

Our solutions

SOLUTIONS

Temenos software forms an end-to-end digital banking solution which is cloud native and cloud agnostic. It is comprehensive in its coverage and includes a huge depth and breadth of functionality.

PRODUCTS

Read more page 12



Temenos organizes its products into six key areas reflecting the needs of its customers.

TECHNOLOGY

Read more page 16



Technology is strategy. We say this because our Technology products and frameworks make banks more agile, competitive and profitable, and help them thrive in complex, margin-pressured environments.

SECTORS

Read more page 18



Temenos offers software solutions to banks and financial institutions of all types and sizes.

Our solutions continued

PRODUCTS

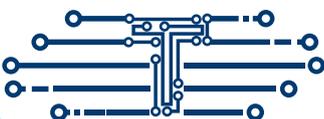


Temenos Infinity has revolutionized our current offering delivering a new independent digital banking solution.



TEMENOS
THE BANKING SOFTWARE COMPANY

Temenos T24 Transact is the market-leading core banking solution which incorporates the broadest and deepest set of functionality available.



Temenos focuses its products into six main solutions. Although each of these is independently deployable, they are based around a common set of capabilities and design principles aimed at increasing analytic insight and product agility, and reducing the cost of operation and ownership. Even though they often are implemented on an independent basis, Temenos clients gain progressively more benefit when multiple solutions are deployed in an end-to-end manner. The extent to which this is done, and the speed and sequencing of deployment are all selectable by the client, thus ensuring that the software supports their business and commercial goals in an optimal manner.



TEMENOS INFINITY

Temenos Infinity has revolutionized our current offering delivering a new independent digital banking solution. It can be sold and deployed on any combination of back office systems, including non-Temenos core banking systems as well as Temenos T24 Transact. Temenos Infinity is deployed using the Temenos Banking Platform. It incorporates Temenos channels and real-time marketing, our market leading onboarding capability as well as a simple product origination process.

More complex product origination, such as lending, is provided by the new origination architecture, developed as a way to enable banks to future proof their digital experience through providing tools to support their lending products. All of these capabilities are enhanced by Temenos Analytics to support a data-driven digital banking experience.

Digital transformation programs can be long and complex. Acquiring new customers in a competitive digital banking market, even more so. Temenos Infinity enables banks to deliver short to medium term gains in digital sales and service performance by identifying and addressing customer experience issues. A key requirement of any digital transformation is to deliver growth as well as new channels of revenue generation.

- > A standalone software container built using the Temenos Platform which can be deployed independently from Temenos T24 Transact and can communicate with multiple core/back office systems
- > Omni-channel capability across Mobile, Web, Customer Contact Centre and more
- > A user experience platform that enables business users to deliver change independent of IT processes
- > Real-time Marketing engine for delivering targeted, personalized offers and messaging
- > Customer onboarding and account opening
- > Product Quotation and Origination
- > Account Aggregation to enhance product innovation and Open Banking
- > Published list of Open APIs to support integration and lower Total Cost of Ownership (TCO)
- > Money Management (PFM) to empower customers to take control of their finances.



TEMENOS T24 TRANSACT

Temenos T24 Transact is the market leading core banking solution. Designed to operate in a truly packaged manner, and with a consistent policy of maintaining a single functional base, the breadth and depth of the products capabilities have grown over the years. With more than 25 years of investment in the product functionality, the product contains massive functional capabilities, all of which can be accessed by any Temenos client who uses the software. The policy of including all enhancements back into the base product continues, ensuring that any bank which licenses the software can continue to enjoy the future investment which Temenos makes into the product.

T24 Transact also benefits from the underlying functionality centered around data and analytics and the evolving support of the underlying Temenos technology platform which now includes cloud native, cloud agnostic and open API capabilities as well as support for a DevOps approach to implementation and ongoing continuous deployment of new software and configurations.

