

# TEMENOS T24<sup>®</sup> Services and Solutions from Capgemini

## In Pursuit of Core Strength

Now is the time for global banks to strengthen their core. By implementing or converting to a new core banking platform, or upgrading to the latest version of their current system, financial institutions can create a simpler and more flexible IT environment, boost their efficiency and drive down total cost of ownership. New core banking systems also can add speed and responsiveness, and enhance a bank's adaptability to new financial regulations, from Basel III to laws governing capital adequacy and consumer protection. Furthermore, with banks that survived the financial crisis now seeking competitive advantage through M&A, the need to standardize platforms and replace core systems has become even more important.

TEMENOS T24 (T24) is the first choice for many banks setting out to optimize their core banking systems. One of the most technically advanced banking systems available, T24 combines flexible business functionality with scalable architecture to help banks address current and future opportunities and challenges. T24 is built on open architecture, offers low ownership costs, and uses established standards including HTTP,

XML and J2EE. Plus, its modular design allows banks to readily tailor the system's capabilities to their changing business requirements.

As with any sophisticated platform, the value delivered by T24 is dependent upon the quality of its implementation and integration with a bank's existing systems and business processes. Capgemini offers comprehensive T24 services and solutions that help banks unlock the full value of this powerful platform, and create a core banking system environment that is simpler and more efficient, highly flexible, and that fosters responsiveness to the dynamic banking environment.

# Our Temenos Services

## New Core Banking Transformations

Capgemini's experience in implementing T24 in both new and legacy replacement scenarios makes us the provider of choice for new T24 implementations or conversions from other core banking platforms. Our proven approach comprises three phases: Flash Audit, Conversion, and Transition & Support.

The **Flash Audit** is a fast-paced yet in-depth assessment that ensures alignment between the new system and the bank's strategy, and allows Capgemini to tailor the implementation to each client's business goals and challenges, integration and functionality requirements, and in-house IT capabilities.

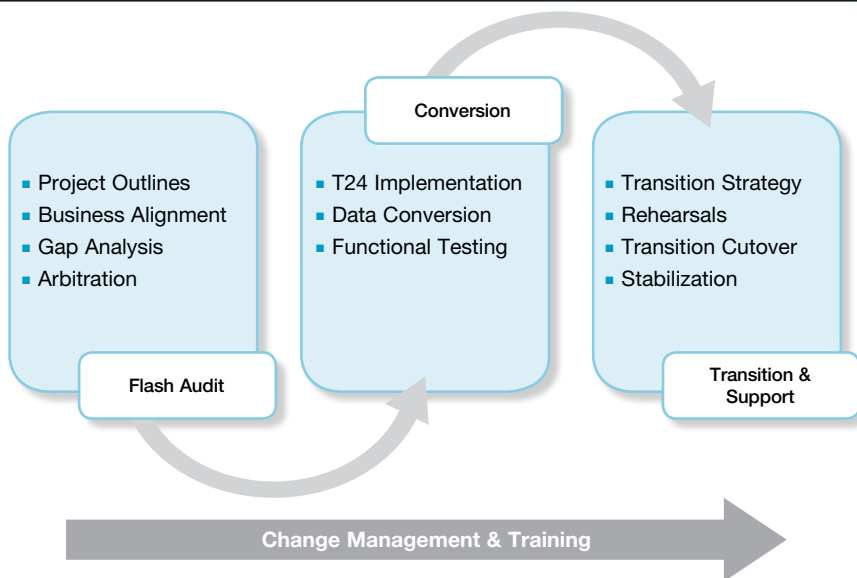
The Flash Audit lays a solid foundation for **Conversion**, which includes T24 implementation, data conversion and functional testing. Conversion is an iterative approach, from specifying data and transcoding rules, to preparing automated tools and performing static and dynamic certification and functional testing. Capgemini's comprehensive, model-based testing ensures user acceptance and a smooth transition to the new core banking system.

