

Temenos AI Studio

Platform



The Temenos AI Studio offers easy deployment and real-time monitoring of each models' performance, demonstrating the value of explainable AI.

Bundled with any of the AI Studio models or standalone, this award-winning, proven, industry-first AI Studio platform enables banks to quickly develop and deploy AI capabilities, offering 100% explainable Models.

It can fully integrate with the rest of the Temenos products or third-party products with a highly scalable API first approach and patented explainability.

Challenges

The global need for intelligent business analytics software across all industries, including banking, grew significantly in recent years and will continue to grow as banks seek the 'transparency and insight' that will 'enable them to cut costs and improve productivity and agility and optimize performance. Nowadays, there is a lot of investment and effort in researching and implementing new ways to deliver this predictive/proactive behavior.

Banks are increasingly investing in new technologies, seeking to gain valuable insights from the explosion of data. Still, limitations of traditional analytics tools, and implementations designed to handle structured enterprise data are significant drawbacks. Opaque-box models make it very difficult to understand and analyze the model and its predictions, and this lack of transparency causes major problems despite how accurate such models might be.

Banks have a clear need to have highly interpretable and transparent models to explain or understand reasoning behind a given prediction decision. To this problem, artificial intelligence and machine learning provide several algorithms and techniques that could help businesses achieve their goals. Having high levels of model transparency,

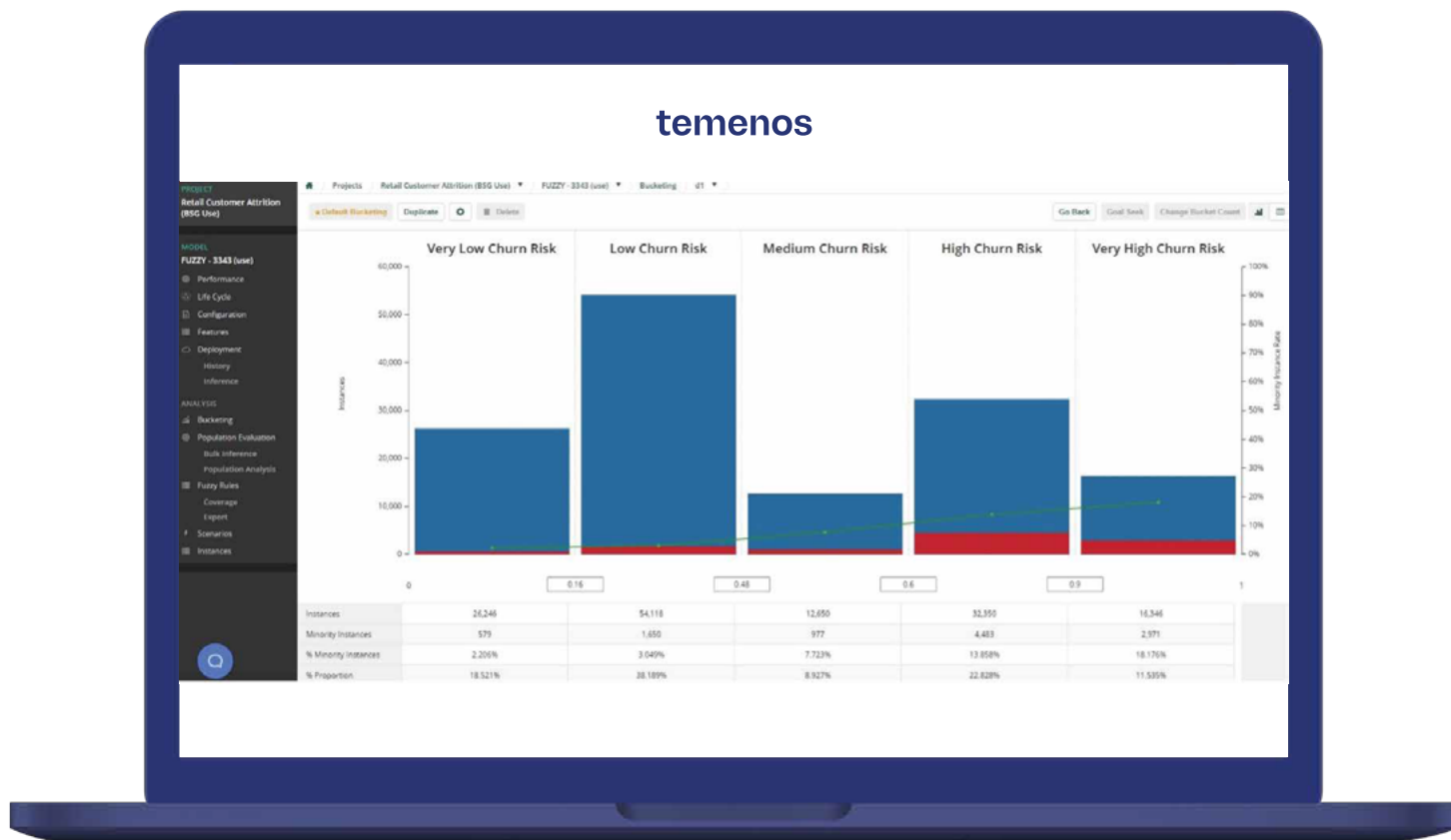
prescriptive analytics, and explainable AI implies providing a clear and understandable model and explanations of its output result. Explaining clearly, in plain language, how the models are working will enable building trust to your customers and regulators.