The product offers support to almost all sectors of banking, including Retail, SME, Corporate and Inclusive banking segments. The functionality is designed to be used on a global basis, which is then enhanced by the growing number of country model banks maintained by Temenos which provide packaged support for regional banking requirements.



TEMENOS PAYMENTS

Our Payments product is a uniquely flexible payment offering that not only gives banks full, real-time control but also a harmonized customer service experience and is a centralized for cost efficiencies and risk management. Our Payment Hub is designed to process domestic and international payments in one solution in any region as defined by analysts as 'a vision for the payment architecture.'

It was designed in collaboration with a leading international bank to meet a gap in the market and with its rule and data driven approach, allows instant changes.

Our auto-repair solution allows banks to reach STP rates of 97% and higher.

Our Payments clients benefit from increased efficiency and profitability through:

- > A complete, single solution
- > Transparent, 360° view of transactions
- > Unique weight based processing supporting payment prioritization
- > Agile, parameter driven platform flexibility
- > Full operational and technical control
- > Conditional rules; avoiding the complexity of multiple connections and high risk programming; and
- > Stand alone or fully embedded within Temenos T24 Transact.



TEMENOS WEALTHSUITE

Temenos WealthSuite is designed to empower a wealth manager's business. The solution helps wealth managers to industrialize the investment process, allowing for the efficient management of investments for large numbers of complex portfolios whilst achieving maximal investment performance.

Combining back office efficiency with front office differentiation, the product offers support for all wealth sectors from the U/HNWI to the Mass Affluent. This latter sector has, in particular benefited from a renewed focus as the financial services industry identifies the segment as one key to growth; enhancements in this area include Robo-Advisor and Goal Based Investing capabilities.

WealthSuite offers:

- > Increased performance and revenue growth
- > Multi-sector capabilities
- > Stronger customer loyalty
- > Advanced digital capabilities
- > Cost and risk reduction.

Our solutions continued

Products continued



FUND ADMINISTRATION

The solution covers the full spectrum, supporting all product types and all asset classes on our unique, single platform. Clients choose us because they know we can support all their fund administration requirements, both now and in the future.

We provide the best functionality, flexibility and extensive capability in our industry to deliver significant operational efficiency gains by replacing fragmented legacy systems and manual processes with a single, global platform. Typically, our clients enjoy efficiency improvements in excess of 30% by migrating to Temenos.

As software dedicated specialists, our goals are aligned with those of our clients in providing market-leading products and transforming clients' fund administration activity with sophisticated workflow, production and control techniques.

Global Accounting

Transform fund administration activity with sophisticated workflow and production control techniques. Drive dramatic increases in operational efficiency via advanced global operating models and integrated investment book and general ledger capability.

Global Investor

A single, global investor servicing and transfer agency platform, offering the most extensive capability in the industry, to deliver a step-change in efficiency, oversight and control.



TEMENOS SAAS

Temenos has offered its software on a cloud-hosted basis since 2011, being an early adopter of this approach to delivering software. Since then, the range and scope of the offering has grown, with various SaaS offerings being available. 2019 sees the introduction of further SaaS offerings which build on the success and uptake of the solutions sold since 2011.

SaaS is a key change which permeates the financial services technology industry, and Temenos is enthusiastic about continuing to invest in this area to ensure that banks can continue to benefit from the functional investment made by Temenos into its products, however they wish to consume the capabilities. The underlying structure of investing in global functionality and country model banks ensures that Temenos' SaaS solution supports the widest range of banks in different sectors and geographies.

Temenos solutions are supported by industry-leading capabilities in the following areas:

Temenos' main products are supported by a common set of functional capabilities and support which enable them to provide excellent solutions to their clients, wherever they are located and whichever market segments they focus on.



ANALYTICS

Unlocking the power of banks' data to become analytically driven and drive profitability and efficiency improvements throughout their entire organization. Temenos analytics enables banks to harness a wealth of data and transform it into valuable business intelligence to support better decision-making across the enterprise and to enrich all interaction with their customers.

