



TEMENOS

THE BANKING SOFTWARE COMPANY

TEMENOS INFINITY VIRTUAL COO

A personal COO in the small business owner's pocket that puts ambition, control and confidence back into the hands of the SME. It's a business intelligence growth engine powered by data to unlock small business growth, manage risk and drive engagement throughout the life of the business, enabling banks to become the trusted partner.



TRANSFER
COMPLETE!





| Our mission is to support the entrepreneurial dream

"Temenos sees an opportunity to fundamentally reimagine how to serve the SME sector, to implement an innovative digital-centric and data-driven service that can transform the experience of SMEs. Digital is at the heart of the next wave of SME banking services. This is a growing market with many diverse and complex needs; a market that needs better products, more tailored to financial services. The intent is clear: to support growth, increase access to capital and supporting services and support the lifeblood of the economy."

Kam Chana

*Head of Innovation,
Temenos*

**TEMENOS
innohub**



"Small business owners are very comfortable with whatever their business is. What they are less comfortable with is how to run a business. We tried to build a platform that acts like that COO they never had. It brings together information that business owners typically have to deal with, and we turned that into advice. The Temenos Infinity VCOO gives them that helping hand that it's hard for a small business owner to find."

Jeff Wright

*SVP Equipment, Digital & Client Solutions,
Canadian Western Bank*

CWB Canadian
Western Bank



Hello??
A little help,
here!?

SMEs are a
historically
underserved
and vastly
misunderstood
segment

SME BANKING OPPORTUNITY

The SME sector is the largest underserved profit pool in the entire banking industry. Small businesses represent 95% of private companies in any economy and currently generate \$850 billion of annual revenue for banks with an approximately 7% annual growth rate over the next seven years.



A segment with complex needs

SMEs are a difficult segment to serve with complex and heterogeneous customer needs. Depending on the SME size and lifecycle, they need different financial products and services. As a result, the sector is suffering from a global funding gap of \$5.2 trillion due to a traditionally rigid and reactive banking model.



Bigger than retail, smaller than corporate

SMEs have more complex needs than retail banking customers, and at the same time, they are too small for the traditional relationship manager approach of corporate banking. Many FinTech attackers have already realized this opportunity and started to provide digital solutions to serve SMEs better.



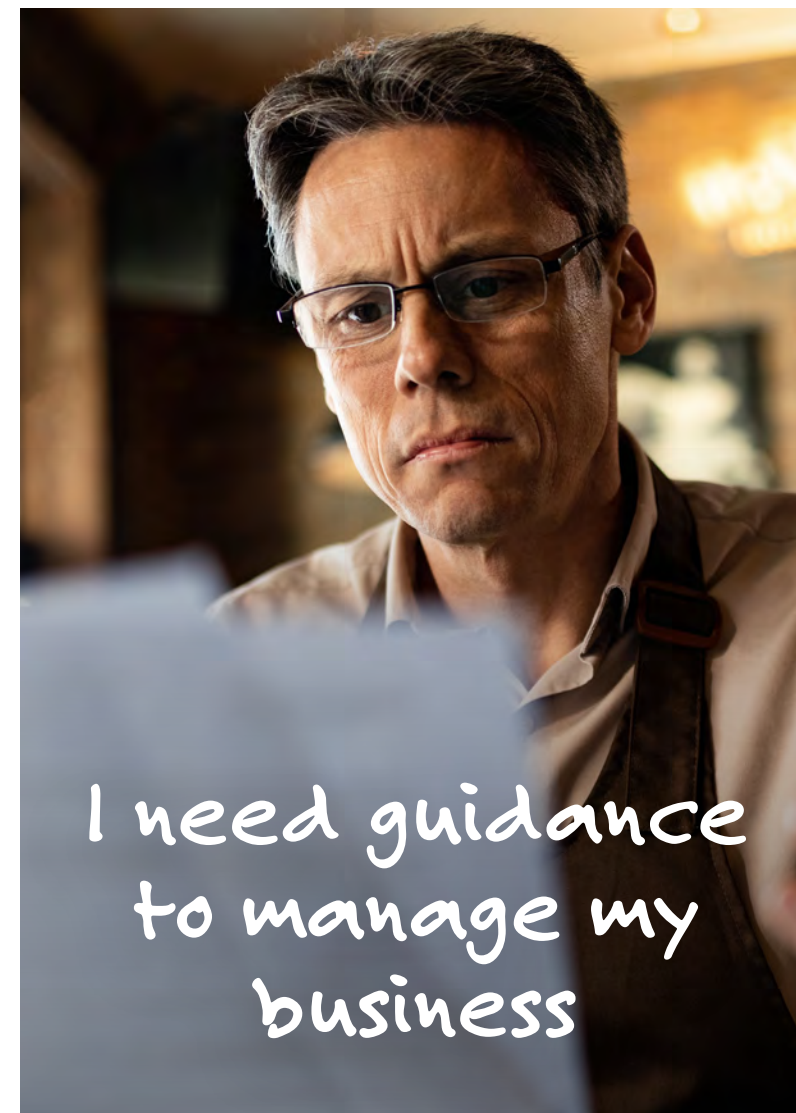
Perceived as high risk, low growth

SMEs are considered to be an inherently risky credit class, often holding incomplete credit portfolios. This perception is due to the lack of understanding and visibility over the SMEs' financial situation. As a result, banks are often perceived to be more of a barrier than an asset in the eyes of a small business owner.