The final step in Capgemini's approach to implementing T24 is **Transition & Support**, including the development of a transition strategy, rehearsals across a range of transition scenarios and, finally, cutover to T24 in a production environment. Capgemini clients enjoy comprehensive post-implementation services, including start-up assistance, user support, and help with system stabilization. In other words, Capgemini does much more than implement T24: We also ensure our clients are fully able to derive lasting business benefits from the platform for years to come.

## Upgrades

Temenos is committed to investing in the continual improvement of the T24 Core Banking Solution, and Capgemini helps leading financial institutions tap into the full value of these investments. As a Temenos Global Partner, we stay up-to-speed with all T24 enhancements, and we invest in our own processes, technology support and upgrade services.

Exhibit 1: T24 Migration Approach



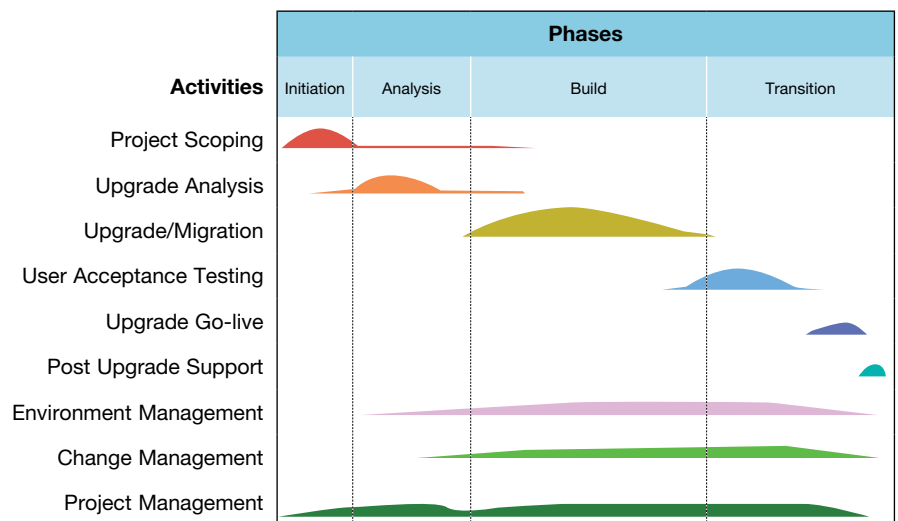
Capgemini takes a phased approach to upgrades that encompasses the full scope of critical activities including:

- Upgrade planning and strategy, encompassing project scoping and upgrade analysis
- Business process optimization
- Pre-upgrade housekeeping
- Migration
- Testing, including user acceptance testing
- Transition, from go-live to environment management, change management and post-upgrade support
- Comprehensive project management

### Reducing Risk and Ensuring a Smooth Transition

Capgemini professionals have experience with all of the challenges that can arise during a T24 upgrade or implementation (Exhibit 3). Capgemini helps its clients overcome legal and regulatory challenges, including those related to cross-border restrictions and transactions, differing banking laws and practices across regions, and complex data privacy and labor laws. Our experts also can help clients surmount technology challenges such as peripherals that vary from country

**Exhibit 2: Upgrade Methodology**



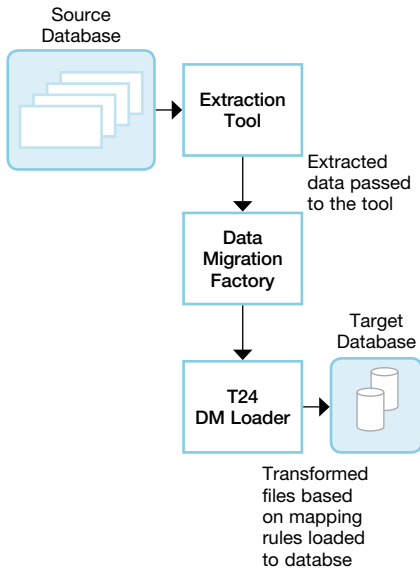
to country, the need for round-the-clock multilingual support and training, and diverse connectivity options and interface requirements. Of course, cultural issues are important as well, and Capgemini can help—with extensive experience in fulfilling multi-country requirements, managing global and local reporting requirements, and staying focused on value realization despite dynamic economic and political environments.

