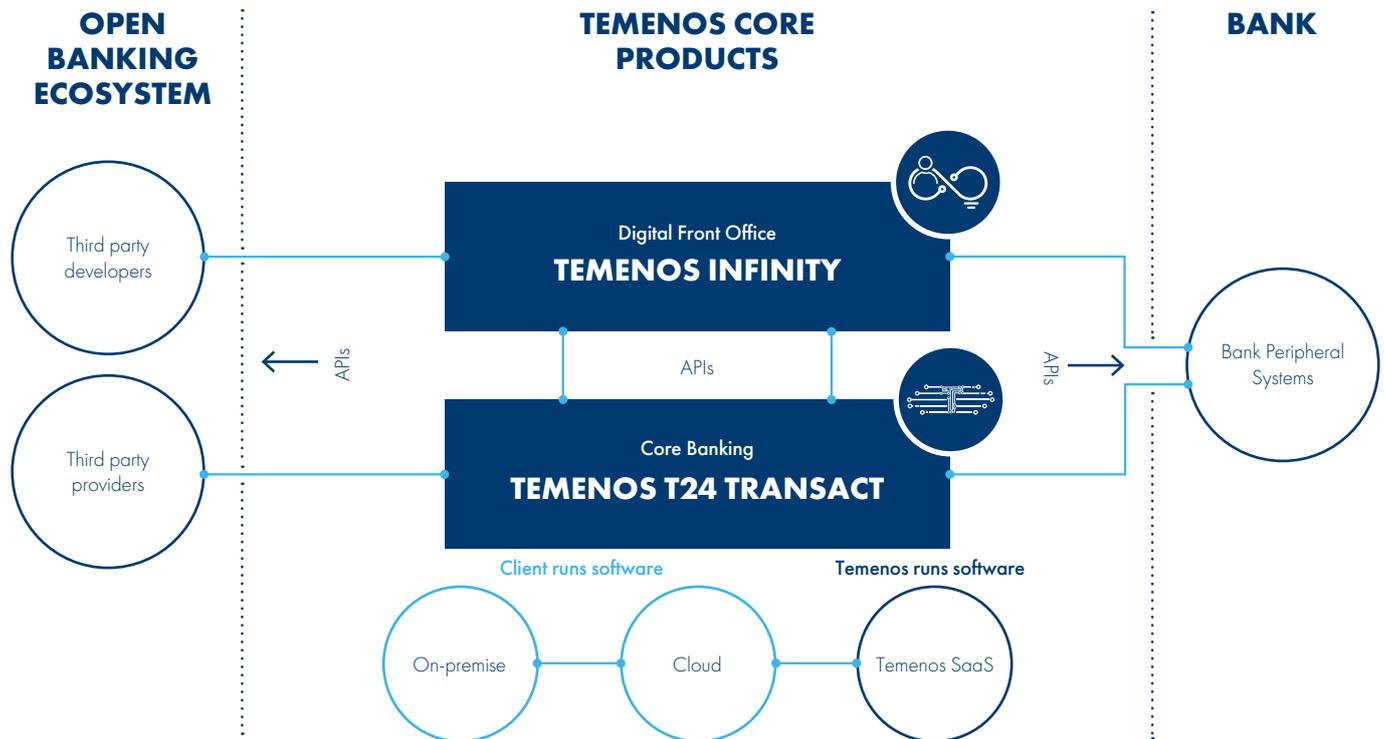


Software

# COMPREHENSIVE, CLOUD NATIVE, CLOUD AGNOSTIC



**Temenos’ software solutions are centered around two main packages; Temenos Infinity and Temenos T24 Transact.**

Both of these are available as independently deployable solutions, together with several other more specialist packages described in the following pages. Their value to clients is, however, increased when they are deployed together to form an end-to-end digital banking solution. All of the software solutions enjoy the benefit of continuing functional investment by Temenos, ensuring that Temenos’ clients can access the latest banking functionality as well as the legacy of many years of functional enhancements which have been packaged into the products.

All of Temenos’ software packages can be deployed natively on the main commercial cloud platforms; this means that they take the full benefit of the lower operating costs and elastic scalability of these services, as well as enjoying in-built operational resilience. They are also available on a continuous deployment basis which enables banks to reduce the cost of implementation and maintenance by the use of modern DevOps approaches and technology, as well as making it faster for banks to deploy innovations into their live operating environments and hence to enjoy a shorter time to market.

**TEMENOS INFINITY**

Temenos Infinity is an independent digital banking solution which focuses on customer engagement across all channels by means of an integrated “conversational banking” customer engagement module, cutting edge digital customer acquisition and onboarding functionality and an integrated product origination capability.

It can be deployed on any combination of back office systems by means of its open API framework and definitions in a quick and cost effective manner, allowing access to all of the underlying product manufacturing and servicing capabilities which those platforms offer. Even greater benefit can be gained when the solution is deployed with Temenos T24 Transact as the bank can then make use of the end-to-end product design and distribution capabilities to gain large benefits in the areas of customer insight and new product go-to-market agility.

**TEMENOS T24 TRANSACT**

Temenos T24 Transact is the market leading core banking solution which incorporates the broadest and deepest set of functionality available in the market. Temenos has invested in expanding the functionality of the product for over 25 years which, when allied with policy of producing standard packaged software, provides a functional footprint which is without parallel in the industry.

This functional richness is further supported by an extensive set of country model banks. This combination of global product capability, off-the-shelf regional functionality and the underlying flexibility of the product enables banks to implement the solution in a cost effective manner and to continue to innovate, and to deploy these innovations, at speed and on an efficient economic basis. The cloud native and cloud agnostic capabilities which underpin the product also enable banks to operate it at scale in an elastic and agile manner.