



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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