

Deloitte is the leading Consulting Firm worldwide



Global annual revenues **US\$** 46 **billion FY2019**

Luxembourg annual revenues: € 350 million FY 2019

No. 1 in consulting services (Kennedy, Gartner)



Unique mix of **strategic** and **operational abilities**





Exclusive **innovation** implementations



330,000 colleagues globally (150+ countries)

2,300 colleagues in Luxembourg

Advises **82%** of the Fortune Global 500



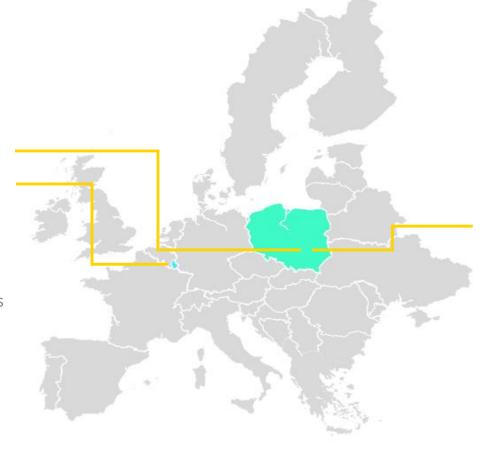
The Deloitte Temenos Centre of Excellence

Deloitte Core and Digital Banking Transformation in Poland and Deloitte Luxembourg jointly form the global Temenos Centre of Excellence.



Centre of Excellence jointly led by Poland & Luxembourg

Thought leadership, methodologies and accelerators to ensure proven framework for each engagement related to digital and core banking transformations based on Temenos platform offerings covering all Temenos product families, including Infinity, Transact, Triple'A+ and TPH.





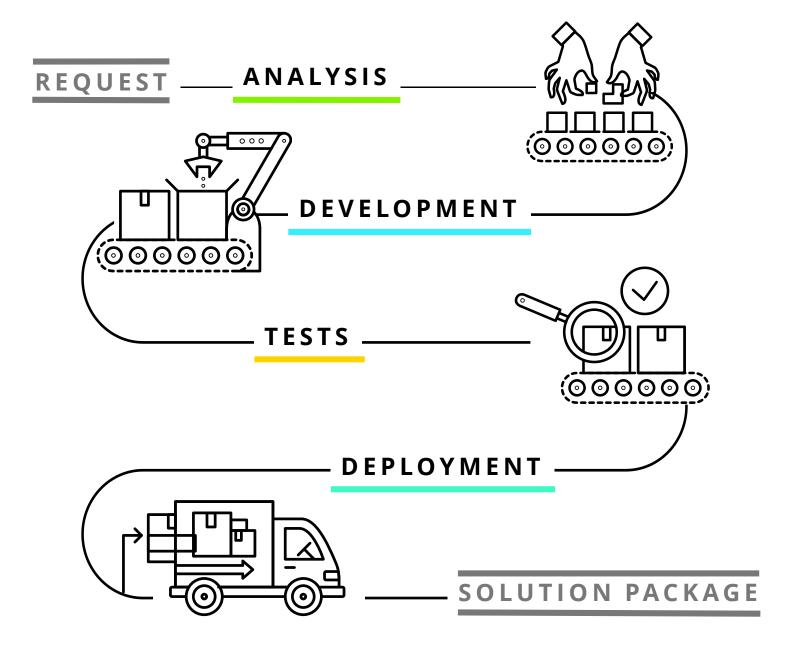
T24 Certified Development Centre based in Poland

Expertise and capabilities of Deloitte experts to provide comprehensive services in the area of technology transformation, including end-to-end implementation and specialized services for Temenos products. We provide services in EMEA, North America and APAC.