Banks have invested richly in their Temenos systems over the years. With help from Capgemini, they can ensure those investments continue to pay dividends.

**Exhibit 3: Core Banking Implementation and Upgrade Challenges**

Legal and Regulatory	Technology and Support	Geographical and Cultural
<ul style="list-style-type: none"> <li>▪ Differing banking laws &amp; practices</li> <li>▪ Hosting and disaster recovery environments</li> <li>▪ Cross-border restrictions &amp; transactions</li> <li>▪ Data privacy</li> <li>▪ Labor laws</li> <li>▪ Physical &amp; legal boundaries</li> <li>▪ Regulatory reporting &amp; compliance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Availability of hardware support</li> <li>▪ Special peripherals may differ from country to country</li> <li>▪ Multi-lingual support (24x7)</li> <li>▪ Training on local language</li> <li>▪ Differing connectivity options</li> <li>▪ Local interfaces for clearing, payments</li> </ul>	<ul style="list-style-type: none"> <li>▪ Solution may not support all multi-country requirements</li> <li>▪ Mergers &amp; acquisitions during implementation</li> <li>▪ Global &amp; local reporting on same data</li> <li>▪ Long timelines for implementation</li> <li>▪ Changing economic &amp; political outlook</li> </ul>

#### Exhibit 4: Integrated Data Migration Approach for T24



### Integrated Data Migration Approach

With more than 20 years of experience in legacy migration, Capgemini deeply understands the issues and challenges associated with data migration. Our approach to this critical aspect of core banking system implementation has evolved in response to challenges our clients have experienced, including mergers and acquisitions, the introduction of shared services, and increased requirements for business intelligence from legacy systems.

Such experience bears fruit for Capgemini clients in the form of proprietary tools and methods that speed T24 implementations while reducing risk. For instance, our controlled data migration environment allows Capgemini professionals to migrate client data to a new system with speed and accuracy, while our factory-based approach to data migration uses optimized processes, tools, and templates to configure, generate, and run the conversion system.

This factory-based approach ensures seamless data extraction, cleansing, transformation and loading into the T24 target environment, while the combination of analysis and transformation rules allows Capgemini teams to improve data quality. Indeed, both data cleansing and enrichment, including adding data from external sources, can be integrated efficiently into our data migration process.

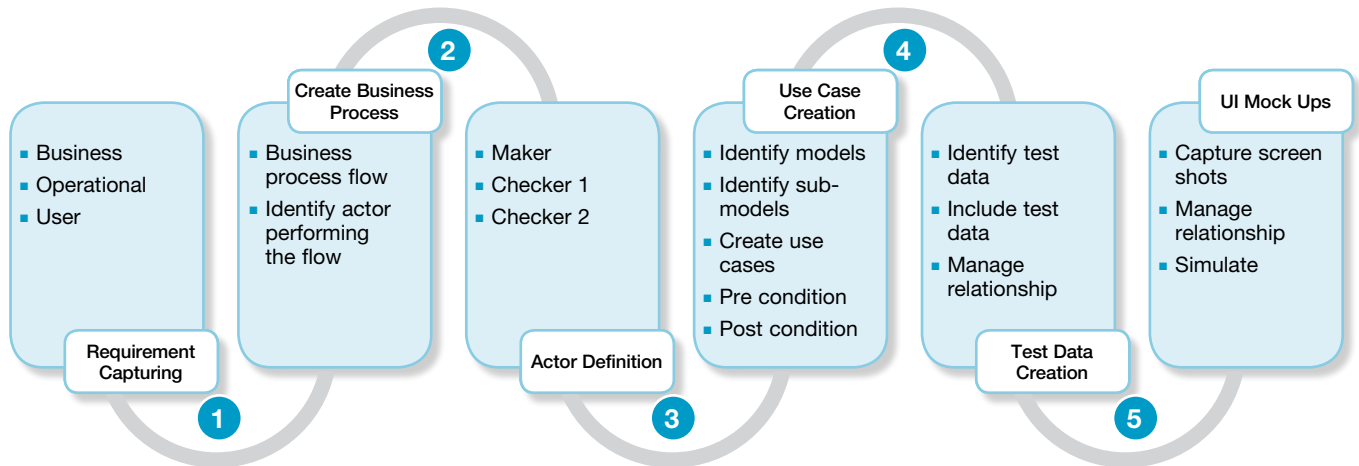
Since data is at the heart of any bank, data migration is key to unlocking the full value of T24. Thanks to Capgemini's extensive experience helping clients overcome the challenges of data migration, our professionals can help banks speed this critical step while reducing risk and business disruption.