Temenos is the first to bring transparency and Explainability to AI automated decision making to the banking industry. Our patented AI Studio platform and machine learning capabilities are embedded in the Temenos Platform, and available with all Temenos software either through an easy-to-use graphical user interface and through APIs delivered on-premise, in the cloud or as a SaaS offering. By embedding AI and Machine Learning into our products, we have accelerated the release of explainable models that will underpin new AI use cases that focus on creating seamless customer journeys, generating novel services and automating manual processes with learning capabilities.

The Platform, explains clearly, in plain language, to customers and regulators how AI-based decisions are made. Using explainable AI offers banks and customers transparency into how and why specific decisions are made analyzing their cash, investment, and mortgage accounts. By capitalizing on explainable AI, banks can engender trust by ensuring their customers know why the proposed product or advice is right for them.

Features

Temenos AI Studio platform offers easy deployment and real-time monitoring of the model performance. This unique, enterprise-ready platform employs novel patented machine learning-based explainable AI models to build highly personalized customer solutions.



Explainability:

Temenos AI Studio allows users to explain in simple, human language how the AI model operates and how decisions were formed



Targeted:

Formulate targeted and personalized customer engagement campaigns focusing on customer-specific needs and specific products



API driven:

Pre-integrated with Temenos Data Hub and Temenos Analytics, or accessible from your existing data source systems



Accessible:

An easy-to-use interface can either be consumed on the Temenos Banking Cloud or delivered on-premise



Unique patented technology:

Awarded with the USA and European patents



Bundled:

Bundled with any of the AI Studio models or standalone



Adaptable:

A faster pipeline from data to models allowing to cope with the overgrowing modeling needs by the organization and the need to refresh models rapidly. Can be used easily by a data scientist or a business user



Accurate:

Higher accuracy models than those produced by competing platforms

Key Benefits

Temenos embeds Explainable AI and Machine Learning capabilities into our banking platform so banks can realize its value across the entire enterprise to provide individualized customer experiences and maximize straight-through processing with limited or no human intervention in all areas of the bank.

The benefits of Temenos AI Studio Platform:

Advanced feature engineering

enabling data cleaning, preprocessing and analysis.

Ability serve various machine learning and data science needs within the organisation

