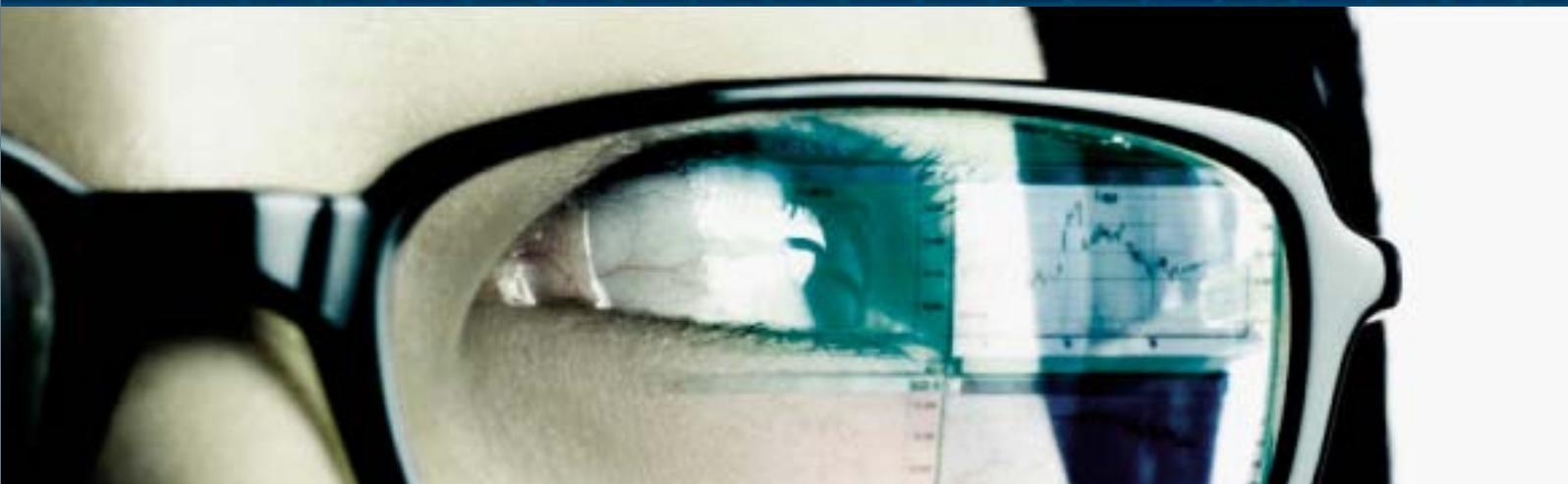


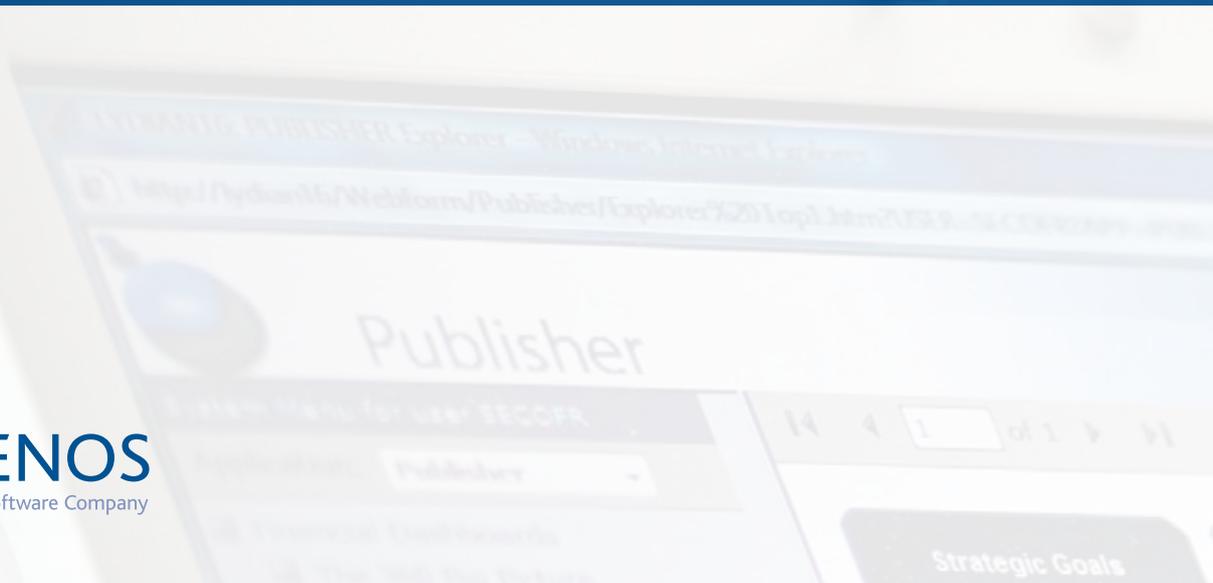
TEMENOS Insight



Are your people basing their decisions on facts or fiction?



TEMENOS
The Banking Software Company



Are your people basing their decisions on facts or fiction?

TEMENOS Insight gets the right information to the right people, at the right time, and for the right cost enabling you to make better, more informed decisions for your business

Transforming data into meaningful information upon which informed business decisions can be made is at the heart of business intelligence. For banks and financial institutions data is one of your most precious commodities, providing the key to true differentiation and competitive edge. Extracting this data from the systems where it resides is often your first challenge.

Core banking systems hold a wealth of valuable data and to gain access to it you need a business intelligence solution that is intuitive to use and can present information both numerically and graphically. One that can extract accounting and transaction data, interpret it and convert it into meaningful information to support improved decision making.

TEMENOS Insight (Insight) is a business intelligence and reporting solution specifically designed for banks running TEMENOS T24 (T24) as their core banking system. Built on the latest Microsoft technology, Insight has been fully integrated with T24 to work without the need for extensive consultation, data mapping or development.

Insight imports T24 data and presents this information to users utilising the existing ledger structures already defined in T24.

Benefits of TEMENOS Insight

- Delivers the right information to the right decision makers, at the right time and at the right cost;
- Rapid return on investment as standard reports and data views are aligned to your bank's T24 ledger structures and are available 'out-of-the-box';
- Low cost of ownership – no client software to install and self-service approach to report creation;
