



COMPREHENSIVE, **CLOUD NATIVE**, CLOUD AGNOSTIC, MICROSERVICES ARCHITECTURE

Temenos' software is centered around two main products; Temenos Infinity and Temenos Transact.

Both of these are available as independently deployable products, together with several other more specialist products 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 enjoys the benefit of continuing functional investment by Temenos, ensuring that Temenos' clients can access the latest banking functionality, as well as the years of functional enhancements which have been packaged into the products.

Temenos' products are also being increasingly deployable as Microservices. The boundaries between services are defined according to business areas and banking functions. This technology change provides a series of strategic benefits to banks who use the software. In particular, the independently deployable nature of each service means that banks can progressively go live with different business areas by implementing different services. Unlike a standalone best-of-breed approach, the various service components also sit together to build an integrated offering. This enables banks to undertake large transformation exercises in a more flexible manner which also delivers earlier benefits. It also allows banks to retain key items of third party or in-house technology where they have a competitive edge and to manage upgrades on a partial ("module level") basis going forwards.

All of Temenos' software products 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 product which focuses on customer engagement and the distribution of banking products and services on an omni-channel basis by means of an integrated "conversational banking" customer engagement module, cutting-edge digital customer acquisition and onboarding functionality and an integrated product origination capability. The market leading low-code channel capability of the software is backed by an independently deployable series of Distribution services, which enable banks to offer a seamless omni-channel experience across multiple core and other product manufacturing systems. By avoiding complex point-to-point connections, it also future-proofs a bank's capabilities in this area, allowing for different channel solutions to be deployed as needed, and for core systems to be changed without needing to rebuild large and complex integration layers.

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 Transact as the bank can then make use of the end-to-end product design and distribution capabilities to gain significant benefits in the areas of customer insight and new product go-to-market agility.



Temenos Transact

Temenos Transact is the market leading core banking product 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 depth is supported by the use of the Microservice-based architecture. This allows for the solution to be deployed and upgraded on a functional component basis which means that banks can more easily engage in transformation programs that deliver early benefits and allow for changing business priorities during the implementation process.

The product is further enriched 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 at scale in an elastic and agile manner.

PRODUCTS

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TECHNOLOGY PLATFORM

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SECTOR SOLUTIONS

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Our solutions

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

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.

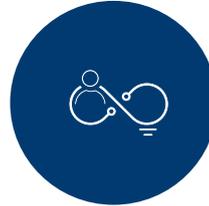
Temenos offers software solutions to banks and financial institutions of all types and sizes.



Our solutions continued

I PRODUCTS

Temenos has five main products. Although each of these is independently deployable, they are based around a common set of capabilities and design principles aimed at increasing analytical insight and product agility, and reducing the cost of operation and ownership. Even though they can be 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, ensuring that the software supports their business and commercial goals in an optimal manner.



Temenos Infinity

A Digital Front Office product driving outstanding experience across customer acquisition, servicing and retention journeys, built on a foundation of Explainable AI and Open APIs.

Temenos Infinity is an omni-channel digital banking product which focuses on the distribution of banking services and products. It can be sold and deployed on any combination of back office systems, including non-Temenos core banking systems as well as Temenos Transact. Temenos Infinity is deployed using the Temenos Banking Platform.

The product is delivered using a series of Microservices. These are organized into two main areas; Channel Support and Distribution Services. The former is focused on creating outstanding customer experience on all digital channels, and is deployed using a market leading low-code technology which enables the rapid construction and ongoing maintenance of customized user journeys and experiences on all devices. The latter provides an omni-channel layer which simplifies the complex connectivity between the product manufacturing systems and channel support systems.

This is particularly important for banks which wish to retain elements of their channel solutions where they feel that they have competitive advantage. It also dramatically simplifies the ongoing process of managing the links between multiple channel systems and multiple product manufacturing/core systems.

Temenos Infinity Distribution services comprise:

- Origination for account opening and more complex products such as credit and mortgages
- Onboarding to support the rapid digital acquisition of new clients
- Marketing Catalogue to provide a list of products and services which are available to sell
- Real-time engagement to use customer insight to drive new product sales
- Holdings and Arrangements providing a list of all holdings for clients across all product manufacturing systems
- Payment Initiation
- Funds Authorization
- Multi-Party.

Digital transformation programs can be long and complex. Acquiring new customers in a competitive digital banking market, even more so. Temenos Infinity offers a long term and flexible solution to managing omni-channel user experiences whilst also enabling banks to deliver short to medium term gains in digital sales and service performance.

Temenos Infinity includes solutions for the Wealth sector. These are 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.



Temenos Transact

The world's best-selling, most technically advanced and functionally rich core banking product used by over 1,000 banks in all sectors and geographies, delivered using a Microservice architecture which enables progressive and agile transformation programs which deliver personalised and intelligent banking.

