovation

# Today

- 01 Introducing Antuar
- 02 Temenos And Antuar
- 03 inBranch Product
- 04 Segment Fit
- 05 Size of the Prize
- 06 Sales and Value Proposition



# 01 Introducing Antuar



Antuar offers the best of  
breed branch banking  
internationally.  
Improving the customer  
experience and cost to  
income ratio with the  
latest technology.



Created in 2012, Antuar is the global lead developer of teller solutions for financial institutions. Our software works with any core system, providing in-branch automation with a human touch.

Despite the migration to digital - banks, credit unions and building society branches still require a branch teller system. A means for customers to interact with cash and check transactions and apply for other banking products and services.

The branch is the heart of a bank's business driving deposits and growth and is the key link between the point of interaction with the consumer, physical and digital. Successful banks will offer a seamless digital experience that transcends experience expectations, in-branch and online.

**And to do that, Antuar is the perfect partner.**

# Company



STARTED IN 2012



FOCUSED ON  
BRANCH CHANNEL  
SOLUTIONS



WORLDWIDE  
BRANCH  
IMPLEMENTATION  
EXPERIENCE



HQ IN DUBLIN,  
IRELAND



CLIENTS IN US AND  
ARGENTINA



## **02 Temenos And Antuar**



Selected as Branch Solution of Choice

Selected by TSBG

Integration to US L2 solution

Exchange Partner

Integrating with other partners (Formipe)

Already part of RFP processes

Engage Strategic partner going forward

*Enabling sales to “Brick and Mortar”  
FIs together*





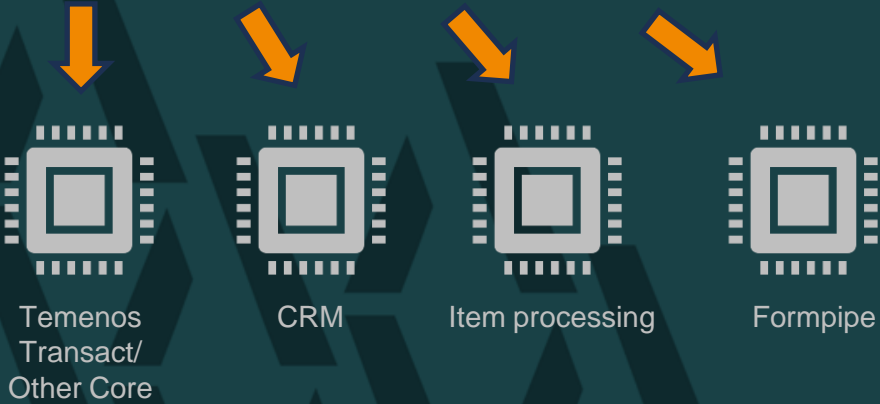
# 03 inBranch Product

# inBranch Product



## Designed to Integrate

Technology that is designed to integrate to multiple system at the same time. Using many open API based approaches.



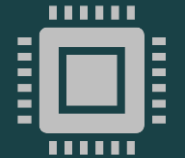
## Deployment Options

Multiple deployment options. But designed to be deployed in cloud or Container based environments.



## Direct Transact Integrated

Tested in the TSBG and Temenos Sandbox



Temenos

## Modular

Pay for what you need and for how many branches you want



Transactions

Account Servicing



Customer Servicing

Sales



End Users

Front Office Staff  
(Branch)

Back Office Staff  
(Departments)