### Testing

How can banks ensure T24 will deliver its full complement of core banking capabilities from day one? Extensive system testing is critical, and Capgemini has the tools and experience needed to make this goal a reality. The Capgemini T24 Workbench uses a model-based testing approach that helps our professionals generate efficient test scenarios and cases by modeling our clients' business requirements. With over 16,000 test cases and more than 700 use cases, Capgemini can provide its clients with complete coverage of the core banking system.

As shown in Exhibit 5, this five-step approach encompasses capturing requirements, creating business processes, defining actors, developing use and test cases, and managing user interface mock-ups. Most importantly, our proven testing methodology allows Capgemini clients to utilize industry best practices, generate cost savings, speed time-to-market, enhance traceability and improve test quality and coverage.

Exhibit 5: T24 Model Based Testing Workbench Approach

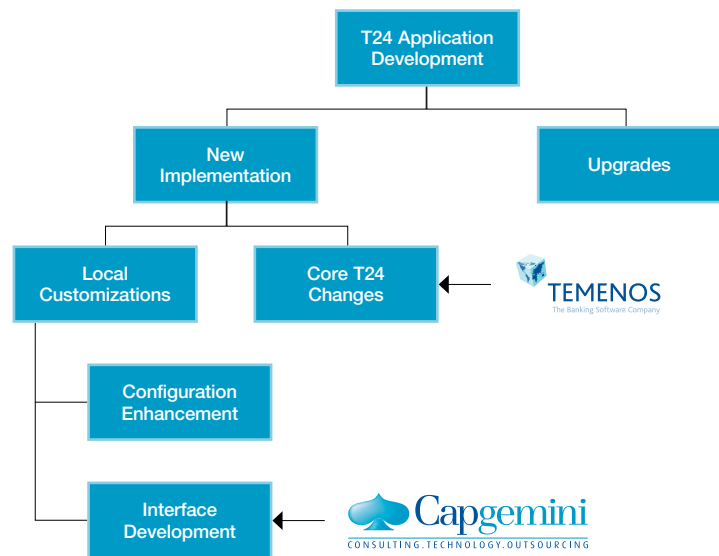


**Interface Development/Customization**

Capgemini has an excellent partner relationship with Temenos, and works with the company on many interface developments and regional and local development projects. This relationship has helped Capgemini to understand Temenos-defined programming standards, architectural changes, and features of the latest releases of T24.

Capgemini has delivered many projects involving interfaces, central bank reporting, and the specific needs of retail, corporate and private banking customers. Capgemini leverages this extensive body of knowledge to develop best-fit solutions that leverage proven development methodologies.

