

# Flexible Core for a Digital Future

Transform your bank's business to take confident steps into the shared digital economy. Scale to new heights and transform into a digital enterprise using innovative technology to achieve agility, flexibility, revenue generation options and improve cost-to-income ratio. Build the digital foundation for APIs, Blockchain and FinTechs that are shaping the future.

*Temenos customers are proven to be more profitable than their peers: over a seven-year period, they enjoyed on average a **31% higher return on assets**, a **36% higher return on equity** and an **8.6 percentage point lower cost/income ratio** than banks running legacy applications.*

## Temenos: The Banking Software Company

Temenos is the world's leader in banking software, partnering with banks and other financial institutions to transform their businesses and stay ahead of a changing marketplace. Over 3,000 firms across the globe, including 41 of the top 50 banks, rely on Temenos to process the daily transactions of more than 500 million banking customers.

## Capgemini: Your Trusted Partner to help accelerate your digital transformation while managing your business

### What sets us apart

#### Global Partnership with Temenos

As a Global Key Strategic Alliance Partner, we are one of the largest service providers of Temenos. A certified Global Partner to Temenos since 2010, Capgemini is a market leader in Temenos expertise with over **400** Temenos specialists and a Temenos Competency Centre. We have implemented **12 model banks** and **20 Temenos Core Banking upgrades** in our partnership so far.



## What sets us apart

### Strong Financial Services Domain Experience

Our **55,000+** financial consultants serve **9 out of the top 15** banks in the world. For over two decades, we have been publishing popular thought-leadership banking reports such as the World Retail Banking Report, World Wealth Report and World Payments Report that predict the forthcoming trends in the banking industry and these are often quoted in CNBC, Forbes, Bloomberg, among others.



*Capgemini's solutions and accelerators have been proven to shorten the core banking transformation timeline by over 20%.*

### Ready-to-use Knowledge Repository and Accelerators

Capgemini's knowledge repository, **CIBOK**, is based on our vast banking implementation experience. It contains our leading **industrialized practices** along with processes, templates and standard documentation in order to accelerate package implementation projects. We have **500+** documents containing guidelines and methodology in all stages of implementation and **900+** pre-defined reference implementation activities.

### Leaders in Digital Solutions & Analytics

We are leaders in advanced, industry-recognized digital capabilities that provide a strategic roadmap to clients for a connected experience. The digital landscape includes end-to-end consulting services, automation tools using artificial intelligence and robotics, cloud solutions, advanced analytics and open banking marketplace solutions to create an enhanced customer experience, introduce new revenue channels and efficiencies.

### Unique Design Thinking Capabilities

Our suite of unique design-thinking capabilities includes the Accelerated Solutions Environment (ASE), Applied Innovation Exchange (AIE), and Fahrenheit 212 solutions, among others. These help to create compelling, innovative user experiences, alongside the Temenos package implementations.

### Extensive use of DevOps, Agile & Testing Automation

We use the latest DevOps tools and processes to automate manual tasks and create repeatable processes with greater transparency, traceability, thus zeroing down on manual intervention and helping organizations attain a stable and reliable IT infrastructure. Our testing services are proven to deliver measurable improvements in quality, faster time-to-market, cost reduction and more efficient IT operational processes.

*We are the only services provider to have implemented an **end-to-end connected banking platform** using Temenos.*

We specialize in **minimizing the risks** during any transformation. A component-by-component transformation strategy avoids the high risk of a rip-and-replace, and achieves a steady return on investment.

## Capgemini Services for Temenos

We provide a comprehensive suite of Temenos services, encompassing strategy formulation, business scope and vision, business case and benefits realization, target operating model design, package implementation, integration, data migration, testing and multi-site roll out.

We undertake all kinds of transformations and upgrades for the following:

- Temenos Core Banking Platform services
- Temenos Upgrade Services
- Temenos WealthSuite Services
- Capgemini's Connected Banking Solution

**Our Services include:**

Vision & Strategy Consulting	Requirements Management	Solution & Design
Configuration & Development	System Integration	Data Migration
Application Maintenance	Version Upgrade & Implementation	Testing lab

### Temenos Core Banking Services

Temenos Core Banking Platform is a market-leading platform for banking solutions. Capgemini offers comprehensive 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.

### Temenos Upgrade Services

Temenos has several accelerators, tools and a well-defined methodology for upgrades. This will ensure business is not interrupted during the upgrade. Upgrades are essential to keep up with digital innovations and provide the latest features and functions available from Temenos. Capgemini ensures you get the full value of Temenos software as the product evolves.

### Temenos WealthSuite Services

Temenos WealthSuite is an award-winning integrated software solution created specifically for wealth managers. Its highly scalable technology offers integrated, multi-channel, front-to-back office capabilities. Capgemini services cover all the aspects of the wealth business value chain, including advisory services for wealth management products, market interactions and corporate strategies, development of innovative propositions including structured and synthetic products, goal simplification for better customer engagement and upgrades, and advanced analytics for better customer advisory services.

### Capgemini's Connected Banking Solution

Capgemini's solution is a hosted or utility-based ecosystem around the Temenos Platform for banking products and services that enables banks to provide their customers with the best digital banking experience. Our solution is a pre-integrated ecosystem with Temenos Core Banking platform at its heart to leverage the latest digital capabilities. Our platform comes with a market-proven partnership ecosystem, enabling cloud hosting models as well as smart analytics and insights to make real-time intelligent offers to end users.



## The industry recognizes our expertise

- **Leader in Business Transformation Consulting 2017** – *Forrester Group*
- **Star Provider of the year in BFSI 2018** – *Everest Group*
- **Leader in CRM and Customer Experience Implementation Services** - *Gartner*
- **Leader in Digital Services – Consumer banking 2018** – *Everest Group*
- **Leader in Worldwide Digital Strategy Consulting 2017** – *IDC*
- **Leader in Design Thinking in the As-a-Service Economy 2017** – *HfS*
- **Leader in Software Testing Transformation Services 2017** – *Nelson Hall*

## About Capgemini

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™.

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of 200,000 team members in over 40 countries. The Group reported 2017 global revenues of EUR 12.8 billion.

Learn more about us at

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**People matter, results count.**

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