Business Intelligence

Business Intelligence for Temenos T24™ Banks

Are your Bank's managers getting the right information at the right time from your T24™ Corebank?

Your ability to increase shareholder value, profitability and long-term customer loyalty is highly dependent on unhindered access to critical Bank information. Core banking systems host a wealth of data, but without advanced Business Intelligence (BI), an Operational Data Store (ODS) and the ability to mine a Data Warehouse (DWH) with sufficient historical reach, this data ends up being under-utilized.

Key Benefits

- **Empowers Decision Makers**
- **Single Source of Truth**
- **Real-Time mirroring of T24™ (ODS)**
- **Integrates T24™ & 3rd Party Data Sources**
- **Shorter Close of Business (COB)**
- **Decouple analysis/reporting from core systems**
- **Accurate & Flexible Reporting**
- **Easy Realization of Business Rules**
- **Data Unification & Harmonization**
- **Improved Data Security/Integrity**

Enhancing Bank Information Management and Business Performance with IXI Business Intelligence

IXI leverages Oracle's BI platform and Frametexx middleware to provide a uniquely powerful, ODS, DWH and BI solution to address this challenge by extracting information from T24**™** and other banking systems, and providing business managers and other bank decision makers with access to timely and actionable information.

▼
converting
T24 data
to
actionable
information
▲

Making the Most of Your Bank's Information

IXI's solution ensures that your bank's information, perhaps your most critical asset, is fully leveraged. It helps resolve information systems fragmentation, and effectively addresses and overcomes the limitations of outdated reporting systems proving too cumbersome to keep up with daily regulatory reporting needs.
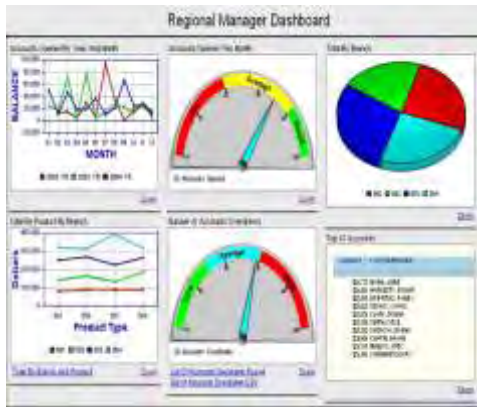
Empowering Decision Makers. Optimizing Efficiency

The IXI solution provides your decision makers with the powerful BI tools necessary to have the full visibility to focus on value-added activities that drive business performance rather than wasting time on manually collecting data and hand-cobbling internal and statutory reports.

By implementing IXI's solution, your business managers will be able to easily retrieve and use predictive analytics to holistically evaluate information from T24**™** and numerous other Bank systems in order to formulate strategies, increase bank profitability, and focus your **marketing efforts to enhance the value of your products and services to the Bank's customers.**

Business Intelligence

A Flexible, Intuitive and Powerful BI Solution

IXI equips Bank managers at all levels with powerful decision support tools and with a flexible, easy-to-define reporting platform. Purpose-built for the TEMENOS T24**™** core banking system, IXI seamlessly interfaces with T24**™**, as well as with other third-party data sources to streamline, optimize and standardize financial industry information and business performance management. Leveraging Frametexx middleware and Oracle Business Intelligence Platform, IXI's solution provides the Bank with an intuitive and efficient data mining, analysis and rapid report development platform.

With negligible impact on the T24**™** and working completely outside the COB (Close of Business), IXI routinely, efficiently and **securely offloads the Bank's data onto a stand**-alone server allowing for sophisticated analytics including trend analysis.

Whether your managers need to routinely deliver regulatory reports or whether they monitor key bank operations, IXI offers a cost-effective, easy to use, flexible solution with state-of-the-art analytics and stunning visuals including dashboards with full drill-down capability at the push of a button. Understanding and making decisions based on sound data has never been so easy.

Retaining Core Banking System Availability with Zero Impact on COB Duration and Process Loads

IXI is as powerful as it is lightweight. It operates completely outside **the Bank's COB, extracting** data directly from core transaction processing and other external data sources at any time. IXI therefore bears negligible impact on time-sensitive COB processes and on the availability of the mission-critical T24**™** core banking system.