By using banking specific, high-value, analytical applications in every department from Finance, Marketing, Operations, Treasury to Risk Management, banks are able to transform their business. This gives banks a significant competitive edge in this new banking landscape and digital world.

By using Temenos Analytics, our clients are able to:

- > Empower business users with self-service access to accurate data providing a single version of the truth driving smarter decision-making faster with better business outcomes
- > Gain deep customer insight into behavior and buying trends to build a customer-centric approach to delivering products and services
- > Embed intelligent analytics into core systems to enrich every customer interaction and boost customer engagement with a superior user experience
- > Integrate real-time data and embed predictive analytics to enable real-time risk and marketing activities
- > Provide customers with contextual, relevant product offers and advice at a time when they are most likely to buy – improving cross-selling, customer value and customer loyalty
- > Integrate analytical capabilities directly into core banking and other applications, making those applications, and the users of them, smarter and more efficient
- > Better understand and predict performance to build strategies for improving operational efficiency and financial processes to minimize risk and drive profitable growth.



FINANCIAL CRIME MITIGATION

A uniquely flexible range of intelligent, versatile solutions for banks, large and small, to combat financial crime.

The Financial Crime Mitigation product family is a range of intelligent, analytical detection engines that are accurate, fast, easy to configure and simple to use. Its sophisticated approach ensures increased efficiency by saving time and lowering data-mining costs for enhanced decision-making and improved collaboration, ultimately completely mitigating against risk. Banks choose the solution they need, whether it be to combat money laundering, accurately screen against sanctions lists or ensure enhanced customer due diligence.

Our Financial Crime Mitigation clients benefit from increased efficiency and profitability through:

- > Safe and accurate algorithms
- > Complete control and clarity
- > 25 years of experience
- > Full automation
- > Intelligent analysis
- > Ready and easy integration
- > Stand alone or integrated into Temenos T24 Transact
- > Real time as well as offline solutions.

With our solutions, organizations are able to reduce exposure to risk and minimize losses while complying fully with regulatory mandates.



RISK AND COMPLIANCE

Enabling financial institutions to navigate the complex regulatory landscape in order to remain focused on serving customers, creating innovative products and improving profitability.

The Risk and Compliance product family offers software and services for:

- > Compliance advice
- > Audits
- > Social media monitoring
- > Vendor management
- > IFRS 9
- > CRS
- > Enterprise risk management
- > FATCA compliance.

With our solutions, organizations are able to reduce exposure to risk and minimize losses while complying fully with regulatory mandates. In this challenging environment, there is tremendous pressure to maintain and grow profit margins despite challenges associated with new consumer demands, non-traditional competitors, and heavy regulatory burdens. Proper compliance practices, supplemented by products and services from Temenos, can help financial institutions avoid penalties, fines, and reputational risk, ultimately ensuring profitability and success.



COUNTRY MODEL BANKS

With our extensive experience of client implementations we have packaged all country specific localizations, including compliance with regulations and local payments systems, into reusable country platforms, to provide our clients with software that fully supports local requirements. We currently offer country model platforms for over 30 major countries.

Our solutions continued

TECHNOLOGY

CLOUD NATIVE AND CLOUD AGNOSTIC

Temenos has now started the program to make all of its solutions be both “cloud native” and “cloud agnostic”. This means that the software can run on cloud infrastructures using the features found in them which enable dynamic scalability and built-in resilience. This has the effect of materially reducing the operational cost of running the technology that the software uses, and also allowing the operations to scale out and in as needed. The cloud agnostic capabilities mean that this is true for all major cloud platforms. This is important as it allows banks to choose to deploy the software on any mainstream cloud platform and realize the cost, scale and resilience benefits automatically, and it also make Temenos’ own cloud and SaaS propositions more commercially attractive.

