



TEMENOS
THE BANKING SOFTWARE COMPANY

Technology products - Design

Design Studio for Core Change Management



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Adapt your core banking functionality better, faster and more frequently

Typically, the process of adapting a business system's functionality to evolving user needs - "changing the bank" - is unproductive, inefficient and risky.

It is unproductive because the bank's developers do not have a single place where changes can be designed intuitively and automatically packaged into files that can be versioned and tracked. Forced into the system's intricacies to perform coding and menial tasks, the developers cannot focus on producing high-quality changes frequently and rapidly.

Moreover, faulty changes made directly in the mass of live system code can disrupt business-critical operations. Such changes are not easily identifiable and fixable, which discourages accountability and quality. Finally, banks are not able to adapt functionality to changing requirements as rapidly as disruptive competitors such as Amazon.

Design Studio for Core Change Management, the product at the heart of Temenos' Design Framework, enables banks to **adapt their core banking functionality in a much more productive, efficient and risk-free manner**. It does so by providing intuitive graphical tools for configuring all types of changes, by working with files that can be tracked and versioned, and by supporting automation and best-practices like DevOps.

In other words, it boosts responsiveness to changes in business requirements while **reducing cost-per-change**.

Productivity

Design Studio for Core Change Management enables banks to configure and deliver high-quality core banking functional enhancements much faster and more frequently – as often as weekly instead of typically once a year – for the same cost-per-change or less. Productivity is maximized when the bank implements Design Studio as part of the Design Framework. Independent research shows that enterprises which adopt the right tools, architecture and best-practices (e.g. DevOps) can deploy software changes up to 30 times more frequently with 50% fewer failures. Lower risk, better quality

As changes are made and tested in dedicated environments, the risk of faulty changes destabilizing critical operations is dramatically reduced. Upfront, the use of intuitive configuration prevents the development of poor quality code. All changes made are traceable and version-controlled which enforces accountability in the change-the-bank team and quality throughout the entire process. Finally, Temenos' Design Framework as a whole enables the bank to build and run a highly industrialized change-the-bank process i.e. make it systematic and repeatable under all circumstances.

Cost-efficiency

Design Studio's industry-standard Eclipse-based design environment enables people with commodity skills and minimal training to easily make high-quality changes in Core (T24). Its use of model-driven development keeps developers removed from code, which reduces the error re-work load. By implementing the Design Framework as a whole, the bank can achieve high levels of automation throughout the change-the-bank process, further reducing cost-per-change. Finally, by using vendor solutions, the bank no longer bears the cost of maintaining legacy in-house change tools.

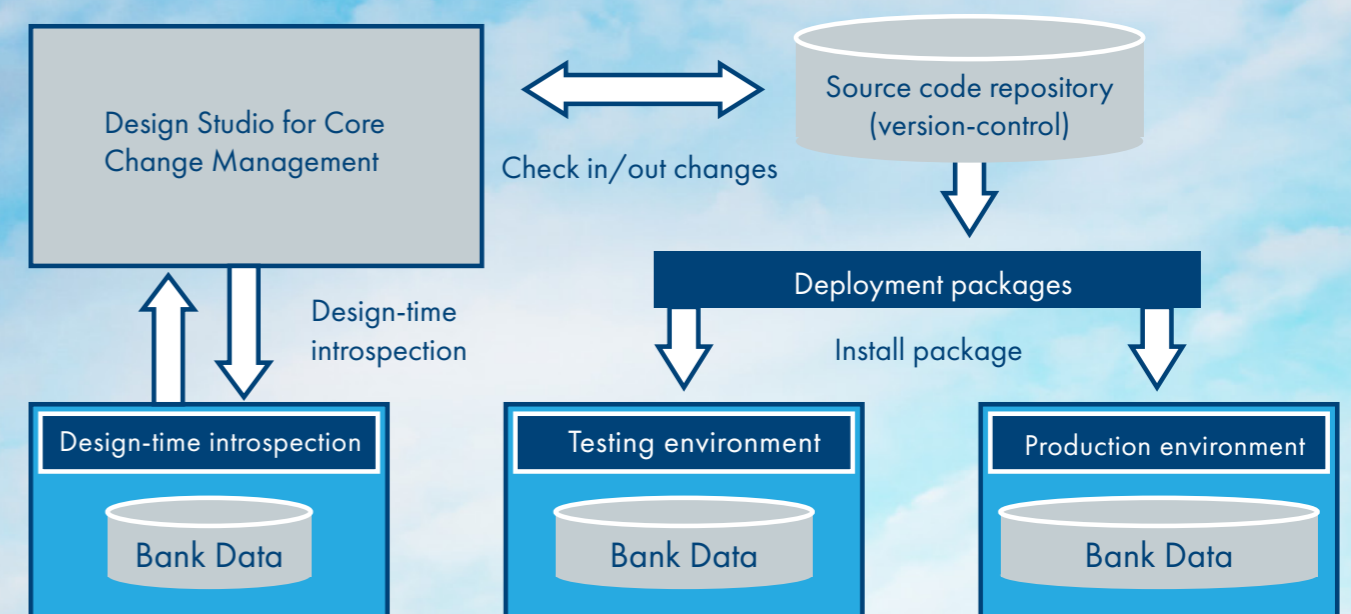
Mitigates threat of disruptive competition

