

# Temenos Payments

At Temenos, our leading position in the market is based upon us continually combining the richest end-to-end functionality with the most advanced cloud native, cloud agnostic, AI, and API-first technology.



**temenos**

This laser focus on innovation and customer value is supported by the highest levels of investment in R&D in the industry, and has enabled Temenos to create a unique market offering - advanced SaaS first next generation payments processing on the number 1 technology platform in banking.

Temenos payments provides a range of optimized solutions covering the payments processing lifecycle. Our key payment products are Payments Hub, Payments Repair and Payments Order Management, each of which can be implemented by themselves or else combined to provide seamless integration. The products are available as a SaaS solution, in the cloud or on premise and deliver accelerated business growth, optimize processing efficiencies, and enhanced service innovations in payments.

# How we address your goals and challenges

Financial institutions, in every market, are experiencing significant disruptions to their payments businesses generated by a range of compelling market and business drivers. Each driver for change can warrant a major impact on a bank's resources:



- Mandated ISO 20022 migrations – both Global and Regional
- New Instant / Real time payment schemes
- New service demands – SWIFT gpi, Open API access
- New Payment Services – Request to Pay, Confirmation of Payee
- Ever Increasing volumes – with ever increasing range of channels and instrument diversity
- Large traditional competitors – expanding and entering into new markets
- New competitors – such as Big Tech & Fintech stealing the customer relationship
- Ever demanding customers – expecting increased transparency, speed of service
- Technology refreshes – due to aging infrastructures and structural limitations

The list is continually updating and leads to huge pressures on the existing infrastructures and capabilities of each bank to accommodate these changes efficiently and cost effectively