OPEN APIs

Integration is often an expensive and time consuming activity which can impact the ability of banks to both deploy new solutions and to create innovations around existing solutions. Temenos has a published set of Open APIs which enables clients and other participants in the Temenos technology ecosystem to integrate the solutions into existing operational environments and to design, test and deploy innovatory extensions around Temenos’ products.

The APIs can be accessed via a development portal for documentation and testing purpose, and allow banks to rapidly make changes to their solutions and overall operational environment in an insulated and clearly defined way using modern technology and design approaches which shorten the time needed to accomplish this.

CONTINUOUS DEPLOYMENT

Temenos Continuous Deployment is a DevOps based technology service which helps banks to increase the speed at which changes to their application environments can be tested and rolled out to production. This has the effect of both reducing the time needed to introduce new products and services to their customers, but also to reduce the cost and risk of implementation of new systems. This latter benefit also extends to the implementation of changes to existing system deployments and configurations.



INTEGRATION

Be more agile and competitive with real-time event based integration.

Temenos’ Integration offering makes banks more agile by enabling them to integrate systems much faster and more cost efficiently, and be more competitive by enabling real-time, highly scalable, self-assisted and multi-channel banking 24x7.

Temenos’ Integration framework is the basis for Temenos support for PSD2 based on ISO 20022 messages being exchanged between banks and third party payment providers in near-real-time.

This technology enables banks to offer a superior customer experience, one that is much more timely as well as more easily attuned to evolving customer needs, even when business is growing fast. The key business benefits of our Integration products are:

- > **Agility:** the ability to integrate any business system up to 3x faster, without detailed vendor-specific coding work, enabling banks to respond much faster to evolving business needs
- > **Competitiveness:** the ability to provide multi-channel banking services in near-real-time 24x7, enabling banks to be competitive in the era of real-time digital business
- > **Profitability:** the ability to sustainably reduce the costs of performing and maintaining integration, and the ability to exploit cloud-based applications;
- > **Scalability:** the ability to preserve the performance of integrated business services and straight through processing as business volumes grow
- > **Reliability:** reduce the risk of batch processing glitches and provide protection against regulatory scrutiny and reputational damage.



INTERACTION

Opening banking platforms to accelerate the pace of innovation around services.

Temenos’ Interaction offering accelerates the pace of innovation around banks’ services by enabling them to easily expose their services to innovation Partners and to any User-Interface (UI). It also lets the bank create innovative combined services and efficiently manage UIs across multiple channels/devices/roles/languages.

Temenos’ Interaction framework is the basis for Temenos support for APIs whether for banking mobile agents or for Open Banking. The framework enables the API to be mapped to the underlying enterprise services whether provided by Temenos, the bank, or third parties.

This technology enables our clients to easily build and maintain an outstanding digital customer experience that can evolve fast and cost-efficiently. The key business benefits of our Interaction products are:

- > **Innovation:** the ability to make banking services readily available in a standard way to innovation Partners and to any third-party UI of their choosing, which will accelerate the pace of innovation around services
- > **Competitiveness:** the ability to efficiently distribute innovative services, including combined (banking and/or non-banking) services, via outstanding UIs and via multiple channels/devices
- > **Flexibility:** make it much easier to evolve UIs at a faster pace than underlying business systems without incurring substantial costs (from ‘ripping out’ and ‘rewiring’)
- > **Cost-efficiency:** reduce dependence on vendor-specialized experts and on lengthy coding cycles to make banks services readily available and to build their own UIs; enhance the re-usability of APIs and UIs that they create, and pre-empt data openness regulatory requirements.



PLATFORM

Reduce the cost of growth and complexity with a highly scalable, efficient and flexible platform.

Temenos' Platform offering helps banks run and scale their business systems much more efficiently and to minimize TCO. It does this by letting banks run their core banking system in an application server and, when required, in a multi-tenant or cloud-based set-up. In all cases, business functionality is totally preserved.