Exhibit 6: T24 Application Development



“Capgemini goes one step further: It offers a TEMENOS T24-specific implementation methodology as well as a configuration and change management tool.”<sup>1</sup>

### Support and Maintenance

Well-defined support and maintenance of a large system like T24 is vital to the successful financial institution. Capgemini has the infrastructure, T24 technical and domain knowledge and, above all, the processes required to provide maintenance and support that meet strict service level agreements (SLAs). We also have years of experience in providing various kinds of preventative maintenance and proactive support to our T24 clients (see Exhibit 7).

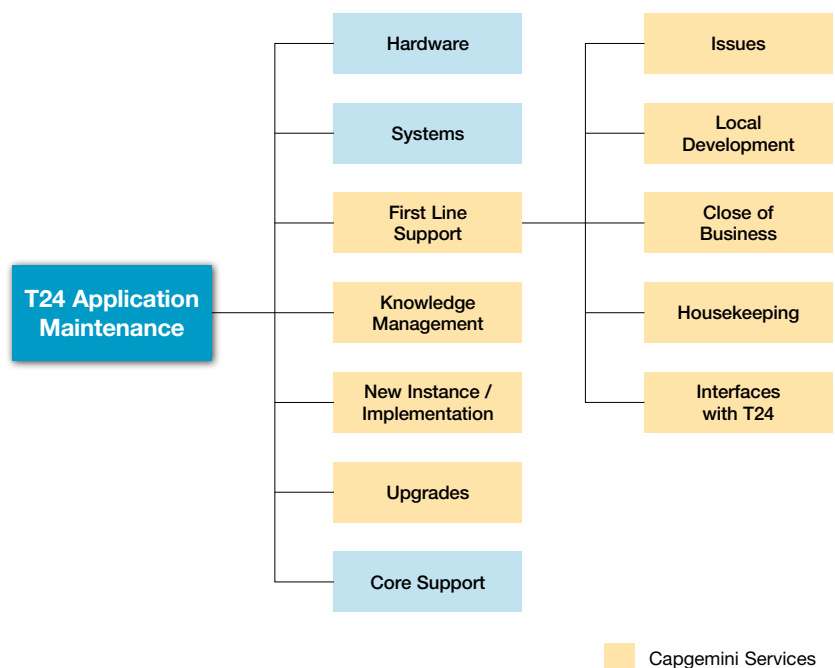
### Training and Change Management

Improving operational performance and deriving maximum benefits from T24 is possible only with trained users who can fully leverage the power of the system. To help banks achieve this goal, Capgemini has developed a

comprehensive training and change management approach that draws on our detailed analysis of what banks need to use T24 effectively. This knowledge has resulted in programs that are focused on the roles of users and the business processes managed by them.

An important aspect of Capgemini’s approach is the UDIM (Understand, Design, Implement and Maintain) methodology, which, as applied to the design of our training and change management programs, helps participants acquire and enhance knowledge in a structured manner, and effectively apply it to their day-to-day work.

Exhibit 7: T24 Application Maintenance Services



<sup>1</sup> Service Providers For Banking Platform Transformation,” Forrester Research, Inc., 20 December 2011

# Our Temenos Solutions

Capgemini has created an exclusive Temenos Solutions Center to develop innovative business solutions and deliver specialized services that enable banks to further leverage their investments in T24. The business solutions have been developed based on Capgemini's extensive knowledge of T24 and draw upon experience implementing, upgrading and supporting a large number of T24 clients.

## **TARGET—Tool for Internal Audit**

TARGET is a tool that facilitates the internal audit of banks using T24. It enables auditors to perform the audit at reduced time, cost and effort, and at the same time, quickly identify any deficiencies. TARGET extracts relevant information for the audit period, pre-processes and presents the information 'ready for audit'. The typical audit scenarios are mapped as queries covering business rules, overrides, transaction analysis and customer historic activity.

## **GLAssist—Tool for GL Reconciliation**

GLAssist is a tool to identify, track and manage general ledger mismatches for resolution. Identifying the root cause of a mismatch is a daunting task for accountants and GLAssist helps them by making all relevant details available 'ready for analysis'. With the relevant details from the analysis, the bank can resolve general ledger issues in a faster manner, achieve proper compliance and reduce risks.