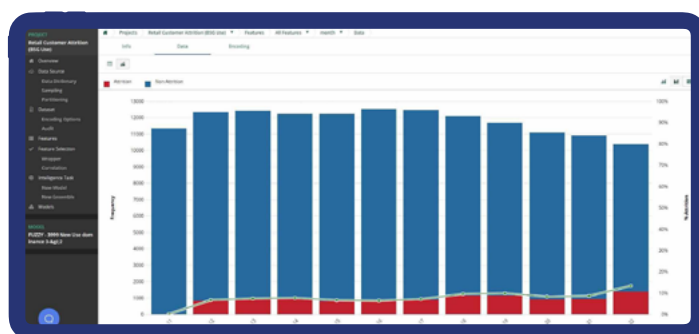
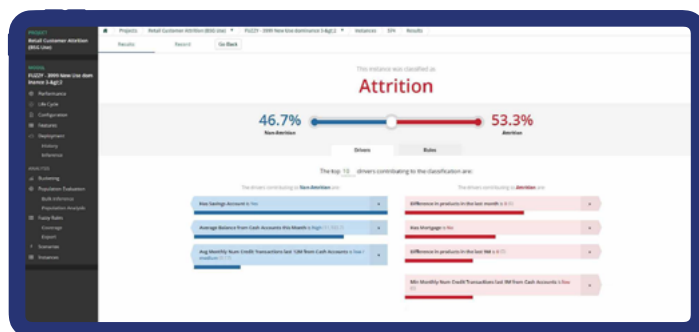
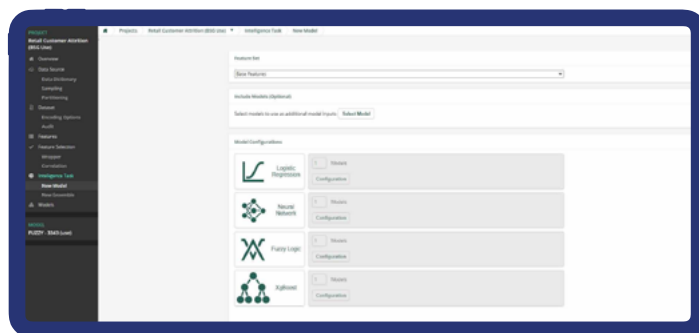
All while delivering a decision engine which can be used to host models.

Ability to build various predictive models for different machine learning needs

Including Logistic Regression, patented Neural Networks, Explainable AI Fuzzy Logic Based models, XGboost and their ensembles.

Models life cycle management

Host various models and monitor them at regular intervals, generate performance reports for population and characteristic stability, accuracy, Gini and KS stats, etc.



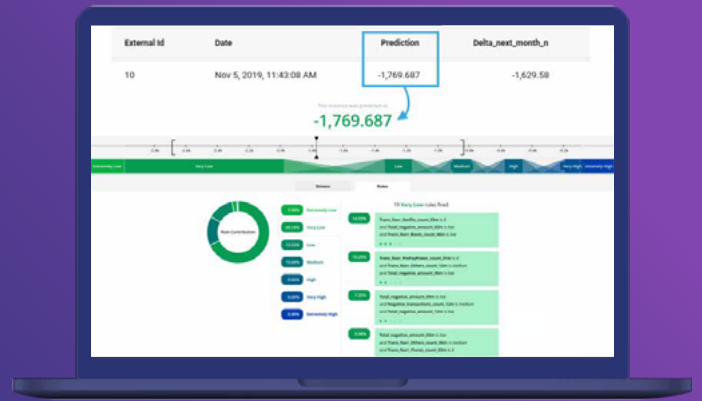
Model ID	Model Name	Result	Stability
100	Logistic Regression (LR) Model	Accuracy: 85%	Stability: 95%
101	Neural Network (NN) Model	Accuracy: 88%	Stability: 92%
102	Fuzzy Logic (FL) Model	Accuracy: 82%	Stability: 98%
103	XGBoost (XGB) Model	Accuracy: 90%	Stability: 90%
104	Ensemble Model	Accuracy: 87%	Stability: 93%

Enable AI upskilling within the organisation and gaining full transparency

Can be used easily by a data scientist or a business user facilitated by GUI driven AI model development and ability to perform drill down portfolio analysis to understand various risk drivers.

Improving the customer experience

Creating seamless customer journeys, novel services and automating manual processes with self-learning capabilities.



Driving profitability

Models that allow you to understand your customers and their needs, offer new services, increase business and minimize risk.

Reducing cost

Models that allow you to reduce default rates and protect against financial crime.

Explainable and trusted

Predictions and decisions understandable by everyone.

Transparency

Real-time monitoring of the model performance, using a transparent global rule base.



Get in touch

To find out more about how Temenos delivers explainable AI capabilities, [contact us](#)

About Temenos:

Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class composable 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.

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