

Our investment case

# WHAT MAKES TEMENOS UNIQUE



## SAME SOFTWARE, ANY BANK, ANYWHERE IN THE WORLD

### Software

We supply the same software to all of our clients – regardless of their size and location. There are optional modules within this which a bank can choose from, but we produce the same software for all our clients.

## PACKAGED, INTEGRATED & INDEPENDENT

### Product

We make our products packaged, integrated and upgradeable. Our products are designed to work separately and together and, once installed, be upgraded as new versions of the software are released. This means that our clients benefit from our ongoing investment in the product which has created the richest banking functionality in the market.

## STABLE BUSINESS MODEL; COMMITTED COMMUNITY

### Stability

Temenos has a stable business model, shown in the strength of our financial results and also by the long tenure of the management team. We benefit from a strong and committed ecosystem of Partners working closely with us.

## CONTINUOUS & FASTER DEPLOYMENT

### Implementation

With advanced and automated tools and methodology, the testing and deployment of change means banks can reduce their release cycles from months to hours enabling them to roll-out new applications at speed. Temenos invests both in its own staff and implementation tooling, as well as working with its Partners to build a large ecosystem of implementation capability outside of the Group.

## RELENTLESS FOCUS ON INNOVATION

### Innovation

Temenos has a long history of investing in its products. This has ensured our position as the leading solution in our sector and, together with the upgradeability, means that clients can continue to enjoy the benefits of our industry leading investment in the future.