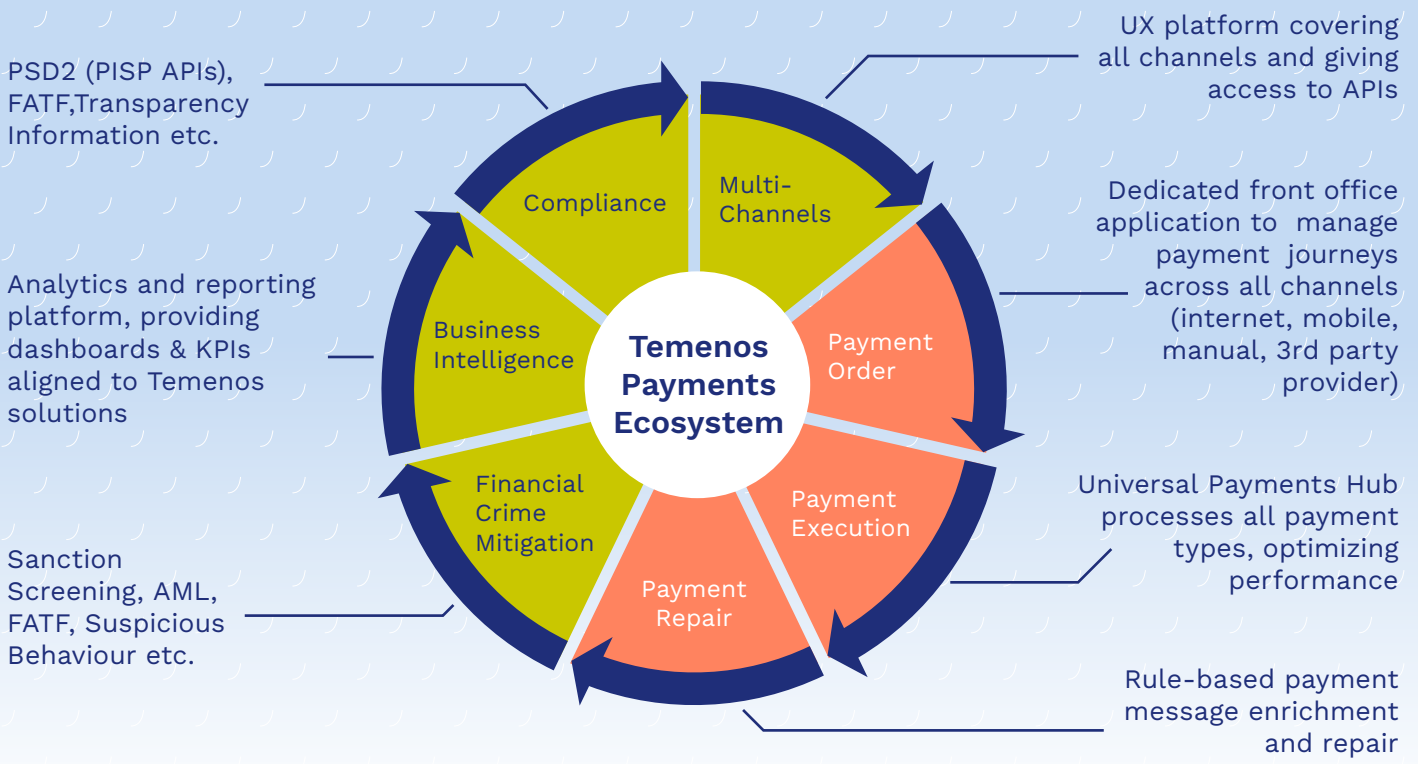




# What our solution covers

## Temenos Payments Ecosystem

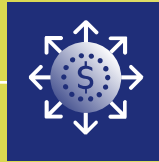
Temenos offers a SaaS first ecosystem of proven products covering the payments lifecycle for order intake to clearing and settlement. These products are designed to work separately or together, via SaaS, cloud, or on-premise, providing flexibility to tailor a payment solution specific to your individual requirements.



When the different propositions are combined the ecosystem creates a powerful set of integrated services, which deliver increased levels of automation, and reduced processing costs. Demands for such capabilities and results are continually on the rise especially as numerous market drivers for change increase complexities and so put pressures on costs.

# Temenos Payments

Key offerings include:



**Payments Hub**  
Next generation payments orchestration and distribution



**Payments Repair**  
Sophisticated automation of transaction repair and enrichment



**Payments Order Management**  
Transaction initiation and order management across channels

Temenos Payments delivers SaaS first solutions supporting cloud native and cloud agnostic deployment but also offers additional choices in how each bank ultimately seeks to implement.

## Those choices include:



### **Temenos-Payments-Platform-as-a-Service (PPaaS)**

Based on specific rails and specific markets where Temenos have created a full end-end environment to incorporate the clearing gateways required. This consume-as-you-go service will provide an extremely attractive, cost effective option to many banks.



### **Temenos Software-as-a-Service (SaaS)**

Elimina el impacto de la implementación la administración in situ de los servidores y los componentes de infraestructura que lo acompañas, esta oferta SaaS aprovecha las nubes públicas de Microsoft Azure, Amazon AWS y Google Cloud.



### **Cloud hosted**

Can be implemented on the bank's own cloud environment.



### **On-Premise**

Traditional on-premise deployment on servers and platforms maintained and supported by the bank.

# Features

## Payments Hub

Temenos Payment Hub is a functionally rich, next generation payments processing hub built on the number 1 technology platform in banking. The solution is designed to be implemented to run the enterprise payments operations of any bank, whether they are running Temenos' award winning number 1 core banking solution Transact, or any other core banking and/or support systems.

The solution supports retail, corporate and private wealth's payments businesses, from low value high volume, to high value low volume, from ACH to RTGS, from cross border to domestic, from batch to real time, from cash to account or account to cash consumer remittance flows, as well as large salary file runs or correspondent banking payments. A truly comprehensive, universal platform for efficient payment execution and distribution.

When acting as a centralized hub, the solution standardizes, accelerates, automates, and integrates payment flows across geographies and entities, efficiently linking multiple payment sources and channels with multiple clearing and distribution networks and services.

ONE SOLUTION  
FOR ALL PAYMENTS

### Components

Payments Order

Payments Execution

Payments Repair

### Payment Types

- Instant Credit Transfer
- Credit Transfer
- Direct Debit
- Cheque
- Standing Order
- Others

### Payment Scheme

- SWIFT
- RTGS
- Instant Payments
- Local Clearings
- Easy Adoption to new standards

### Payment Formats



{REST:API}



ISO 20022  
Universal financial  
Industry message  
scheme

### Transaction Types

- Outgoing, Internal, Redirect, Incoming
- Batch Files; Single
- R-Messages
- Investigations

# Features

## Payments Repair

Our Payments Repair solution markedly improves straight through processing (STP) rates by automatically repairing and enriching messages. This enables payment transactions to be conducted electronically without the need for re-keying or manual interventions. It is based on artificial intelligence type technology combined with a unique Temenos Banking Community generated Knowledge Base, which integrates seamlessly into any payment platform and operational system. Payment Repair is made up of sophisticated STP management products that can help banks to significantly improve their STP Rates.