- Dashboards deliver the 'big picture' which shows an overview of your bank's key indicators, trends and performance against budgets / targets;
- Automation of management reports – reducing the risk of error and time taken to complete reports;
- Support for central bank reporting.



Are your staff able to make decisions based on detailed data analysis?

TEMENOS Insight is a browser-based business intelligence and reporting application that can be used to build, run and electronically distribute reports throughout your bank. Reports can be viewed in the Insight browser, made available as spreadsheet data, and analysed in multi-dimensional pivot tables.

Insight presents information based upon the business and departmental structure of your bank. User-defined menu options dictate the reports and functionality available to each Insight user, presenting them with the data and reports that they are authorised to see. An automated extract can be set to run at each close of business allowing reports and data to be made available at each user's desktop and presented in the desired format.

Insight can help automate the production of your bank's monthly financial reporting pack, and – if required – can deliver this on a daily basis. For senior management, Insight provides a range of dashboards that present each individual with the key performance measures and results that are most relevant to their role and responsibilities.

Insight is a modular application, with Insight Base being a prerequisite for the other modules.

Does your balance sheet warn you when something important has occurred?

Insight Base

Insight Base provides a browser-based approach to management reporting that is flexible and intuitive for users, enabling them to perform their own data analysis without the need for IT to develop new data extracts and reports. The data query and report writer facilities provide a number of important benefits, making reporting a simple, effective and low-cost function.