Excellent ROI

The solution is affordable and consistently delivers fast ROI and measurable improvements in information management and business performance.
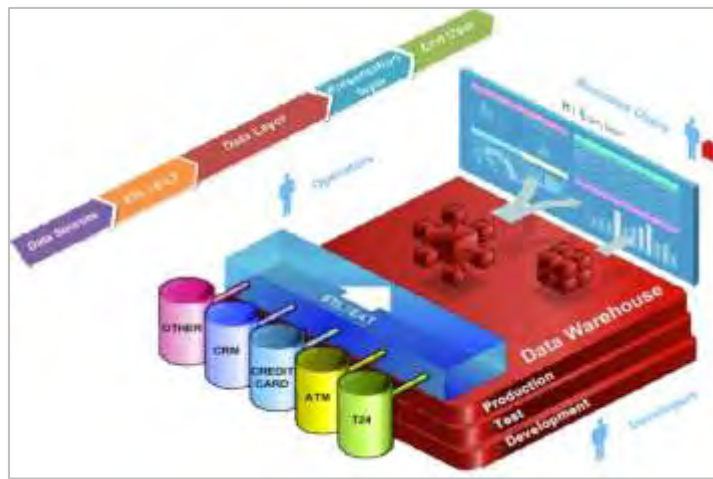
IXI
Consultants

BANKING SOLUTIONS

Business Intelligence

A Closer Look at IXI's BI Solution

IXI's BI solution facilitates and consolidates access to the Bank's information systems. Utilizing Oracle Business Intelligence and the Frametexx ETL (Extract, Transform & Load) data models of exceptionally high granularity, IXI is designed to mine any available data, including **historical records, directly from the bank's core infor**mation and transaction processing systems, as well as from a broad range of external data sources.

IXI is a highly configurable and parameterized solution that extracts, transforms and loads raw T24™ banking data, maintaining data integrity and security at all times. A tailored data model that meets bank requirements can be designed and built and serve as the basis for customized reporting.

Empower Decision Makers with Oracle's Business Intelligence Decision Support and Custom Reporting Tools

The Gartner[®] **Group has consistently rated Oracle's BI technology as a leader in** their Magic Quadrant for Business Intelligence Platforms. The IXI solution provides users with the ability to design their own dynamic custom reports, with full drill-down capability. It empowers bank personnel at any level with a highly intuitive and user-friendly browser-based interface that enables them to define and view any desired routine or ad-hoc report. IXI's deep historical reach – its ability to mine all T24™ – hosted historical records – enables well-informed trends analysis and effective future planning. The solution ultimately offers decision makers the clear visibility they need to maintain high business performance.

Data Warehouse and Business Intelligence

Business Intelligence

Extract Transform Load (ETL)

The Frametexx ETL provides for flexible, scalable and efficient data extractions, normalization and loading into an Operational Data Store (ODS), which serves as a conduit for subsequent aggregation in a Data Warehouse (DWH). The solution has been customized to work with TEMENOS' T24™ core banking solution and can additionally integrate data from other banking and non-banking sources. Sophisticated, automated workflows can be designed via an intuitive GUI and enabled on-demand. Real-time "Eye in the Sky" monitoring and process controls are available to the Bank, including the provision for manual or automated rule-based data unification, harmonization and enrichment, prior to final historization in the DWH.

Frametexx provides support for:

- Multi-Company setups, all T24**™** tables & fields, I/J descriptors, local reference & development fields.
- Full T24**™** support including all new T24**™** components - TOCF, OFS, TSDK, TAG etc.
- Pre-Built interfaces to ATM (ISO8583), FIX, Schufa, Reuters and other middleware.
- High performance, multi-thread, scalable ETL for mass/granular *raw* data export and *direct* loading.
- Client directed intra-day extractions and automated data transfers incl. triggers by change data capture.
- Optimized indexing and historization of bank data.
- A repository for resolving foreign key relations between Temenos T24**™** applications.
- Data Security via encryption and decryption.
- Clustering and load balancing for enhanced reliability.
- Cost-effective, optimized storage, retrieval and archival via "valid-to-date" partitioning.
- Deployment of all workflows as WebServices in an SOA environment.
- Full development environment including version control and release management.

All standard T24™ data (Customer, Account, Statement Entry, etc) can be extracted & aggregated for data warehousing, analysis and business intelligence.

Data Security

Security **–** always a major concern **– is fully enforced with seamless support for T24's native access control and user privilege definitions –** all of which may be carried over and further customized within IXI. The solution also offers enhanced database-level security and supports secure encryption of sensitive banking data.