This technology enables banks to deliver outstanding service to their customers and business users. The key business benefits of our Platform products and framework are:

- > Scalability: enables banks to preserve the performance of their core banking system at all stages of growth, while keeping operating expenses in check, by fully exploiting application server technology and the possibility of using a virtually unlimited number of app server instances arranged to work together (clustering); and the ability to undertake comprehensive reviews of their system's health without impacting performance
- > Cost-efficiency: the ability to significantly reduce infrastructure and administrative costs of running and growing a complex organization by letting multiple entities ('tenants') share a same instance of the core banking system on a single set of platform resources; and the ability to automate multi-tenancy management to a large extent
- > Flexibility: at an operational level, the ability to choose which operating system and application server a bank wishes to use to run their banking systems; and, at a strategic level, the ability to easily create and manage new tenants in the system, increasing business agility.



DATA

Turn the lead weight of data into a golden opportunity: manage it, unlock it and extract value from it.

Temenos' Data products provide banks with a unified data platform that helps them deal with the massive data volumes of the digital banking era by efficiently managing their data, unlocking and better accessing their data, and extracting value from their data.

Temenos' Data framework lets changes made by any Temenos product to be available in near-real-time to any configured reporting database. This data federation enables multi-tenant and multi-region operation without loss of real-time query.

This technology enables banks to strengthen their customer-centricity and support business decisions even when the volume of business data is growing fast. The key business benefits of our Data products and framework are:

- > Scalability: the ability to efficiently process massive volumes of both transactions and reporting queries without increasing costs, thereby preserving the quality of the customer and business user experience as the business grows
- > Productivity: the ability to support advanced reporting capabilities that provide business decision-makers with value-adding perspectives, and to provide customers with fast responses to online queries
- > Competitiveness: the ability to exploit business analytics solutions to their fullest capabilities, enabling banks to action valuable insights and offer highly tailored and proactive products and services to customers.



DESIGN

Adapt banking system functionality and business processes better, faster and more frequently.

Temenos' Design offering boosts banks' responsiveness to changes in business requirements while reducing cost-per-change, by enabling banks to adapt the functionality of their Temenos business systems and to adapt their business processes in a productive, cost-efficient and low-risk manner.

This technology enables banks to easily make high quality adoptions to systems' functionality to stay abreast with evolving business requirements and customer journeys. The key business benefits of our Design products are:

- > Responsiveness/Productivity: the ability to respond to evolving business requirements by adapting functionality and processes much faster and much more frequently, possibly multiple times a week or even per day, without increasing costs
- > Quality: the ability to build and run a highly industrialized and institutionalized change-the-bank process which encourages high quality development work and eliminates the risk of faulty changes affecting business operations
- > Cost-efficiency: reduce dependence on vendor-specialized experts, legacy in-house tools and complex coding cycles, and maximize the level of automation of the change-the-bank process.

Our solutions continued

SECTORS



RETAIL BANKING

The Temenos Retail Banking solution is an integrated banking software solution for retail banks of all sizes across the globe.

It combines a modern, agile core with powerful analytics and a single platform for distribution across all digital and assisted channels. It enables a bank to provide convenience and choice to their customers in how they want to bank and manage their finances. It will extend the bank's reach to customers using any device, today and in the future. The bank will be able to harness the wealth of its data to better understand its customers and develop products and services they want and need quickly and easily.

The solution will address the banking technology, regulatory and market challenges of today and tomorrow. Through Temenos a bank can leverage technology innovation to drive competitor differentiation and advantage, increase operational efficiencies, reduce costs and boost profitability.

Whether a bank is a new start-up looking for its first solution, or a large-scale multi-country bank, the software provides a solution which will enable it to scale, onboard, reduce attrition and deliver a market-leading service to its customers.



CORPORATE BANKING

The Temenos Corporate Banking solution, with its scalable innovative technology, provides superior features for corporate banks, supporting profitability, customer acquisition and retention. Now, bank customers can benefit from quality digital solutions to equal their retail experiences, for all their business banking needs.