Key features of Insight Base include:

- Automation of the monthly financial management reporting pack;
- Presentation of all reports under meaningful business areas and categories facilitating search and selection;
- Integration with Microsoft Excel - data from any Insight module can be extracted and exported to any cell, in any worksheet, in Excel. This facility automates the production of management reporting packs and eliminates the need for manual data transfer, reducing the risk of error;
- Pivot table analysis – users can filter and segment data to identify key elements for analysis and drill down to underlying account details. These views can be saved for future reference;
- Event management facility – automatically monitors and reports user-definable data events within the system. Once an event is triggered a 'case' is generated and an email notification is sent to the relevant user;
- Immediate availability of standard 'out-of-the-box' banking reporting templates covering customer, account and contract details, and balance sheet reporting for the General Ledger and Profit & Loss reports;
- Customisation of reports to include your bank's logo and branding. Different colours can be introduced to differentiate report types;
- Key Performance Indicators (KPIs) – formulae definition and application to produce KPI results which can be exported to reports, Excel spreadsheets and pivot tables;
- Automated daily extraction of T24 data into the Insight database. This data is available for each business day in the month.

You've missed your target. Can you track it down to an individual deal or account?

Insight Analyser

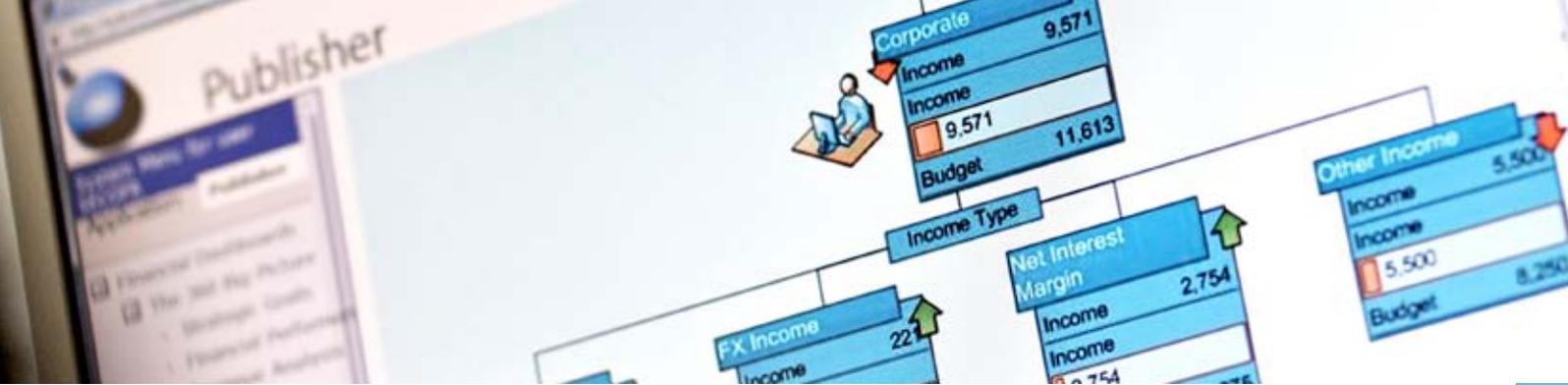
The Insight Analyser module enhances the data analysis capabilities of the Insight Base module by extending the reporting time period beyond monthly data to annual data. Whilst Insight Base enables users to view and compare data every day within each month, Insight Analyser extends this capability to all months in the year, and year-on-year comparisons. Insight Analyser can help you to meet requirements for analysis and performance measurement against pre-defined budgets and targets over longer time periods, both for profit and loss and the balance sheet.

This module also includes budgetary analysis, a facility for making and recording manual adjustments to report data, and a financial performance related reporting pack.

