

## *Implementing Growth Strategies with the Help of Core Systems*

The digital revolution has led to a disrupted marketplace with changing customer behavior and expectations, emerging competitor types, and technologies that are altering banking, and the world, as we know it. Despite these challenges, this digital banking era opens up massive opportunities. Banks need to take action in order to create and cultivate profitable growth.

The customer has become the driving force of evolution in retail banking. Banks need to provide customers with a new style of banking that fits with the new ways of living; banks need to make their customers the core of their business.

The Temenos Core Banking platform combines rich functionality in an easily upgradable application – bank clients benefit from real-time embedded analytics, a sophisticated product builder, and technology that allows for easy integration and infinite scalability, in turn enabling them to significantly outperform their peers.

Roughly 80% of banks today run on legacy in-house systems, with a patchwork of functionality on top, layered on as new advancements came out. Temenos' future-proof platform ensures that banks never run the risk of running on and maintaining cumbersome legacy systems, and can instead invest that money back into their products and expanding their customer base.

### *The Progressive Renovation Movement*

The Temenos offering is modular – and here is why that is important: it allows for progressive renovation of your business, allowing banks to implement technology in a phased approach from back-to-front or front-to-back, reducing risk while enabling the bank to move forward. The Core Banking platform of course is central to everything a bank does, while our digital offering can accelerate the time-to-market of your products and services across all self-service and assisted channels – extending your reach to customers on any device, today and in the future.

### *Growth and Risk Management*

As part of their growth strategy, many banks are focusing on expanding wallet share, cross-selling, and most importantly providing lines of credit to their customers. But with an expanded lending strategy also comes expanded risk. Temenos Lifecycle Management Suite allows financial institutions to serve their account holders at every phase of the account life-cycle, from the point of origination through to collecting on distressed assets and returning customers to a profitable status. Temenos' Loan Origination module provides a channel to expand in both direct and indirect lending, from in-person to online to on the go on a mobile device – providing a backbone of technology to drive your lending strategy forward.

Today's consumer is looking for a streamlined seamless experience. Don't be held back by yesterday's technology.



Temenos Group AG (SIX: TEMN), headquartered in Geneva, is a market leading software provider, partnering with banks and other financial institutions to transform their businesses and stay ahead of a changing marketplace. Over 2,000 firms across the globe, including 41 of the top 50 banks, rely on Temenos to process the daily transactions of more than 500 million banking customers. Temenos is the leader in its market. In 2016 Temenos topped both IBS Intelligence league table and the Forrester pyramid, for sales of mission critical software for the banking and finance industry. Today, Temenos is the fourth-largest software company in Europe, with profits of over \$185 million and a market capitalization of more than \$5 billion.