

Temenos Journey Manager



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Temenos Journey Manager for
customer acquisition and onboarding

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Temenos Journey Manager 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, Temenos Journey Manager has been proven successful in banking, wealth, insurance and government, and across the retail, small business, wealth and corporate banking sectors.

Temenos 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 partner ecosystems.



Build exceptional onboarding experiences with Temenos

Temenos Journey Manager 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 adopt a rigid product or build customer acquisition and onboarding from scratch, including account opening, business onboarding, lending applications and KYC compliance.

It enables financial institutions to build their onboarding experiences in a fraction of the time taken from scratch whilst maintaining complete control of the digital experience. And once built, banks can continuously analyze results and iterate quickly. Temenos Journey Manager achieves rapid time-to-market and agility for banks, delivers an outstanding customer experience, and integrates essential 3rd party 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 partner ecosystems

for rapid creation of end-to-end digital account openings, including automated Identity Validation, Fraud Detection, Address Lookup, and over 40 other applications.

Cost reduction

resulting from streamlined digital onboarding, shortening the customer acquisition timeframe, and eliminating unnecessary flow steps, especially for complex onboarding journeys.



Retail banks that run Temenos Digital Banking Capability have:

74%



Lower CUSTOMER
ONBOARDING time*

35%



Higher FRONT
OFFICE STP rate*

71%



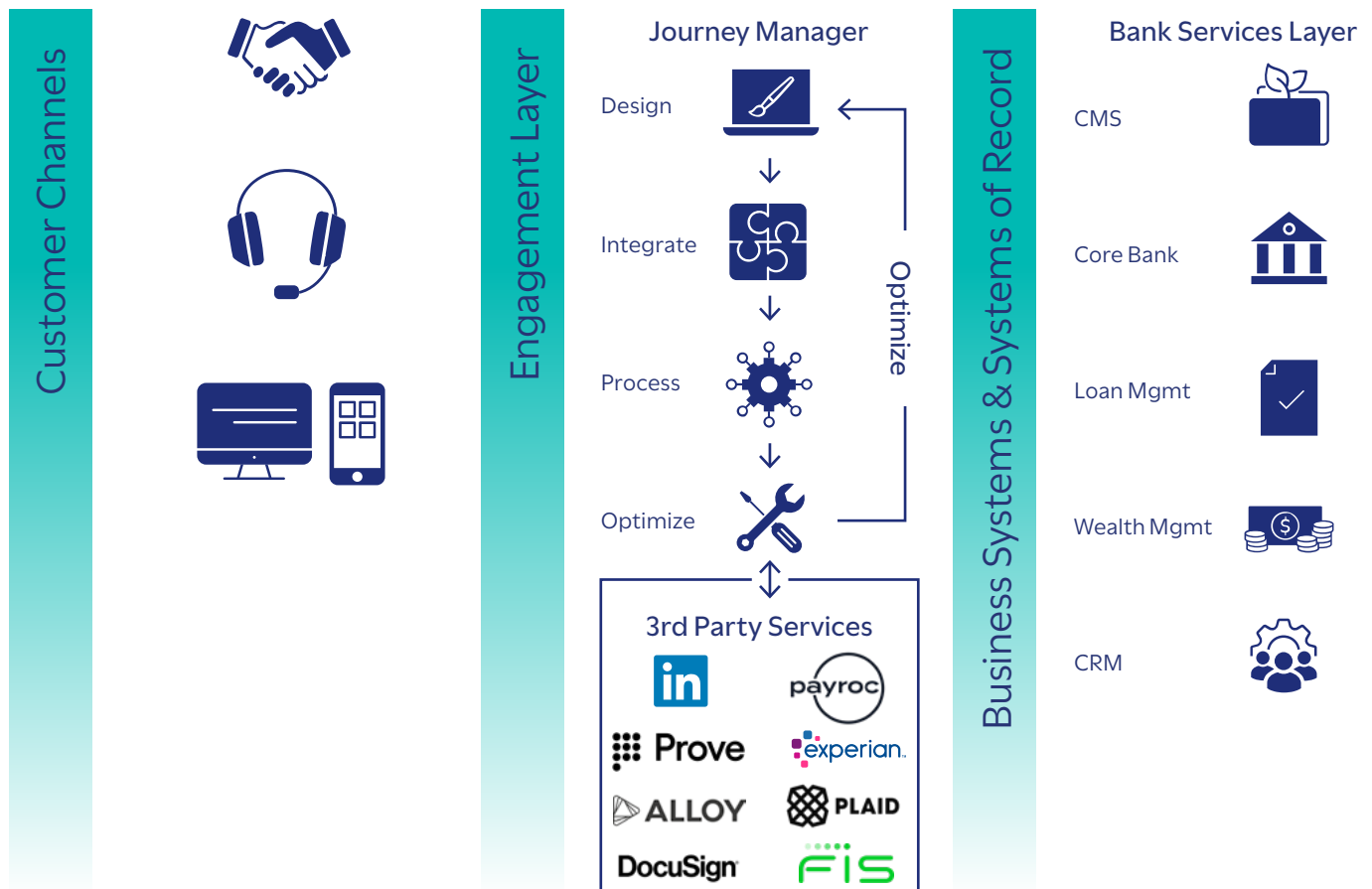
Higher DIGITAL ONBOARDING
COMPLETION rate*

*Source: Temenos Value Benchmark

Architecture

Temenos Journey Manager is a development platform and system of engagement, handling acquisition and onboarding transactions without requiring direct interaction between the bank customer and backoffice systems. It enables banks to provide true omnichannel journeys and seamless customer experiences across all channels.

Behind the scenes Temenos Journey Manager 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.



Temenos Journey Manager modules

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

1 Front End Development

- Springboard Solutions
Pre-built solutions on Journey Manager
- Maestro
Create advanced CX with Journey Manager's rapid design tool
- Open UX
Use React or similar frameworks to create the UX running on Journey Manager

2 Transaction Processing

- Journey Manager
Enterprise grade transaction engine
- Journey Workspaces
Back office operations portal

3 Journey Analytics

- Journey Analytics
Customer behavioral analytics at a field and section level



4



Journey
Exchange

EQUIFAX

experian

Fintech

Mitek

DocuSign



Front End Development

Build customer acquisition data collection flows 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. **For US banks this includes Deposit Account Opening, Retail Deposit/ Lending/ SMEs** Springboards as well as those which are product or domain specific.

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, a digital customer receipt, consistency across channels, and exchange of data with back office systems are all part of the Temenos Journey Manager platform. This dedicated onboarding infrastructure allows the banks to focus more of their time on building superior customer experiences. 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, reduce back-office costs and increase acquisition rates.

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. 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 and insurance 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 APIs, eliminating any need to change back office systems to accommodate rapidly changing onboarding journeys.
- Captures anonymous **analytics** from 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** which are 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.



You're in good company



Industry recognition



Best Digital Banking System
Banking Tech Awards USA 2026



Leader in the IDC MarketScape
North America 2025 for Retail Digital
Banking Solutions



Leader in Everest Group's Banking
Customer Experience Orchestration
Products (CXOP) PEAK Matrix®
Assessment 2025

Available on Temenos SaaS

Temenos Journey Manager is available on Temenos SaaS. Our clients leverage our SaaS offering to access resilient, secure, and continually updated banking capabilities as-a-service, allowing them to focus on their customers and deliver at speed. Temenos SaaS offers the largest set of end-to-end banking services that are proven by banks around the globe across retail, business, corporate and wealth in over 30 regulated jurisdictions.

To find out more about Temenos Journey Manager

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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.

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