



TEMENOS

Wealth

Temenos Wealth is the leading solution used by top wealth managers and private financial institutions. Built to suit organizations of all sizes, it enables firms to deliver highly personalized services and focus on clients' satisfaction, with sophisticated features for advisors and portfolio managers, backed by robust automation at the back-office.

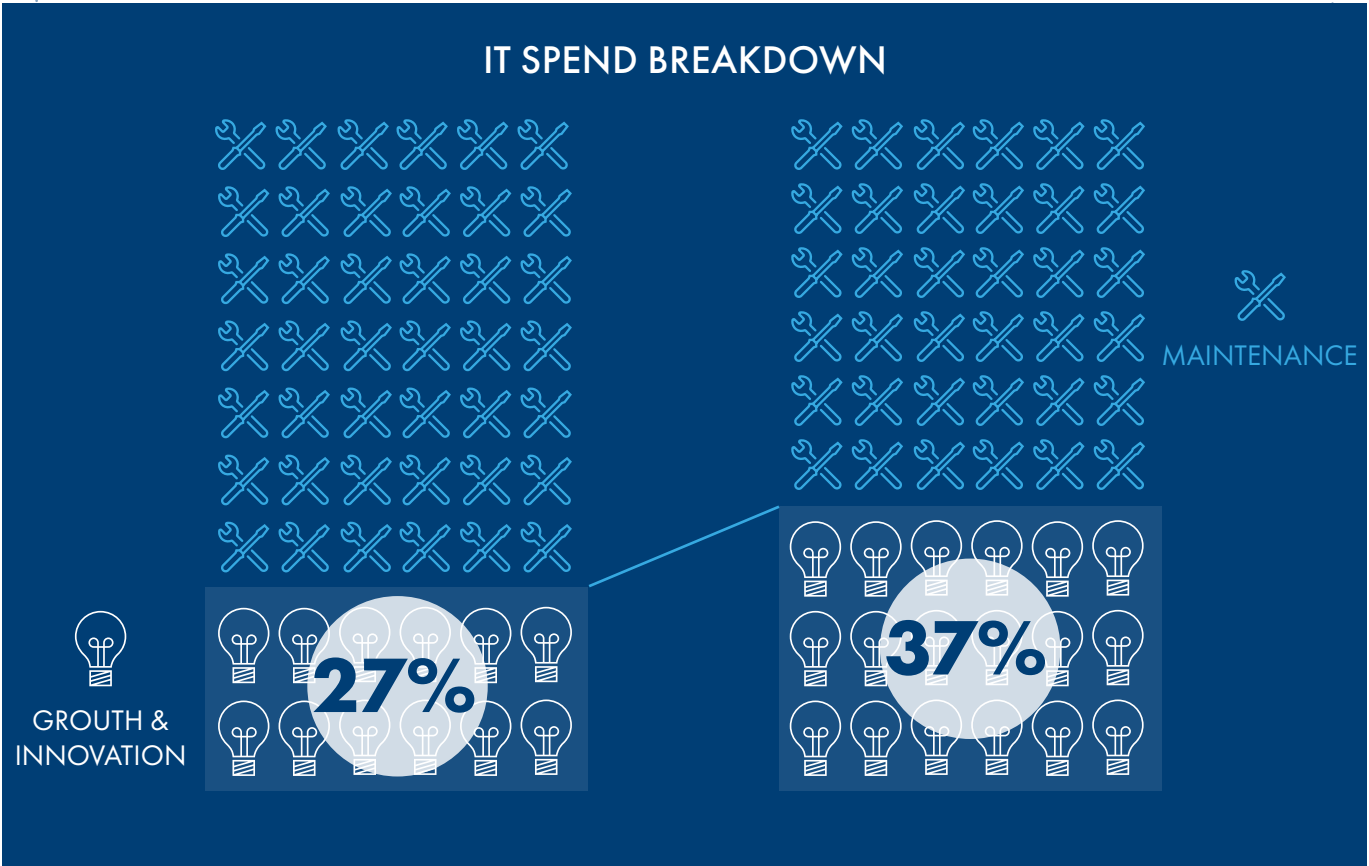


Temenos Wealth covers all the front-to-back needs of a modern WM firm, from digital wealth to CRM to portfolio management, securities and core processing, market data management, analytics, AI and more. Its modular design enables you to implement the components you need, according to your business and IT requirements, on premise, in the cloud, or as-a-service.

