Temenos Digital Wealth

Empowering banks with personalized, agile, and customer-centric experiences that drive engagement, loyalty, and growth.

Temenos Digital Wealth delivers exceptional client engagement, operational efficiency, and innovative digital experiences across every client touchpoint.

Build on a cloud-agnostic, API-driven architecture, Digital Wealth integrates seamlessly with existing systems, enabling scalability, faster time-to-market, and real-time data insights. Its advanced tools empower banks to offer personalized client engagement through tailored dashboards, self-service capabilities, and omnichannel experiences that meet the demands of modern investors.

By combining hybrid advisory models, trading, collaborative tools, and real-time investment insights, the platform helps financial institutions elevate client relationships, streamline operations, and drive sustainable growth.

Analyst accolades

Forrester, one of the world's leading research firms, has named Temenos a Leader in the Forrester Wave for Digital Banking Processing Platforms.

FORRESTER®

Who we can help

Temenos Digital Wealth serves a diverse range of financial institutions, from large global private banks to mid-sized regional players and digital-first challengers. The platform is designed to enhance digital engagement, support hybrid advisory models, and scale investment services for mass affluent, HNW, and UHNW clients.

Tier 1 Banks
Large Global and Private Banks

Tier 2 Banks
Regional & Mid-Sized Private & Retail Banks

Tier 3 Banks
Challenger Banks, Digital-First Private Banks & Expanding Retail Banks

Tier 4 Banks
Boutique Private Banks & Specialized Wealth Managers

temenos

Key benefits

Personalized client engagement
Empower wealth managers with real-time data-rich tools to offer tailored advice, fostering trust and proactive portfolio management for clients.

Real-time client control
Self-service tools allow clients to manage investments in real time, enhancing their ability to respond to market changes.

Transparent portfolio insights
Clients gain real-time access to their detailed portfolio, boosting trust and ensuring informed, confident decision-making in their wealth management.

Seamless multichannel interaction
Omnichannel capabilities enable clients to engage through web, mobile, or in a branch, ensuring consistent, high-quality experiences throughout their journey.

Future-proof flexibility
Cloud-agnostic architecture ensures scalable, adaptable solutions, allowing banks to deploy across multiple platforms while meeting regulatory needs.

Agile, API-driven integration
Open, API-driven architecture enables seamless integrations with legacy systems and third-party applications, minimizing disruption and enabling smooth transition to advanced digital wealth services.

Continuous innovation with micro-apps
Modular architecture allows for rapid feature deployment and scaling, supporting continuous innovation while preserving core infrastructure stability.

Low-code/no-code customization
Rapid development and customization are enabled with low-code/no-code tools, reducing dependency on technical resources and accelerating market responsiveness.

Hybrid advisory model
Temenos combines self-service tools and advisor assisted capabilities, offering clients flexibility while optimizing advisor productivity and satisfaction.

Personalised Views
Financial institutions can tailor the entire digital experience, providing personalized views and features that enhance engagement, transparency, and client trust.

Collaborative wealth management
Secure collaboration tools enable direct, real-time communication between clients and advisors, fostering a more engaging and interactive investment process.

Wealth key features

Personalized dashboard
Holistic financial view
Accounts & portfolio details
Multi Entity Access
Multi Customer Dashboard

Securities orders
Product selection
Product details
Order type & validity
Watchlist
Trade checks
Order blottea

Portfolio analysis
Allocations: asset, region, sector, and currency
Performances: MWR and TWR
Profit/loss

Portfolio servicing
Holdings, P&L, allocations
Position/product detail
Transactions
Account movements
Performance
Reports & statements

Investment advisory
Suitability Profile
Investment proposals
Portfolio health check
Investment strategy review
Personalized asset allocation
Advisor collaboration

Market data
Integrated market data
Top news / stock news
Indices
Pricing charts
Pricing exchange data

> According to a J.D. Power survey, 86% of US investors with advisors logged into their firm's site in the past year, and 60% used the mobile app. Advisors who engage clients with digital tools drive higher satisfaction and referrals, while those who do not generate half as many referrals.
>
> J.D. Power - 2024 US Investor Satisfaction Study

> Millennials will be inheriting the most of any generation over the course of the next 25 years ($46 trillion). However, Gen X stands to inherit the greatest portion of assets in the next 10 years, totaling $14 trillion to Millennials' $8 trillion. This highlights the need for digital wealth solutions that cater to the preferences and expectations of these next-generation clients.
>
> The Cerulli Report—U.S. High-Net-Worth and Ultra-High-Net-Worth Markets 2024

> Capgemini's World Wealth Report 2024 found that one-third of high-net-worth individuals (HNWIs) are dissatisfied with their primary wealth firm's digital services.
>
> Capgemini World Wealth Report 2023

Discover Temenos Wealth Management

Front Office | Securities | DataSource

Or connect with us.

About Temenos
Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class modular solutions, we are modernizing the banking industry. Banks of all sizes utilize our adaptable technology – deployed on-premises, in the cloud, or as SaaS – to deliver next-generation services and AI-enhanced experiences that elevate banking for their customers. Our mission is to create a world where people can live their best financial lives.

For more information, visit **www.temenos.com**

temenos