

Transact Data Hub

Transact Data Hub delivers a banking specific, realtime data platform which is fully integrated with the world leading core banking solution Temenos Transact. Transact Data Hub delivers out-of-the box data streaming, data preparation and optimized Data models to empower banks with the highest quality data to power APIs, integration and reporting.



Reduces data integration and preparation effort up to **90%** during a core banking renovation project by providing out of the box data streaming, data quality, and data modelling capabilities

Reduce data integration and report development time by up to **80%** vs. internal builds

Reduce data platform and infrastructure costs by up to **60%** by leveraging open source technologies

Potential reduction in risk and compliance data integration costs of up to **80%**

Integrated metadata management tools accelerate compliance with data governance regulations such as <u>BCBS 239</u>

How we Address your Goals and Challenges?



Real-Time Data Streaming

Digital banking is real-time and banks need complete access to real-time data in order to meet the demands of today's connected banking customer. TDH provides real-time data event streaming and integration with the most popular event streaming platforms such as Apache Kafka, Amazon Kinesis, and Azure Event Hub.



Data Preparation

Data within core digital banking platforms is optimized for transaction processing; banks require pre-built data stores which accelerate data integrations and report development. TDH solves this problem by preparing data in multiple operational and analytical data stores and models.



Data Quality

Data inaccuracies cause many downstream negative effects on reporting and analytics. TDH provides data quality capabilities enabling banks to improve overall data quality.



Data Governance

Banks struggle with understanding data within complex systems and having traceability of data into data integration and reporting tasks. TDH provides embedded metadata management capabilities providing data catalog and data lineage features.



What Our Solution Covers

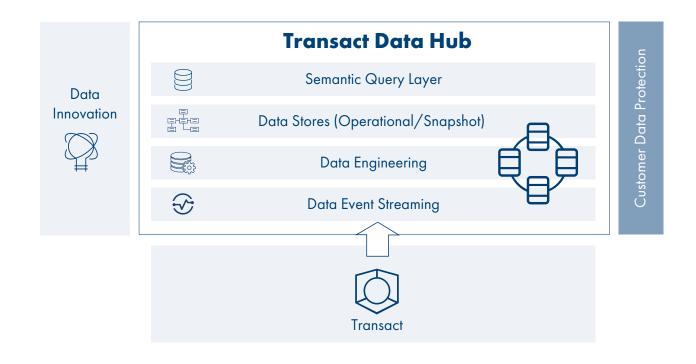
Transact Data Hub is a next generation data platform product built specifically for Temenos Transact. It is an integrated platform for Temenos Transact to help banks manage and futureproof their capabilities in the ever-changing landscape of data and analytics, It includes 4 main integrated modules:

Data Event Streaming - a highly scalable, elastic, distributed and fault-tolerant application to stream data events from Transact. It is integrated with popular streaming platforms such as Apache Kafka, Amazon Kinesis, and Azure Event Hub.

Data Engineering – provides highly scalable data engineering and ETL operations capabilities to the Data Hub platform. Data engineering pipelines can be built with no code, using an intuitive drag and drop web interface

Operational Data Store – provides a real-time replication of data from Temenos Transact. This data store enables banks with a foundation for faster APIs, enhanced Transact enquiry performance, real-time reporting.

Snapshot Data Store – a curated end of day snapshot of banking data, ideal for end of day financial and operational reporting or for feeding downstream data systems such as risk management, treasury, and marketing.



Features



Temenos Transact Data Preparation

Transact Data Hub efficiently streams and prepares complex data from Transact into simple to understand data models for reporting and integration use cases.



Metadata Management

Transact Data Hub includes a robust capability for metadata management including a full data catalog (dictionary) and lineage (tractability) solution. This helps banks to stay compliant with new data regulations.



APIs

Transact Data Hub ships with an out of the box set of APIs which can improve performance of Transact enquiries. New APIs are easy to create using integrated design time tools.





Eliminate costly data projects whilst expediting speed to value with out of the box, productized, banking specific data hub for Transact.

Speed compliance with pre-integrated metadata management tools for data catalog and data lineage.

Container & Cloud Native – Transact Data Hub was designed to run in fully distributed modern computing environments, such as cloud and containers.

Public, Private, and Hybrid Cloud – Transact Data Hub runs in any cloud or private data center, or any combination, including deployments across multiple clouds.

Scalability – Transact Data Hub capacity can be scaled online with no system downtime by scaling out inline with performance requirements and to control cost of compute resources.

In-memory Architecture – Transact Data Hub optimizes latency and throughput by in-memory caching and optimistic messaging algorithms for high performance throughput.





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Business and IT leaders are overwhelmed by the sheer volume and variety of data at their disposal, and the cost of managing all this business intelligence. Fragmented access to enterprise data also creates a major barrier in building connected financial services. Internally aggregated data enriched by second / third party data is going to be crucial to start offering personalized services at scale. Temenos' Data Lake announcement brings more innovation to this market and gives banks more options to consider as they decide on their approach to leveraging big data to enhance their business."

Martin Stiller,

Analyst at IDC Financial Insights

Get in touch

To find out more about how Transact Data Hub helps banks, <u>contact us</u>.

temenos.com

About Temenos

Temenos AG (SIX: TEMN) is the world's leader in banking software. Over 3,000 banks across the globe, including 41 of the top 50 banks, rely on Temenos to process both the daily transactions and client interactions of more than 500 million banking customers. Temenos offers cloud-native, cloud-agnostic and AI-driven front office, core banking, payments and fund administration software enabling banks to deliver frictionless, omnichannel customer experiences and gain operational excellence.

Temenos software is proven to enable its top-performing clients to achieve cost-income ratios of 26.8% half the industry average and returns on equity of 29%, three times the industry average. These clients also invest 51% of their IT budget on growth and innovation versus maintenance, which is double the industry average, proving the banks' IT investment is adding tangible value to their business.

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