Call Center

Customer  
Assisted Self Service

Servicing Groups

Tranaction

Customer

Account

Sales

**Temenos  
Transact Core**

**CRM**  
Savana  
Sales Force  
CRM Next  
Dynamics

**Fraud  
(Checks)**  
Verifin  
Positive  
Pay/ARPSMS  
OFAC  
FCRM

**Check  
Aggregation**  
Ensenta  
Alogent  
Jaguar  
FIS

**Document  
Management**  
Savana  
Hyland  
Nautilus/Director  
Form Piper  
Signature  
Verification

**Customer  
Authentication**  
Chip and PIN  
internal/ATM  
network  
Biometric  
Mobile phone

**Staff  
Authentication**  
AAD  
AD  
LDAP  
Core

**WORK Flow**  
Omni Channel  
Flow

**Card  
Payments**  
Chip and Pin  
Auth  
Debit ATM

**Online  
Banking**  
(Beneficiaries)

**Check  
Printing**

**CTR  
Aggregation/  
Reporting**  
Extract  
to snowflake

**Mobile  
Solution**  
(2FA, Staging,  
Beneficiaries)  
Apiture  
MX  
Savana  
SecureNow

**Instant  
Issue  
Cards**  
Trism

**Reporting**  
Data  
Warehouse  
Snowflake /  
Open Data

New Install

Existing or Cloud Services

inBranch Transact Teller  
AWS, Azure, GCP, IBM

Direct API calls  
OR  
Middleware

CORE(s)  
CRM  
OTHER

Direct API Calls

Check Printing  
(SourceTechnologies)  
Cash Machine  
(Lutzwolf)

Direct API calls

Antuar inBranch  
Imaging

Direct API calls

User Authentication  
(MS Entra, Okta)

Direct API calls

OFAC  
(Castellum, CSI)

Network file share  
OR  
API calls

Item Processing  
(Alogent, FIS, Fiserv,  
NWBT)

Network file share  
OR  
DB Connection

Reports Repository  
(Snowflake, CTR)

Direct API calls

US FED Bond  
Redemption Rules

Deploying Options OOTB



# 04 Segment Fit

*Segment Fit*

**Tier 4-5**

Small

Pure Out of the Box  
(Foundation)