BUSINESS MODEL SHIFT TO SUPPORT SME GROWTH

SMEs represent a growth segment with unmet needs. Thanks to the evolution of digital technology, there is an opportunity to fundamentally reimagine how banks serve the small business sector and enable a business model shift from a faceless transactional relationship towards a proactive approach. Banks can go beyond digitizing the existing reactive banking model and use data-driven technologies to proactively support small business growth with personalized advice, business insights, and business process automation. This new intelligent approach to SME banking can demystify the complexity of small business journeys, unlock value and business growth and help banks become trusted partners.

Temenos Infinity Virtual COO answers the everyday challenges a small business owner faces:





REVOLUTIONIZING THE SME BANKING EXPERIENCE

Temenos Infinity VCOO is a virtual advisor in the small business owners' pocket powered by data, analytics, and AI. Its job is to empower the business owner to make intelligent decisions, solve problems and free up time to grow the business. It puts ambition, control, and confidence back into the hands of the SME.

Stay in Control of your Business

Analyze your "business health" using real-time dashboards and intelligent insights to gain a complete picture of your business operation, solve problems and decide what is next.

Unlock Your Growth Ambition

Use AI-augmented business planning and simulation tools to perform 'what if' analysis, identify options growth, and make the best decision for your business.

Refocus Back on What you Love to Do

Let the VCOO take care of your business by automating the predictable, repetitive tasks and sending you real-time alerts for opportunities or risks.

We want to empower businesses to grow and thrive in the new economy



| DIGITAL INNOVATION FOR SME BANKING

Temenos Infinity VCOO is a business intelligence growth engine powered by data to unlock small business growth, manage risk and drive engagement throughout the life of the business, becoming the trusted partner. It provides intelligent insights, AI enriched simulation, and automated fulfillment that drives funding innovation and cash optimization.

Become the Trusted Business Advisor

Go beyond the boundaries of traditional SME banking and implement a proactive engagement model. Use data and technology to provide intelligent insights, guide business owners, and help them solve problems.

Drive Funding Innovation

Unlock SME banking growth in your market while managing risk. Use open banking data to understand the complete financial situation of your small business clients and offer relevant products and services tailored to their needs.

Reinvent the SME engagement model

Provide a unique personalized application to your business clients to increase customer engagement, satisfaction, and loyalty. AI-powered intelligence to the digital experience to differentiate your SME offering and stand out from the competition.

Tailor your solutions to the SMEs' needs and lifecycle

SMEs need different financial products and services depending on their size and ambition for growth. Banks can drive engagement through the entire SME customer lifecycle, offer relevant solutions, and reduce attrition.

We are enabling a shift in perception. Banks become the most trusted & relevant business partner & enabler to SMEs

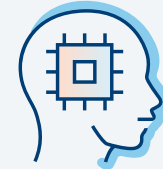
NEXT GENERATION SME BANKING PLATFORM

Temenos Infinity VCOO Key Capabilities



Open Banking Data Aggregation

Aggregate multiple data sources (banking and non-banking) to provide a holistic view of 'business health' and deliver actionable insights in real-time for the business owners. Temenos Infinity VCOO can pull data via APIs from multiple financial and business solutions used by SMEs such as ERP, HR, Payroll, and expense management.



Actionable Insights

Create order and meaning from data to deliver a valuable diagnosis of business activities helping business owners to understand what's happened and why, and enabling the next-best-action.



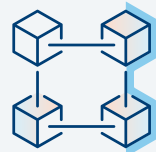
Predictive Modeling

Engage the collective power of machine and industry intelligence to educate business owners on various options for addressing opportunities and prescribe a recommendation.



Simulation

Enable human-AI augmentation by allowing business owners to visualize alternate outcomes and perform 'what if' analysis of the AI models presented, empowering them to make informed choices for their business.



Eco-system Synergy

Enable industry collaboration opportunities for the SME community of your bank. Accelerate connectivity amongst the SME's themselves and professional service providers to encourage growth and tap into expertise. Using aggregated data, banks can provide education and data-driven industry benchmarking to SMEs to support and maximize SME success.



Track & Trigger

Automate the monitoring of information and channels to identify and alert business owners to opportunities or risks for their timely attention, serving as a 'real-time business coach.'



Automation

Allow Temenos Infinity VCOO to learn and automate the predictable, repetitive aspects of the operation, freeing business owners to spend time growing their business instead of running it.

ahh... love
it when it's
business as
usual :)

Collaborate with us to redefine the future of Small Business Banking

To find out more about Temenos Infinity Virtual COO,

CONTACT US



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