Unique knowledge base accumulated through Tier 1 client base

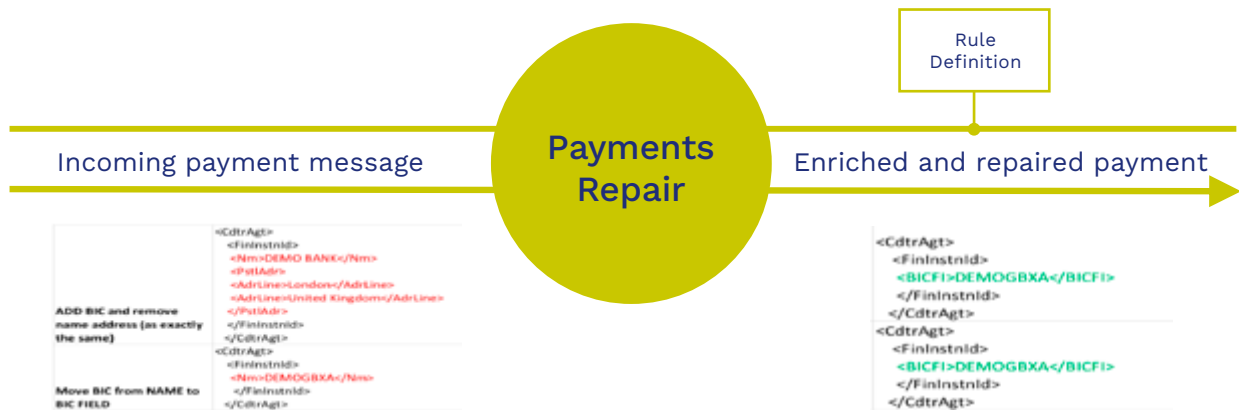


USER COMMUNITY

**FINANCIAL DATABASES**  
BIC+, CHIPS, RIB, others

**LEXICONS**  
Bank - City - Country

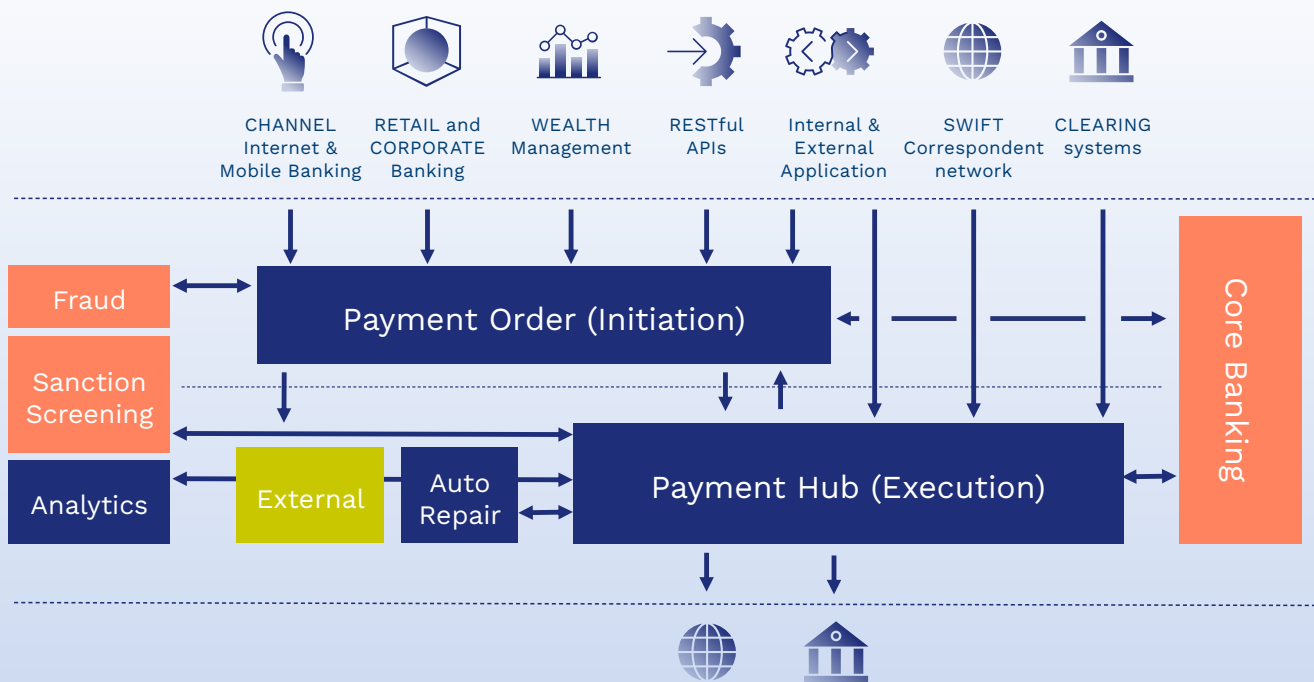
**BANK SPECIFIC DATA**  
Patterns  
Preferred correspondents



