Temenos Insight BI
Deloitte/Temenos Offering

In a challenging economic environment, focusing on new revenue drivers, profitability, and operational efficiency are critical.

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You have the data assets and we bring industry-leading Business Analytics tools and expertise to provide you with ‘one version of the truth’ and insight into where your business can thrive.

Temenos Insight helps
Insight is Temenos’ business intelligence and reporting solution specifically designed for banks running TEMENOS T24TM (T24) as their core banking system. Built on the latest Microsoft technology, Insight has been fully integrated with T24 and provides specialist out-of-the-box products for:

• Financial Intelligence: Balance Sheet and P&L Reporting, Budgetary Reporting, Securities
• Risk Intelligence: Regulatory Capital (incl. Basel II, III), Market Analytics, Asset & Liability Management (ALM)
• Customer Intelligence: Customer & Product Profitability, Sales Analytics
• Operational Intelligence: Product Pricing Analysis, Teller Capacity Planning

Business intelligence framework for banking
Deloitte’s BI framework for Temenos solution will be designed to address common challenges by providing a working platform that demonstrates the value and possibilities of using BI and analytics in major functions of a banking with accelerators:

• Data model blueprints, enabling accelerated design and development
• Key performance indicators (KPI’s) based on industry leading practices grouped by function and business drivers
• Integrated semantic layer that creates a unified view of information

Blueprints for success
A common model is organized, aggregated, standardized, and accessible to answer critical business questions, provide insight, enable foresight, and measure success. More specifically, the common data model can provide:

• Ability to capture and rationalize disparate data into an enterprise wide view of information
• Data structures that support strategic and tactical decision making
• Business and technical metadata strategy to determine traceability of a report field to the original source(s)

Defining KPIs information needs
Deloitte brings to the table in-depth knowledge of standard KPI’s required to analyze performance across many levels of a bank. This knowledge base has been developed from our extensive experience working in various assignments to help organizations identify their performance metrics. Deloitte’s approach for structuring an organization’s KPI’s starts with value drivers linked to long and short term goals. Client specific requirements are integrated to arrive at a functional model that aligns with industry standards, yet provides flexibility to address a carrier’s strategy.

Business Intelligence semantics
Deloitte’s BI framework for Temenos includes business intelligence semantic models. The semantic model provides a catalog of drag-and-drop measures and dimensions semantic models. The semantic model provides a catalog of drag-and-drop measures and dimensions that enables self-service reporting and analytics. The model abstracts the complexity of the underlying data and creates a unified view of information, with common business terms, business rules, and consistent calculations of metrics. Business users can thus access a harmonized view of customer and product information.
### Why it matters now?

Use data to tame volatility

The world of banking has encountered unprecedented change over the past few years, and there’s no reason to think it’s going to subside any time soon. Every quarter brings new questions. How will changes in banking laws and regulations affect profitability? Which stress scenarios should be considered? Who are currently the “high-value” customers? What customers have the highest potential for revenue growth? Increasingly, data is seen as a valuable asset for banking leaders looking to successfully navigate this volatile environment. For many in banking, business analytics is the answer.

### Why banking analytics?

The next level

Harnessing the power of data with analytics is not a new concept to the banking industry. In fact, the industry is widely considered to be a pioneer in the field of analytics. Analytics should be a part of every major initiative, in areas ranging from customers and risk to finance, workforce, and supply chain. Just as important, analytics is most powerful when it’s not run as a series of mutually-independent programs. Today, the challenge is to develop analytic strengths that span the organization—not just pockets of expertise aligned behind single business lines. Furthermore, banks need to harness both external and internal data from structured and unstructured sources.

### The benefits

Analytics can help:

- Increase the ability to address and monitor regulatory compliance
- Increase transparency and understanding of risk exposures to manage the business more effectively
- Develop a risk-adjusted view of performance
- Manage fraud effectively
- Measure customer and product profitability
- Identify “high-potential” prospects and customers
- Improve the ability to target products and services to prospects or customers
- Enhance specific elements of the offer—product, pricing, channel
- Allow senior management to make informed operational decisions

### What to do now?

Prioritize the areas of focus

Identify where data and analytics can have the greatest impact and obtain leadership engagement from the start (e.g., Customer, Risk, Finance)

Streamline your data

Provide an integrated view of high quality data vs. siloed pockets across products and lines of business (e.g., 360° customer view, Aggregated Risk Exposure by Product)

Integrate with decision management systems

Analytics insights aren’t worth having if they don’t lead to smarter decisions. Fortunately, these insights can be plugged directly into decision management systems

Fight for talent

Finding the right talent (statistical modeling, little data and ‘Big Data’, functional depth) is one of the biggest challenges.

Develop a talent plan that builds on both existing internal talent and external sources

Make connections

Your organization probably already has developed pockets of analytics excellence.

A smart plan for connecting teams across the organization can bolster existing strengths and foster new ones

### It’s okay to start small

Rebooting and refocusing your bank’s analytics capabilities can seem daunting, but it doesn’t have to be that way. Many banks start with a small project and expand from there. And if you’d like some help along the way, let’s talk. Deloitte has helped some of the world’s largest and most successful banks focus their analytics efforts to enable smarter decision-making across the organization.