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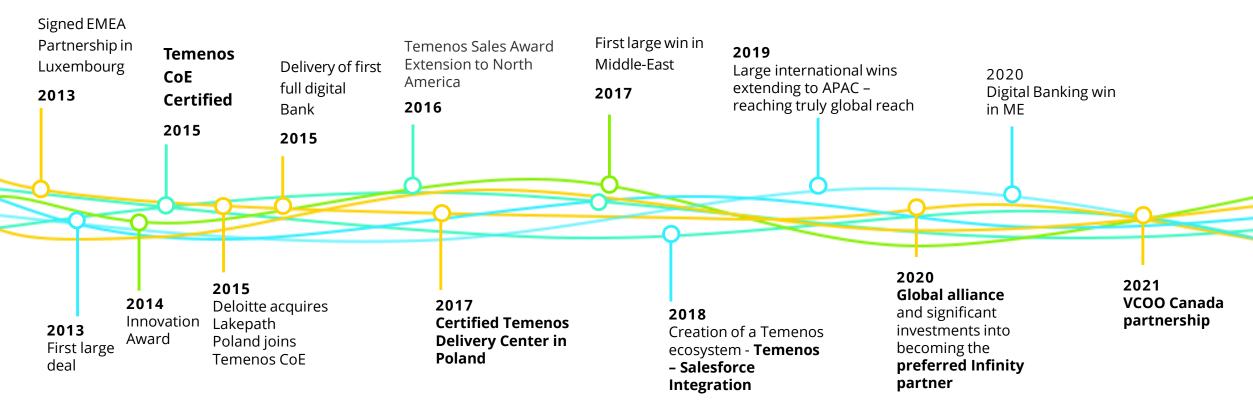
The Deloitte certified development centre in Warsaw

- Self-organized team
- A to Z components in one place
- Task-oriented service approach
- Own infrastructure
- Temenos certified for development, upgrades and SaaS



Taking our successful partnership to the next level

Our shared vision of the Bank of the Future resulted in a global alliance with an ambition to take it to the next level in 2021.



Started in Europe and developed globally over the last years, covering both core tech and digital services, our partnership was elevated to a global alliance within the Deloitte network to serve all of our clients globally

Deloitte is best positioned as Temenos leading partner for the future

Deloitte continues to actively engage within our partnership to seize the competitive advantages in the market

Offering the CX of tomorrow

Temenos offering banks the opportunity to personalize customers' digital experience: designing a CX based on customers' actual needs and with customers' direct feedback through business analytics.

Embedding Saas into the Cloud DNA

Temenos needs to continue to strengthen its Cloud offering from laaS to SaaS and, eventually, PaaS: transitioning from a storage and compute service on a pay-peruse to delivering a wide range of applications through the internet against a subscription fee.



Componentization made simple

Temenos needs to define a product strategy aiming to reduce the complexity of the current product suite as well as digest the numerous and diverse acquisitions that results in an appealing and efficient offering.



Re-positioning its brand image

Temenos needs to ensure its product offering rationalization is adequately communicated to its target market and the company's perception shifts from the T24 CBS block to a varied and well-structured range of agnostic plug-in components through self-developed APIs and Microservices.

Disrupting implementation methodologies

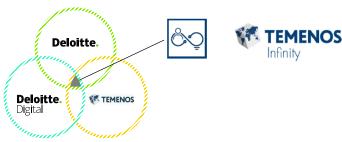
Temenos needs to increase the level of maturity when deploying its products: evolving its way of working from a waterfall model to an agile model. Banks expect to see a Minimum Viable Product in a short time-frame (less than one year) that is refined through iterations: tangible investment.

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The journey to become the Temenos preferred evolution and innovation partner for digital engagements projects

From a shared vision...

In the context of the new area of Experience Banking, Deloitte, Deloitte Digital and Temenos have found a **sweet spot** at the intersection of their respective capabilities in **Infinity**.



An introduction workshop was held on December 6th in the Deloitte Greenhouse with Temenos where we:

- Got to know each other: present Infinity product and Deloitte Digital
- Defined the market landscape and assessed SWOT of each company
- By leveraging our strengths, completing our weakness and visioning our common goals, we envisioned our joint go-tomarket strategy
- Agreed on **initiatives** and next actions to start implementing this strategy



... towards an advanced partner model

Following the workshop, Deloitte and Temenos set the foundation of an **enviable alliance**, defined the strategy for a **joint go-to-market** and launched the key initiatives to become **Market leader** around Digital Banking Solutions.

Deloitte invested significantly in the joint collaboration on the Infinity solutions for more than a year covering all aspects of taking the partnership forward:

- Build expertise by developing a PoC to illustrate Infinity's capabilities and prove our collaborative methodology to deliver increased customer experience
- Joint **GTM** initiatives and client proposals
- Roadmap and Architecture workshops defining priorities and ways of working for Deloitte on the solution



The investment positioned Deloitte to now partner with Temenos on the VCOO Infinity development in SME Banking and global GTM strategy, approach and delivery.