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Capgemini Introduces New Cloud-Based Banking Platform Solution

Utility based service model provides flexible, scalable banking capabilities to accelerate digital transformations leveraging Temenos T24™

ISTANBUL, Turkey at the 16th Temenos Community Forum – May 21, 2015 – Capgemini, one of the world’s foremost providers of consulting, technology and outsourcing services, unveiled a new solution that provides highly differentiated experience-led banking for high quality customer transactions. Capgemini’s Banking Platform solution brings together a rich ecosystem of industry leading products to address the legacy application issues faced by many banks. It accelerates time-to-market across the complete spectrum of banking services required to deliver incrementally more responsive and personalized digital customer experiences.

Designed based on the principles of flexibility, scalability, and openness, Capgemini’s Banking Platform solution leverages TEMENOS T24™ along with other industry products and can be delivered as a secure private cloud service or on a hosted basis depending on customer preference. The solution is being launched in Europe and will be available in the U.S., Canada and Asia-Pacific this year.

In addition to delivering unique user experiences to a customer of one¹, the service platform integrates a rich ecosystem of proven-industry solutions for pricing, payments and decisioning, accelerating time-to-market across the complete front, middle and back-office spectrum, which is a key requirement for delivering seamless customer transactions between channels today. Banks implementing this solution can differentiate user experiences with customer-centric features leveraging technologies like biometrics and natural language voice recognition, as well as create richer loyalty programs, better decisioning, faster pricing, and digital payments.

“With design principles based around flexible configurable attributes, we put the power back into the

¹ “The customer of one” refers to banks’ desire to create a unique, natural, intuitive, and intent driven customer experience for each individual customer.
News alert

hands of the business user, removing the reliance on technology teams to implement changes. With Capgemini's Banking Platform solution, it is now possible to market to the preferences of a single segment of one customer with personalization and tailored products/services in hours versus weeks. The limit becomes the approval process not the technology." said Andrew Lees, Global Sales Officer, Capgemini Financial Services. *"In developing Capgemini's Banking Platform solution our approach was to orchestrate a highly flexible ecosystem over traditional core banking system replacements because it gives banks a fast, low-cost, scalable way to address legacy issues."*

Mike Davis, Director, Client Services, Temenos added, *"Capgemini's Banking Platform is a game changer for banks dealing with legacy issues. It offers a new range of best of breed products that deliver superior customer service, based on our reliable, proven T24 platform. Finally, banks have a choice for a low-cost, modular alternative that enables them to stay competitive with faster, more agile and innovative new players."*

About Capgemini

With more than 145,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion. Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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Capgemini's Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry. With a network of 24,000 professionals serving over 900 clients worldwide Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

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About Temenos

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 38 of the top 50 banks, rely on Temenos to process the daily transactions of more than 500 million banking customers as well as over USD 5 trillion in assets. Temenos customers are proven to be more profitable than their peers: in the period 2008-2012, they enjoyed on average a 32% higher return on assets, a 42% higher return on equity and an 8.1 percentage point lower cost/income ratio than banks running legacy applications.