Temenos Transact is the market leading core banking product. 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 functionality, the product contains massive functional capabilities, all of which can be accessed by any Temenos client who uses the software. The policy of incorporating all enhancements back into the product continues, ensuring that any bank which licenses the software can continue to enjoy the future investment which Temenos makes into the product.

Temenos Transact is delivered using the cloud native, cloud agnostic architecture which is common across all Temenos products. This enables Temenos, and banks, to deploy the software on all major cloud platforms in a way which takes advantage of the elastic scaling capabilities of the platforms. Furthermore, the product can be deployed on an active-active basis to provide resilience on a single cloud or across multiple clouds. As part of the cloud native architecture, it is increasingly delivered as a series of independently deployable Microservices. This means that individual functional components can be deployed one at a time, using the extensive set of Open APIs to connect to other systems. This enables banks to engage in more flexible transformation projects which offer quicker time to value.

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

A universal end-to-end payments product built on cloud-native and cloud agnostic software with built-in support for ISO 20022 and with tools to enable new payment channels to be addressed easily and quickly.

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 centralized for cost efficiencies and risk management. Our Payment Hub is designed to process domestic and international payments in one product in any region.

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 rapid evolution to support new products and new "payment rails".

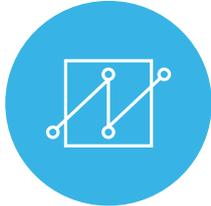
Our auto-repair solution allows banks to reach STP rates of 97% and higher.

Our Payments clients benefit from increased efficiency and profitability through:

- A complete, single product
- 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
- Can be deployed stand alone or fully embedded within Temenos Transact.



Our solutions continued



Temenos Fund Administration

Investment Accounting and Investor Services software used by seven of the world's top ten fund administrators, offering the widest range of underlying instrument support with market leading STP rates and operational efficiency.

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

Transforms fund administration activity with sophisticated workflow and production control techniques. Drives 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.

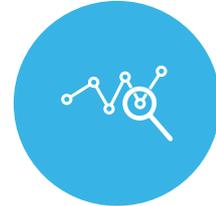


Temenos SaaS

Delivering market leading, compliant and highly secure, functionally rich banking products to clients in all geographies and banking sectors, building on market expertise gained since 2011.

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. New SaaS offerings have been announced for 2020, including a specialized pre-packaged model supporting US based new digital banks. These take advantage of the cloud native capabilities of our software, but also the extensive set of Open APIs which enable integration, and the DevOps-based Continuous Deployment service which Temenos offers to ensure that innovative product features are delivered on an ongoing basis to clients.

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 will continue to support the widest range of banks in different sectors and geographies.



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

Analytics

Using Temenos Data Lake to unlock the power of banks' data to power AI, insight and automation.

Unlocking the power of banks' data to become analytically driven and to drive profitability and efficiency improvements throughout their entire organization. Temenos Analytics is delivered on the Temenos Data Lake and enables banks to harness a wealth of data and transform it into valuable business intelligence to support better decision making and to drive the Explainable AI platform.

By using banking specific, high-value, analytical applications in every department including Finance, Marketing, Operations, Treasury and 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 insight into customer 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 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.

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.



Financial Crime Mitigation

Real-time and flexible products using data-driven AI to deliver Anti Money Laundering, Fraud Detection and Sanctions Screening protection to banks and their customers.

A uniquely flexible range of intelligent, versatile products 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 product 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
- Full automation
- Intelligent analysis
- Ready and easy integration
- Stand alone or integrated into Temenos Transact
- Real-time as well as offline products.

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



Risk and Compliance

Enabling financial institutions to remain compliant whilst focusing on business growth and digital transformation.

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 products, 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

Packaged country specific functionality covering over 150 countries which enables banks to go live quicker and to focus on areas of competitive advantage.

With our extensive experience of client implementations we have packaged country specific localizations, including compliance with regulations and local payment systems, into reusable country platforms. We currently offer functionality which is drawn from over 150 countries' requirements.



Our solutions continued

I TECHNOLOGY PLATFORM

Our products are built on the single integrated Temenos Platform using the most advanced cloud-native, cloud-agnostic and multi-cloud technologies and tools. Our solutions are designed to be API first and have AI capabilities embedded in them. We deliver them using a DevOps based Continuous Deployment approach. The platform helps banks to reduce their TCO, to increase scalability and to deploy rapidly on any cloud.



Cloud-native and cloud-agnostic

A cloud-native and cloud-agnostic approach for real-time, non-stop banking.

Temenos provides banks with an infrastructure designed to support digital transformation in order to provide the flexible experiences demanded by today's digital customers.