## **RePortal—Virtual Library of T24 Reports**

Statutory obligations, litigations, and other reviews of past financial affairs necessitate access to past statement of accounts, advices, confirmations, reports, and more. The current process in banks to provide such legacy information is cumbersome and fraught with delay and increased support cost.

RePortal is a tool that enables setting up a portal for reports, converting T24 reports to PDF files, cataloging and storing the reports and publishing using a SharePoint server. RePortal, a tool for today's information worker, provides extensive catalog and search facilities and enables easy access and retrieval of reports.

## **TAME—Tool for Configuration and Change Control**

TAME is a comprehensive tool for managing changes in T24 environments and can easily adapt to the specific change management process followed by the bank. The tool has a repository, provides features for user management, version control, environment and release management and comes with queries and utilities.

## **MOBRANCH—Last Mile Connectivity**

MOBRANCH is a comprehensive solution for banks, micro credit unions and micro finance institutions to provide last mile connectivity to their clients. MOBRANCH is real time banking extended through handheld/mobile devices and has features for transaction capture, biometric verification, smart card operations, real-time connectivity and printing of receipts. It enables the bank to automate the point of transaction or field activities and to extend the banking operations to a large number of individuals in remote areas.





### Enabling Transformation at Reduced Risk

Armed with expertise in supporting hundreds of large-scale financial services technology initiatives and complex core banking implementations, Capgemini can help minimize implementation risks and make the T24 implementation predictable for the bank.

Capgemini has the skills and experience banks need to unlock T24's full potential from the outset.

With a Temenos team of more than 350, Capgemini has completed 12 model bank implementations and more than 20 successful T24 migrations. We have experience successfully managing and executing Temenos implementation projects. Our capabilities recently have been put to use in T24 implementations across the globe, including large banks in the Middle East, Vietnam, Bangladesh and at multiple locations for a large global bank. Furthermore, our T24 solutions and accelerators can shrink the T24 implementation timeline by up to 20 percent.

Yet Capgemini offers far more than T24 services and solutions. Our professionals are well-versed in finance transformations; IT strategy, governance and architecture; and program and project management.

We also provide business information management, system integration, application lifecycle management, and infrastructure management services to many leading financial services companies. Furthermore, Capgemini is developing a T24 software-as-a-service (SaaS) solution for those banks interested in migrating away from an on-premise core banking solution.

Equally important is Capgemini's global core banking network, including local expertise supported by our Rightshore® network. This network gives Capgemini clients scalable access to more than 500 core banking consultants, 1,750 testers that specialize in banking, and more than 1,700 experienced business analysts, technical architects, and project managers. Capgemini has the experts you need where you need them, with more than 75 centers in 24 countries.

Another Capgemini strength: Our large repository of business reference models, which both speeds the attainment of benefits and allows banks to design processes that foster competitive advantage. Our teams can

utilize more than 300 robust business process reference models in areas such as term deposits, branch operations, payments, loans and trade finance. These proven models allow clients to build best-in-class core banking solutions more rapidly. In fact, using them accelerates target state design by up to 20 percent.

In sum, Capgemini's strong methodologies, tools, and experience allow banks to tap into the transformative potential of T24 more rapidly, cost-effectively, and predictably.

To find out more about Capgemini's Temenos services and solutions visit [www.capgemini.com/temenos](http://www.capgemini.com/temenos). You can also contact us by sending an e-mail to [banking@capgemini.com](mailto:banking@capgemini.com).



### About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies.

Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

The Group relies on its global delivery model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients.

Present in 40 countries, Capgemini reported 2011 global revenues of EUR 9.7 billion and employs around 120,000 people worldwide.

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 21,000 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.

For more information please visit [www.capgemini.com/financialservices](http://www.capgemini.com/financialservices)

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