

Engineering Omni-Channel Banking with Temenos

Industry

Banking

Business Presence

Domestic

HQ

Malta

About the Client

The client is a licensed credit institution in Malta, delivering personalized banking services to retail, business, and corporate clients through a strong domestic branch network and an international presence in London. Its offerings span commercial banking, treasury, and customer-focused financial solutions.

Backed by a leading international investment group, the client focuses on ethical banking, sustainable growth, and future readiness, with consistent recognition as one of Malta's top-performing banks in recent years.

Business Challenges

The client faced significant business challenges due to an outdated core banking platform and limited digital capabilities, impacting customer experience and operational efficiency in an increasingly competitive market. To sustain growth and meet evolving customer expectations, several critical issues required immediate attention:

- ▶ Outdated, non-intuitive platform affecting user experience
- ▶ Limited digital services and minimal internet banking capabilities
- ▶ Inability to deliver seamless, modern digital journeys
- ▶ Reduced competitiveness against digitally advanced banks
- ▶ Inefficient and largely manual customer processes
- ▶ Limited agility in launching new products and services

- ▶ Low customer engagement and personalization capabilities
- ▶ Dependence on traditional, branch-led service model

Aspire Systems' Approach

We modernized the client's digital banking landscape by implementing the Temenos Digital Suite (Infinity and Spotlight), enabling seamless Online and Mobile Banking experiences. The solution focused on delivering an intuitive, omni-channel platform with enhanced digital capabilities, improved customer journeys, and stronger system integration.

Key solution highlights include:

- ▶ **Digital Channel Enablement:** Designed and deployed modern, user-friendly web and mobile banking applications supporting core functions such as account management, fund transfers, card services, and SME features like approval workflows
- ▶ **Omni-channel Experience:** Enabled consistent and seamless banking across desktop and mobile platforms (Android and iOS)
- ▶ **API-led Integrations:** Integrated third-party systems including Mastercard (card management), FormPipe (statements and advice), and HID (multi-factor authentication) for a secure and connected ecosystem
- ▶ **Data Migration:** Successfully migrated critical customer data from legacy systems, ensuring continuity and a seamless transition to the new digital platform
- ▶ **Enhanced Digital Features:** Enabled capabilities such as instant CASA and deposit account creation, 3D secure card enrolment, SEPA instant payments, verification of payee (VOP), and corporate card services
- ▶ **Scalable Architecture:** Leveraged Temenos' open API framework to build a flexible, modular, and future-ready digital banking platform
- ▶ **Quality Assurance Excellence:** Provided strong SIT support, proactive defect identification, and root cause analysis, ensuring high system stability and minimal defect leakage
- ▶ **Best Practices & Governance:** Established clear acceptance criteria, conducted regular defect triage, and collaborated closely with stakeholders to ensure timely issue resolution and product improvements

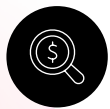
Business Benefits



Enhanced Customer Experience: Unified omni-channel platform enabling 24/7 self-service, seamless onboarding, and personalized digital journeys.



Increased Operational Efficiency: Automation of workflows leading to faster processing of customer requests and reduced manual intervention.



Cost Optimization: Lower operational, branch, and IT maintenance costs through digital adoption and modular architecture.



Improved Agility: Faster rollout of new products and services with an API-first, highly configurable platform.



Scalability & Future Readiness: Robust, secure, and compliance-ready foundation to support business growth and evolving regulatory needs.



Reduced IT Dependency: Decreased workload on IT teams through reusable components and streamlined integrations.



Higher Customer Adoption: Shift from branch-based transactions to digital channels, improving engagement and satisfaction.

About Aspire Systems

Aspire Systems is a global technology services firm serving as a trusted technology partner for our customers. We work with some of the world's most innovative enterprises and independent software vendors, helping them leverage technology and outsourcing in our specific areas of expertise. Our core philosophy of "Attention. Always." communicates our belief in lavishing care and attention on our customer and employees.

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