TEMENOS WEALTH CUSTOMERS SPEND MORE ON INNOVATION

Financial institutions understand the importance of investing in IT. However, the greater part of this investment is usually dedicated to maintaining¹ existing infrastructure and applications.

Customers of our wealth solutions spend on average **37%** of their IT budgets on growth and innovation² vs. a market average of only 27%³.



1. Maintenance includes existing business and non-discretionary regulation
2. Temenos Value Benchmark
3. 2018 Global average IT spend by banks in new investments. Source: Celent 2019

How we Address your Goals and Challenges?

Managing investment portfolios is more demanding than ever. Wealth management professionals require state-of-the-art portfolio analysis. They want to instantly retrieve, display and analyze positions while on the phone with their clients. They want the ability to calculate exposure and detailed analysis. They need the flexibility to aggregate accounts any way they want. They want highly reliable data and assistance from AI so that they can make informed investment decisions to maximize investment performance.

All of this must be supported by streamlined back-office processes with the highest levels of automation, scalability, resilience and security. Operations and IT costs must remain under control even as the business expands and regulations are ever more stringent.

Our suite of products was designed from the onset to address these goals. Each individual best-of-breed product helps firms leverage technology to offer better service while protecting margins. And whereas some firms must invest heavily to integrate different products and technologies, Temenos Wealth is deployed as an integrated solution.

To cover various jurisdictions and regulatory requirements, Temenos Wealth offers pre-defined country model banks across the full value chain. That reduces the go-to-market effort drastically. Temenos Wealth provides seamless end-to-end workflows resulting in lower costs and higher efficiency.



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What Our Solution Covers?

Temenos Wealth is an end-to-end solution made of best-of-breed standalone components that cater to all the needs of wealth management firms and private banks. It covers digital banking, customer relationship management, portfolio management, back office processing, market data management, analytics and AI.



Features



Integrated best-of-breed

A unique combination of best-of-breed products which are integrated to work together. You need not choose any more between the convenience of a single platform and the advanced capabilities of highly specialized products.



Leading technology

Components can be deployed on-premise but also as cloud-native containers, in a private or public infrastructure. As it is often quicker and cheaper to integrate an ecosystem of applications rather than build them internally, we deliver the solution with a rich set of documented APIs and complementary MarketPlace solutions.



Breadth and depth

If wealth managers need the latest technology to remain competitive, they also require a wide range of capabilities to serve their demanding clients. Temenos Wealth offers exceptional business coverage and deep functionality, progressively built over the years, from advanced performance analysis to flexible pricing, in a multi-entity, multi-asset, multi-currency and multi-language environment.

By seamlessly integrating the powerful features of the suite of products, the features provided allow for advisors, portfolio managers and back office operations to all share the same solution and leverage the functionality that meets their needs.



Country models and compliance

Far from the one-size-fits-all philosophy of traditional packaged software, we develop and maintain a series of country models which help our clients comply more rapidly with local and regional regulations.



Future proof

Temenos Wealth benefits from the high level of investment we make in our products and in acquisitions every year. As we monitor the market for emerging trends and new standards, our clients benefit from technical innovations such as our low-code environment for digital apps, or machine learning models from our explainable AI platform.

■ Benefits

Customer loyalty

Enhanced customer satisfaction with personalized service enhanced by technology.



Operational and IT costs under control

Higher degree of automation and STP, implementation of new regulations, support of cheaper technology stacks help restore profitability in challenging market conditions.



Increased market share

Solutions for every customer segment, from UHNW to the underserved mass affluent market. Geographical expansion made simpler with out-of-the-box country models and multi-entity capabilities. High scalability to support organic growth and acquisitions.



Market-leading architecture

Built on technology that is scalable and cloud native to allow solutions big or small to run in the cloud or on-site. The omnichannel UX and banking API capabilities allow for Temenos Wealth to run on multiple devices and integrate with other third-party platforms.





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Investing in technology and the digital transformation of Itaú is crucial in order to meet clients' needs and create lasting value. Itaú's international Private Bank selected a technology platform that will enrich the customer experience, reduce time to market for new products, generate efficiencies and reinforce the segments' digital strategy. Temenos' solution will allow key international offices to automate front, middle and back office functions. Equally important, the new technology platform will make the business better prepared for the exponential evolution of technological cycles."

Carlos Constantini,

CEO of U.S. and Head of International Private Banking, Itaú

More
information

Get in touch

To find out more about Temenos Wealth, [contact us](#)

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.

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

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