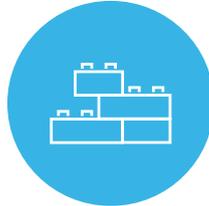
Elastic scalability eliminates the need to provision for peak processing volumes so that banks only pay for actual usage, yielding significant cost savings. Temenos' cloud-agnostic approach enables the highest levels of long-term resilience and redundancy without creating a dependency on a single Cloud Service Provider. This is a key Temenos strategy and an answer to regulatory concerns.

Cloud-native

Designed for the new digital banking age, our software allows faster updates, lower provisioning, lower infrastructure costs, elastic scaling, active-active resilience and security. This is built using API-first and DevOps principles and engineered to deploy in containers and Microservices.

Cloud-agnostic

We are the only banking platform readily available on Google Cloud Platform, Amazon Web Services and Microsoft Azure. We are also the only platform also to offer multi-cloud deployments for increased resilience and regulatory compliance.



Microservices and containers

Efficient scalability built around a containerized deployment model.

Temenos transforms the traditional approach by breaking down the software into independently scalable Microservices that can be deployed rapidly, enabling banks to make high-impact changes frequently, predictably and seamlessly, enhancing DevOps capabilities: coding in the morning and consuming in the afternoon. By exposing these banking Microservices as APIs in the cloud, our clients benefit from the easy plug and play integration to both existing environments as well as to an ecosystem of Partners, developers and fintechs via the Temenos Developer Community.

This can be of particular use in large transformation programs where banks can progressively go-live in business-meaningful steps, ensuring that the payback period is both initially shorter and progressively cumulative. It also means that it is easier for long strategic programs to be flexed as business needs change.

Independently deployable

Components can be added, managed and scaled independently based on each bank's requirements, speeding up the change process. Decoupled services can be written in the best language for the task – all harmoniously coexisting and delivering a resilience not experienced in monolithic systems – should one service fail, the other services remain unaffected.

Elastic scalability

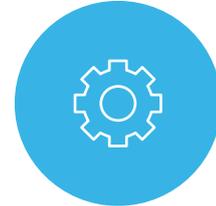
The Microservice architecture introduces highly efficient elastic scaling capability, automatically provisioning resources to perfectly match demand upwards or downwards. This improves the service ROI as overprovisioning resources become a problem of the past.

Organized around business capability

Services are developed to fulfill specific business objectives needed and desired customer experiences, meaning banks can organize development teams around business capabilities, rather than technologies.

Distribute development workload

The independence of components eliminates the issues of productivity and speed by decomposing applications into manageable services that are faster to develop. Different teams can independently and simultaneously develop components, enabling faster project delivery and better quality.



API first

Temenos' Open APIs allow you to integrate quickly with a wide range of internal or external systems to help drive your product and service innovation.

Temenos' Open APIs enable banks to execute strategies to thrive in an age of Open Banking. Temenos' approach enables banks to meet regulatory requirements such as PSD2, through pre-defined APIs that meet published specifications such as Berlin Group, STET, etc. They allow banks to innovate products and services rapidly with access to over 700 enterprise API endpoints on the Temenos Developer Community. Furthermore, banks benefit from the ability to enrich their offering to customers through the integration of new FinTech technologies using Temenos Marketplace.

API-first

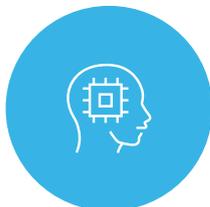
Temenos offers an API-first architecture across our entire product range. This means that all significant product capabilities are exposed as standard, documented Open APIs and this forms part of the design and release process.

Extensibility

We enable extensions to standard APIs to suit a bank's precise needs, created using the API designer tool.

Temenos Developer Community

Our Open API Catalogue bringing standardized out-of-the-box APIs to fast track innovation, supported by Temenos experts and a growing developer community with dedicated online support and resources.



AI & machine learning

The most advanced next-generation Explainable AI and Machine Learning banking products embedded in the cloud-native, cloud-agnostic Temenos Platform.

Temenos is the first to bring transparency and explainability to AI automated decision making in the banking industry. Our patented Explainable AI (XAI) platform and machine learning capabilities are embedded in the Temenos Platform and available with all Temenos software either through an easy-to-use interface or through APIs delivered on-premise, in the cloud or as a SaaS offering. By embedding AI and Machine Learning into our products, we have accelerated the release of explainable models that will underpin new AI use cases that focus on creating seamless customer journeys and automating manual processes with self-learning capabilities.

AI permeates Temenos products

AI capabilities are embedded in multiple areas within Temenos products including Fraud Detection, Payment Exceptions, Customer Engagement & Cross-Selling, Collections Optimization, Tailored Pricing and an active ongoing roadmap for enhancing Robo-Advisor.