Our corporate banking customers continue to see the benefit of our advanced modules. Temenos' corporate banking customers benefit from increased efficiency and profitability through:

- > A full complete, single solution
- > Transparent, single view offering a 360° view of accounts
- > Agile, parameter driven platform flexibility
- > A product builder to quickly create segment customer level products
- > Full control
- > Insight into customer profitability, loyalty, attrition risk and number of products for targeting activity
- > A massively scalable, straight through-processing solution
- > Comprehensive business functionality and a modern, advanced, secure, open, modular architecture
- > An automated, electronic solution without the need for cumbersome paper based processes.



WEALTH MANAGEMENT

Temenos has a long-standing focus on the Wealth Management sector. The solution covers all parts of the industry, from the U/HNWI to the Mass Affluent and is designed to be deployed by all participants in the sector, ranging from Private Banks to Wealth Managers to Retail Banks for the mass affluent sector.

The solution contains sophisticated portfolio management tools which cover most instrument classes and which allow for maximized investment return. Supporting this core capability are digital CRM capabilities specifically designed for the sector, automation tools around goal-based planning and automated advice capability for the mass affluent sector and highly comprehensive back office functional support.

If a wealth manager is looking for a single vendor solution, with the associated benefits of centralized support, Temenos promises to transform their business. The Wealth Management solution offers:

- > Increased performance and revenue growth
- > Stronger customer loyalty
- > Advanced digital capabilities
- > Cost and risk reduction.



FUND ADMINISTRATION

With Temenos' Fund Administration solution, clients have the capability to manage all asset classes and jurisdictions, both now and in the future, from a single accounting and investor servicing platform:

- > Delivers long-only control and efficiency with alternatives flexibility on one platform, to support convergence between long-only and alternative funds
- > Reduces total cost of ownership by consolidating functions and systems on one platform across multiple geographies, asset classes, jurisdictions
- > Delivers increased efficiency through sophisticated workflow and exception management
- > Syndicates analysis/product development across clients, so that development costs are shared and all clients benefit from changes made to one code base
- > Supports both middle office and back office, and delivers the Investment Book Of Records (IBOR) and Accounting Book Of Records (ABOR) from one platform.



ISLAMIC BANKING

Temenos' Islamic Banking solution services the Islamic banking community with Shari'ah compliant, flexible solutions that have been specifically designed to support wealth, retail, corporate and treasury bank needs. This range of highly scalable, established solutions means that banks can now easily and efficiently create new Islamic banking products, offering world class services that rival Islamic or conventional counterparts.

Temenos' Islamic Banking customers benefit from increased efficiency and profitability through:

- > Full automation and increased straight through processing rates
- > 31% higher return on assets
- > -8.6 point lower cost-to-income ratio
- > 36% higher return on capital
- > Reduced development time by 40%
- > Quality customer products and services available quickly and cost effectively
- > Growth at double target rate
- > Adopting a pre-configured solution based on Shari'ah industry standard
- > Offering advanced Shari'ah wealth management services.



INCLUSIVE BANKING

Temenos' Inclusive Banking offering is an integrated banking software solution that helps community banks and Financial Institutions (FI) of all sizes, active in both (group and individual) lending and (member) deposit holding.

It provides community financial institutions with world-class banking capabilities that usually are only accessible to larger commercial banks with significant IT budgets. Inclusive Banking, which can be deployed in the cloud on a SaaS basis, provides a modern, agile and highly scalable core banking system, as well as a single platform for distribution across all digital and assisted channels, and powerful business analytics.

For community banks, it offers dividend point tracking, provisions therefore and parameterized dividend processing functionality.

Inclusive Banking enables community financial institutions to significantly reduce operating costs even when their business is growing fast, and to pass on these efficiencies to their end-customers in the spirit of financial inclusion. At the same time, it enables them to clearly differentiate themselves with highly responsive service, tailored products and a truly customer-centric experience – giving every customer, regardless of their financial worth, the same quality service anywhere.