Key features of Insight Analyser include:

- Monitoring of daily movements in key financial reports and exception reporting for significant movements;
- Drill down capability to move from summary level comparisons to deal or account level detail;
- Manual adjustment of report data – separate records are kept for each adjustment. Pivot tables can be configured to include or exclude adjustments;
- Comprehensive performance reporting pack delivered as a standard component;
- Budgetary analysis – reporting of actuals v. budget and calculation of variance for both branch and consolidated performance;
- Automated variance calculations on a daily, monthly, quarterly or annual basis;
- Automated extraction of financial information from your existing chart of accounts for trend analysis;
- Delivery of management information to the desktop as web pages, spreadsheets or multi-dimensional pivot tables, allowing analysis by any field in the Insight database such as product, branch, account office and country of risk.





How many different views of profitability do your accounts support?

Insight Profitability

Insight Profitability enables you to take a more in-depth look at customer profitability, from a management information rather than an accounting perspective. This module provides the ability to view profitability across all customer dimensions held within T24 such as company, branch, department, account officer and country of risk; as well as user-defined dimensions such as salary band, age range, gender etc. A Funds Transfer Pricing facility is used to include cost and value of funds within the profitability calculations.

The management reporting capabilities of Insight Profitability include:

- Ability to view profitability in pivot tables using bank defined customer dimensions or segments;
- Upon configuration of transfer pricing different views of profit can be selected from gross bank income, customer and business unit profitability;
- Transaction costing can be included in profitability calculations;
- Ability to pre-determine and save different views as standard in pivot tables;
- Results can be displayed graphically;
- Budgets can be applied to profitability views and automated variance calculations applied.

What does your dashboard look like?

Insight Publisher

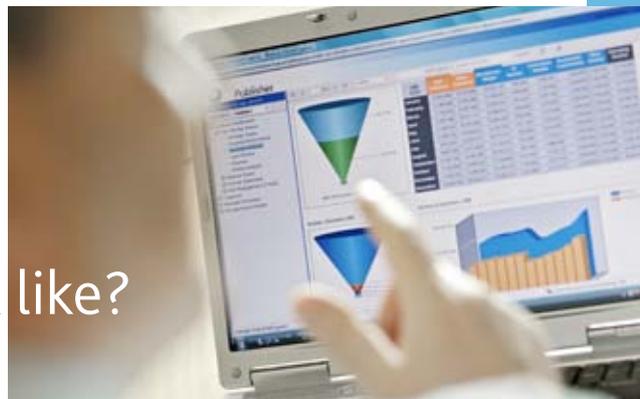
Insight Publisher is a business performance management tool. Through the use of interactive dashboards and reports the system allows financial and non-financial data to be combined into a series of metrics and KPIs that can be used to monitor your bank's performance against defined goals and strategies.

A set of standard KPI reports and dashboards are delivered within Insight Publisher covering measures most commonly used in banks. Dashboard reports have drill-down and drill-through capabilities for comprehensive data analysis. These KPIs can be viewed as soon as the system has been implemented, delivering an immediate benefit.

Dashboard and KPIs can be tailored to the end user, highlighting the KPIs that are most significant to their role and responsibilities. Information is presented in a way that ensures the most significant items are easily seen and understood.

Key features of Insight Publisher include:

- Automated extraction of T24 data which is stored within the Insight database;
- Supports the calculation and presentation of KPIs;
- Creates a comprehensive historical results database;
- Allows manual data to be stored for analysis;
- Audit trail of all computed results;
- Configurable presentation platform to share results across different levels of management;
- Comprehensive pre-defined database and presentation layer with 'plug and play' dashboards to ensure a rapid return on investment;
- Fast delivery of key information – reports and KPIs are delivered to the desktop daily so that managers can review and react quickly.



Supporting you today and in the future

Insight is fully integrated with T24 and is available to banks using any version of T24 or Globus without having to upgrade your core banking system first.

Insight has been developed utilising Microsoft's business intelligence technology including SQL Server 2008, Analysis Services (OLAP) and Reporting Services and allows data to be easily integrated at the desktop into Microsoft Office.

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