Explainable AI (XAI)

Temenos' XAI platform addresses one of the key issues for banks using AI applications; which is that they typically operate as 'black boxes' offering little if any discernible insight into how they reach their decisions. We bring cutting-edge innovation to the banking industry by providing transparency into these decisions and helping you explain clearly, in plain language, to your customers and regulators how AI-based decisions are made.

Smart data lake

The XAI platform, fully integrated with the Temenos Data Lake, gives banks a real-time, end-to-end Smart Data Lake, offering higher quality and richness of data through multiple sources. This means that banks can make faster, more accurate and explainable decisions driven by AI algorithms.

Enterprise-wide value

Temenos embeds AI and Machine Learning capabilities into our banking platform so banks can realize value across the entire enterprise to provide individualized customer experiences and maximize straight-through processing with limited or no human intervention in all areas of the bank.



Distributed database

Engineered to use distributed relational database technology.

Traditional relational databases are not always able to gain the maximum benefits from the cloud. Temenos products support distributed databases, natively designed and optimized for the cloud, providing a data management architecture that extends the competitive advantages gained by cloud adoption. Through a strategic partnership and participation in NuoDB, an enterprise-class distributed SQL database provider, banks can benefit from unlimited processing capacity, auto-elastic scalability and the highest levels of active-active resilience across data centers, geographies and cloud platforms.

Elastically scale-out

Distributed database technology allows banks to elastically scale-out, as needed, in a linear fashion without incurring the disproportionate scale-up overheads of legacy database approaches.

Achieving zero downtime

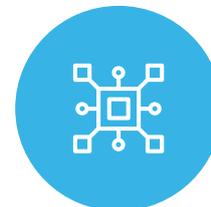
Inherently designed for reliability, from keeping the application up, running and available for resilience and automated redundancy in a single data center, an active-passive architecture for disaster recovery, or even an active-active database across multiple availability zones.

Trusted relational model

Unlike many distributed database solutions, Temenos believes that the trusted relational model is required to ensure data consistency and integrity at scale.

Reduce cloud computing cost

A distributed database optimizes hardware utilization, automates redundancy and reduces disaster recovery overhead, effectively reducing costs while improving performance.



Continuous Deployment

Extend cloud capabilities to DevOps so banks can code in the morning and deploy in the afternoon.

Continuous upgrades are a core tenet of cloud utilization. DevOps teams delivering on the continuous integration and continuous story are able to expedite project delivery timelines through self-service and self-management environments and tools, controlling the pace with which development plans progress, from configuration to full test.

Temenos Continuous Deployment provides banks with the ability to manage, configure and assemble Temenos software – either fully deployed and supported by Temenos Cloud, or utilizing their own cloud infrastructure.

Rapid acceleration

Temenos Continuous Deployment creates environments within minutes rather than weeks, accelerating development and ongoing change projects. This amplifies feedback loops and find and fix issues fast. Innovations are deployed from test to live environments quicker than previously possible, reducing their time-to-value.

Increased stability

Banks can access the same Continuous Integration and Continuous Deployment processes Temenos uses internally – running hundreds of thousands of tests daily – to optimize processes and workflows.

Reduce cost

Subscription-based, cloud hosting eliminates the need for costly infrastructure, reducing the cost of innovation and the total cost of ownership.

Self-managed

Banks can create self-provisioned, self-managed environments on-demand in minutes, with all components installed. There are no procurement processes slowing down development. Banks can self-pace development utilizing the Temenos Design Studio.



Our solutions continued

I SECTOR SOLUTIONS



Retail Banking

Temenos provides retail banks with agility and freedom to innovate front-to-back using the latest cloud and API technology.

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.



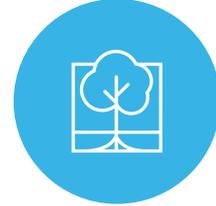
Corporate Banking

Assemble cross-product line solutions for corporate customers linking directly to their financial systems and broader ecosystems using Open APIs.

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

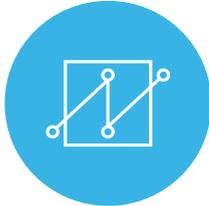
Empowering portfolio and relationship managers with the latest in wealth management and modern cloud technology.

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 can 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

Providing unparalleled multi-asset class fund administration capabilities across all geographies.

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 and 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

A flexible and efficient award-winning solution enabling Shari'ah compliant innovation, scalability and digital engagement.

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 clients benefit from increased efficiency and profitability through:

- Full automation and increased straight-through processing rates
- Reduced development time
- Quality customer products and services available quickly and cost effectively
- Adopting a pre-configured solution based on Shari'ah industry standard
- Offering advanced Shari'ah wealth management services.



Inclusive Banking

Enabling Financial Inclusion to be rapidly extended using a packaged and integrated model bank that is developed specifically to increase access to relevant financial services.

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 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.