# Features

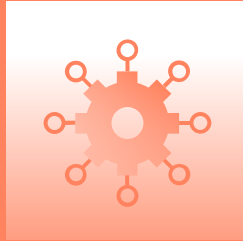
## Payment Order Management

Our Payment Orders management solution provides comprehensive front office capabilities to enhance customer payment journeys on end-user channels like mobile, online banking and any third party applications. This highly flexible application supports business/scheme rule validations, order submission and tracking using APIs.



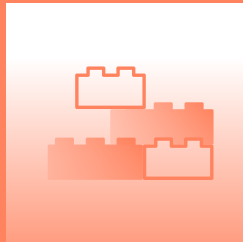


# Temenos next generation payments delivers:



## TECHNOLOGY

Ensuring that the latest standards for integration and deployment are supported including open API access and cloud native deployment



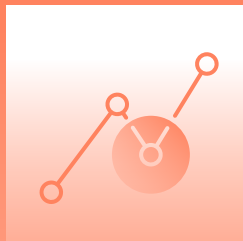
## ARCHITECTURE

Creating a more agile, flexible environment to support the dynamic needs of digital payments, components, containerization, etc.



## COMPLIANCE

Provision of support for market changes, new payment services and schemes



## FUNCTION

Improved capabilities in routing, tracking, product setup, customer servicing, exception management, automation, reporting

# Benefits



Ability to cost effectively address key challenges in payments



Ability to scale and manage increased volumes and diversity



Ability to leverage investment in platform across multiple business areas



Quicker time to market for new solutions and services



Ability to improve customer servicing and satisfaction through higher STP rates and optimizations



Create long term, sustainable platform and partnership for business growth





We are delighted to continue this long-standing partnership with Temenos as together we take our international payments strategy to new markets and geographies. Running the Temenos Payments platform across our international locations, we can harmonize our IT infrastructure. Temenos Payments plays a vital role in future-proofing our internal payments strategy in a market where continuously evolving regulatory demands and rapid technological advancements demand agility and continuous innovation.”

**Alex Room,**

Product Owner - Payments for  
ABN AMRO International Core Banking



## Get in Touch

To find out more about Temenos Payments,  
[contact us.](#)

### About Temenos

Temenos AG (SIX: TEMN) is the world’s leader in banking software. Over 3,000 banks across the globe, including 41 of the top 50 banks, rely on Temenos to process both the daily transactions and client interactions of more than 500 million banking customers. Temenos offers cloud-native, cloud-agnostic and AI-driven front office, core banking, payments and fund administration software enabling banks to deliver frictionless, omnichannel customer experiences and gain operational excellence.

Temenos software is proven to enable its top-performing clients to achieve cost-income ratios of 26.8% half the industry average and returns on equity of 29%, three times the industry average. These clients also invest 51% of their IT budget on growth and innovation versus maintenance, which is double the industry average, proving the banks’ IT investment is adding tangible value to their business.

For more information, please visit [www.temenos.com](http://www.temenos.com)