**Tier 3-4**

Medium

OOTB +  
Modules

**Tier 1-2**

Larger

Bespoke  
Delivery

# Adaptable Product for the Market Requirements

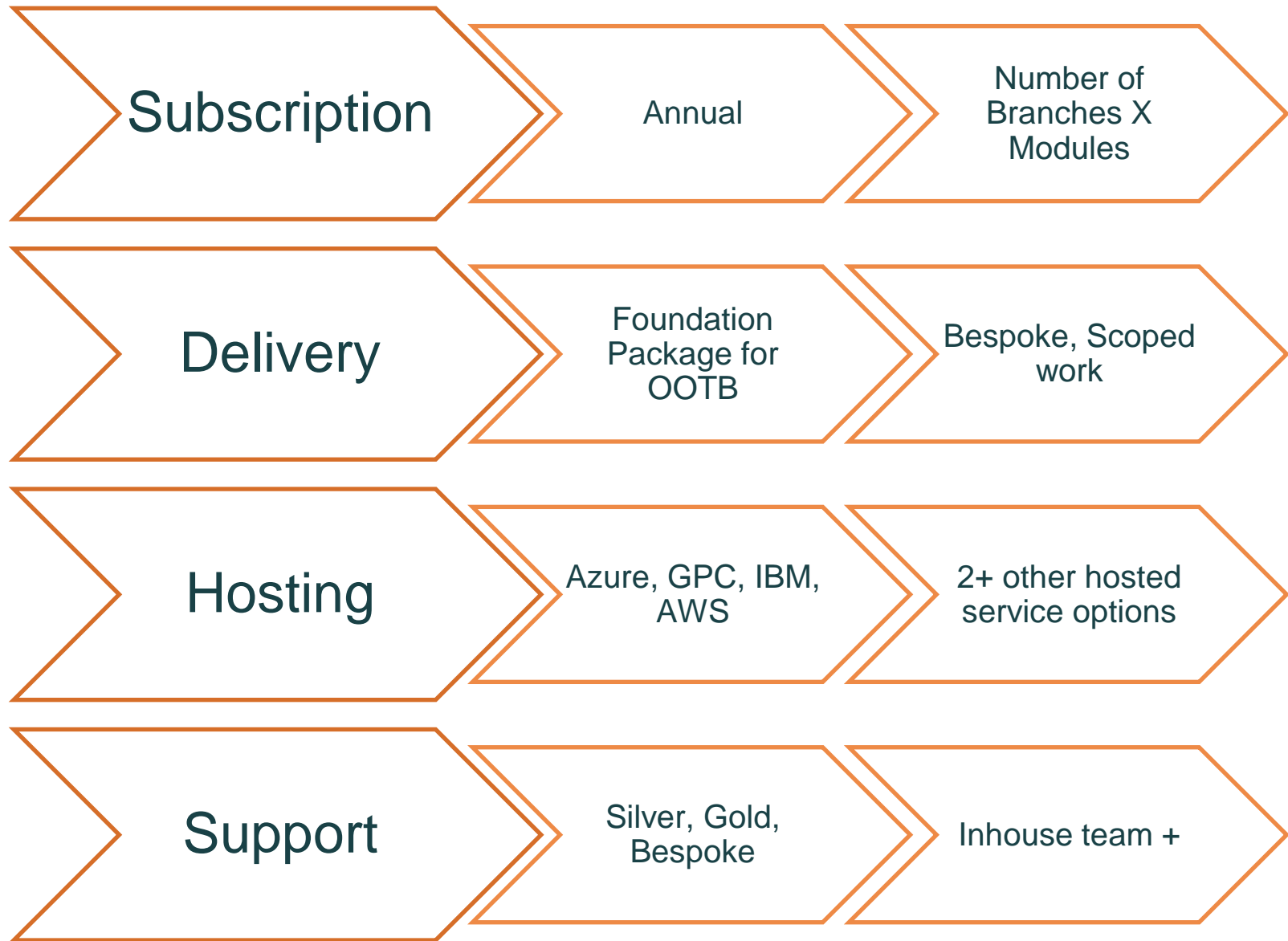
|                           | 1. Only Teller product to be replaced   | 2. New Client Sale of Core  | 3. Migration Path from Legacy Core to New Core  |
|---------------------------|---|---|---|
| <b>Description</b>        | The project is only to replace the teller (and associated) solution for the branch.   | A new Core is being pushed and there is a branch requirement to facilitate branch.  | Likely to be part of a <b>larger</b> technology upgrade for the FI. The fact that they may have many cores/back-end products means they need a more flexible branch solution (i.e., not just a highly coupled solution)   |
| <b>Client Size</b>        | <ul style="list-style-type: none"> <li>Generally medium to large clients</li> <li>Smaller FIs typically have a core/teller solution</li> </ul>  | <ul style="list-style-type: none"> <li>Small to large</li> </ul>  | <ul style="list-style-type: none"> <li>Medium to large</li> </ul>   |
| <b>Client Pain Points</b> | <ul style="list-style-type: none"> <li>Teller is EOL, e.g., Fiserv Desktop Teller</li> <li>Branch is not efficient</li> <li>Bank wants to differentiate with branch experience</li> </ul> | <ul style="list-style-type: none"> <li>Need/desire to replace core drives teller replacement</li> <li>Branch is still important for the bank (bricks and mortar)</li> <li>Bank may have created a sidecar digital bank, but need to know there is a teller option for the digital core once it is proven</li> </ul> | <ul style="list-style-type: none"> <li>Not ready to move off old core completely or straight away</li> <li>Bank offerings are too sophisticated for one core product</li> <li>Bank wants Best of Breed for each product offering</li> <li>Needs a branch solution that can work with multiple cores simultaneously</li> </ul> |
| <b>Sales Cycle</b>        | <ul style="list-style-type: none"> <li>Driven by EOL deadline, client maybe under pressure</li> <li>RFP, demos and subsequent contract (6+) months</li> </ul>                             | <ul style="list-style-type: none"> <li>Fully dependent on the Core engagement, but likely to have a separate Teller RFP, demos and subsequent project lifecycle</li> <li>Delivery can be Out of the Box or Bespoke</li> </ul>   | <ul style="list-style-type: none"> <li>Overall architecture strategy will be identified first - likely to be a large consulting effort here</li> <li>Teller may be part of the discussion but not agreed until all core contracts are signed</li> </ul>   |



# **05 Potential Size of the Prize**



# Pricing Model





*Size of the Prize over next 5 years (US)*

- ❖ Market research shows that 47% of financial institutions in the US will begin their journey towards open banking ecosystems in the next 2 years.
- ❖ Even more – 59% believe that bank-owned data centers may no longer be relevant, as banking will be cloud-based in the next five years.
- ❖ By 2030 the US Core Banking Market for traditional retail banks is expected to be worth approx. \$3BN.
- ❖ Temenos aim for 7% market share (as they have in Canada).
- ❖ Recurring annual revenue of \$210M by 2030.
- ❖ Requires a Branch Solution to sell to this market.
- ❖ Branch recurring revenue \$21M - \$42M by 2030.



# 06 Value Proposition

## Make Core sales to “Brick and Mortar” easier by complimenting the Temenos core with Antuar’s inBranch Transact product

**Core needs a Teller UI:** Complete Branch Solution: Antuar fills the UI gap, providing a robust teller application for cash handling, check processing, and real-time transactions at a minimum.