The strategic value of having a more productive, cost-efficient and low-risk "change-the-bank" process is in becoming nimbler i.e. able to respond to evolving user requirements. Tech-native competitors like Amazon and Google are able to release functional enhancements quasi-continuously, as often as multiple times a day; it is a key factor behind their success. In contrast, traditional banks typically do this once or twice a year, putting their business at a disadvantage.

Be ready for the future

Design Studio and the Design Framework as a whole are part of Temenos' approach to helping banks sustainably lower their cost-per-transaction and thrive in the era of digital banking. Temenos' technology products help banks be more productive, agile, scalable, maintainable and digital.

Design Studio for Core Change Management deployed as part of Temenos' Design Framework



Features

Design Studio for Core Change Management

Eclipse-based design-time environment

Design Studio provides developers with an Eclipse-based Integrated Development Environment (IDE). It can be readily used by developers with commodity skills and minimal training to intuitively configure changes in Core (T24).

Dedicated tools for each type of source artifact

Design Studio provides dedicated tools for each category of source artifact in Core (T24), including:

- Screens
- Sequences of screens
- Definitions of search criteria and search results
- Custom entry fields
- Local code
- Other Core (T24) configuration records

Change files

As developers configure changes, Design Studio generates XML files under the cover. The files can be tracked throughout the design-test-deploy process, and can be exploited by standard source-control-management (SCM) tools to enforce version-control.

Readily exploits all major SCM solutions

Design Studio can be easily integrated with any one of the major SCM tools on the market. All major SCM vendors provide Eclipse plug-ins. Banks must manage the integration with their SCM vendor directly.

Temenos' Design Framework

Separate Development, Testing and Production environments

Temenos' Design Framework separates out 3 states of the same Core (T24) system. Changes are no longer developed directly in the production ("live") environment but are configured (using Design Studio) in the dedicated development environment.

Packages of changes that have been committed to version-control (SCM) are then automatically deployed for testing into a dedicated testing environment that simulates customer and transaction volumes. Packages of tried-and-tested changes are then automatically deployed into the live production environment.

Best practices supported by Design Studio and Framework

DevOps

- An approach to developing software better, faster, cheaper
- Breaks down the barriers between developers, testers and IT operations
- Calls for modern software-change tools, process automation, work tracking and versioning
- Fosters collaboration, accountability, productivity, efficiency
- Helps organizations deploy changes up to 30x more frequently with 50% fewer failures

Continuous Integration

- A technique applied to software development that improves quality and speeds up deployment and problem-solving
- Consists in deploying changes into the main trunk of code in the live system very regularly, as often as multiple times a day
- Enables rapid error-detection, notification and re-work
- Prevents work from drifting away from requirements
- Considered an integral part of the DevOps approach

Model-driven development

- An approach that consists in representing the application at a higher level than underlying code...
- ... so that developers can change the application through simple configuration instead of coding, using intuitive graphical tools
- Puts focus on developing solution instead of programming
- Is highly complementary to the DevOps approach
- Enables developers to be up to 10x more productive

Temenos Enterprise Architecture

Temenos' approach to enterprise architecture provides banks with very low cost-per-transaction in a world where banking capability is becoming a commodity. It also helps Temenos customers prepare for the future: the cloud, virtual banking, open banking, big data.

It is built around six frameworks that provide world-class non-functional characteristics for all banks, from the smallest to the largest. These six frameworks are:

Framework			Key attribute		
Data	Platform	Integration	Scalability	Flexibility	Agility
Design	Interaction	Component	Design	Usability	Component





Next steps

If you are a Temenos Core (T24) customer and wish to obtain more information on Design Studio for Core Change Management and Temenos' Design Framework, please contact your account manager.

If you are not yet a Temenos Core (T24) customer, please contact a Temenos representative to set up a meeting to discuss Design Studio for Core Change Management and Temenos' Design Framework in more detail. Please go to www.temenos.com (click on "Contact Us") to enter a request for a Temenos representative to contact you.

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Temenos AG (SIX: TEMN), headquartered in Geneva, 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 both the daily transactions and client interactions of more than 500 million banking customers. Temenos offers cloud-native, cloud-agnostic front office and core banking, payments, fund management and wealth management software products enabling banks to deliver consistent, frictionless customer journeys and gain operational excellence. 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. For more information please visit www.temenos.com.

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