**Best of Breed:** With sole focus on the physical channel, Antuar's product roadmap is leading edge and always improving. Future-Proof Your Branch: Our roadmap ensures your client stays ahead of evolving customer needs.

**Client Benefits:** Latest Tech driving efficiencies; modular offering; pre integration; customer centric; flexible architecture; Enhanced Customer Interactions

**Sell to Anyone:** Scalable for Any Size: From community banks to large enterprises, Antuar's flexible configuration supports diverse branch networks and business needs.

**Making it Easier to Sell:** Trusted and Proven: Temenos validated integration with a strong track record of successful implementations and satisfied clients.

**Project Risk Mitigation:** Accelerated Deployment: Pre-integrated with Temenos, Antuar dramatically reduces implementation time and minimizes project risks.

**Flexible Sales Support:** Antuar offers transparent pricing and customizable solutions, empowering your sales team to close deals. We will work with you to flex to your clients' requirements.

# Better Together

# Value Prop

## Value Proposition

- ❖ Drives Branch efficiency
- ❖ Pre integrated Teller Product
- ❖ References with Temenos clients
- ❖ Options for transaction servicing to customer and account & service management
- ❖ Modern Technology, deployable in any cloud
- ❖ Solution for all sizes and complexity
- ❖ Can work for multi core solution (Embracing API driven architectures)

## Target Market(s)

- ❖ Any client with branches/physical location requirements
- ❖ Includes CU's, banks Mfi
- ❖ National and international (multi currency and multilingual).
- ❖ Any client moving to Temenos in part or in full (multi core solutions)
- ❖ Works with Small and Large clients from 5 to 5000 branches/physical locations.

## Personas

- ❖ CEO, COO, CTO, CIO
- ❖ Head of Retail
- ❖ Head of Branches
- ❖ Don't forget Security / Fraud/ Risk/ Compliance Officer

## Differentiators

- ❖ Designed to Integrate (multi core, orchestration layers, CRM etc.)
- ❖ Thin Front end application
- ❖ Pre integrated to Temenos APIs
- ❖ Prestige Certified
- ❖ Flexible Cloud Deployment options
- ❖ Modular
- ❖ Starting to integrate to some Savana features
- ❖ Works with Fiserv, FIS, Alogent Item processing or alternatives

## Trigger Scenarios

List comments prospects might make that suggest a challenge or opportunity your solution will help them address

- ❖ *Branch transformation: we want to differentiate with our branch; we want/need to make our branch channel more efficient*
- ❖ *Need to replace teller/branch software: our current solution is costly to maintain and /or we need more efficiencies at the branch; our current software is being sunset (Teller first followed by Core replacement is also possible)*
- ❖ *Need to upgrade core and FI has branches: need to replace the branch software anyway*

## How to engage with the client about Branch

List questions that might be asked to elicit the kinds of challenges or opportunities your solution will help organizations address.

- ❖ *How many branches do you have? How active are they?*
- ❖ *Do you have a customer channel strategy? And if so, what is the branch strategy, can that be shared?*
- ❖ *Do you need to your branches to work with multiple cores/other API points simultaneously? What does the overall solution architecture look like (what is being used for other channels, is there a middleware etc.?)*
- ❖ *What does your current teller solution feature set look like? What is your current teller system?*
- ❖ *Do you see your branch as a differentiator or a necessity only?*

## Primary Contacts for Sales

Individuals who can be a first stop for any questions:

**Tom Penton,**  
SVP Bank  
Partnerships and  
Sales

[tom.penton@antuar.com](mailto:tom.penton@antuar.com)  
612-385-4329

## Marketing & Demo Contacts

Indicate each contact's area of expertise:

**Frainc Reid,**  
Chief Revenue and  
Marketing Officer

[frainc.reid@antuar.com](mailto:frainc.reid@antuar.com)

## Product & Technical

Product managers and technical experts.

**Gearoid Power**

[gearoid.power@antuar.com](mailto:gearoid.power@antuar.com)

## Other Key Contacts

Others such as Legal or Finance involved in the partnership

**Trisha Asgeirsson,**  
Chief Strategy and  
Partnerships

[trisha.asgeirsoon@antuar.com](mailto:trisha.asgeirsoon@antuar.com)

[info@antuar.com](mailto:info@antuar.com)

# Thank You

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Delivering branch innovation