

Temenos Core

The Beating Heart of Banking



temenos



Introduction

Leveraging the broadest and deepest set of banking capabilities in the market, over 950 banks use Temenos Core across Retail, Business, Corporate, Wealth and Payments sectors. Across the globe, Temenos Core is the beating heart for banks which consistently deliver innovative, flexible and comprehensive banking services with a record speed and efficiency.

Our clients use Temenos Core to rapidly assemble and launch new offerings, and to continue to meet rapidly developing regulatory requirements. Temenos Core is delivered from the Temenos Banking Platform, where our core banking capabilities and the supporting platform can be upgraded on a permanent ongoing basis, deployed in any pattern, and delivered on-premise, on cloud or as-a-Service.



Why Temenos Core?

Temenos Core offers leading functionality and rich tooling to enable banks to match and exceed customer expectations and rapidly changing banking standards. Banks that use Temenos Core have access to a single platform that is built for choice and longevity.

For Temenos Core, our clients in banking can always assume:



Ongoing access to leading core capabilities

Temenos Core banking supports 950 banks around the world, across retail, commercial, corporate, wealth and payments. By using our proven and ready-to-use Core capabilities, our clients can offer proven, rich and innovative financial products without customizing the core itself and the need for additional code writing. Delivered on the same platform, Temenos clients can also access to end-to-end banking capabilities that includes Digital, Financial Crime Mitigation, Data and AI, together with regionalized solutions to comply with local regulatory requirements and business standards, as well the Temenos Exchange with an ecosystem of 150+ pre-integrated fintech solutions.



Ongoing access to leading product design tools

To fully utilize the unmatched breadth set of banking capabilities, Temenos supports clients with modern tooling and open technology to accelerate and quality control the delivery of banking services. Through its Product Builder, Temenos provides configurable product design and management to streamline the creation of financial products in Temenos Core and beyond. For development purposes, Temenos Workbench allows banks to easily deliver DevOps and CI/CD practices and leverage APIs through a web-based UI, with Packager and GIT connectivity embedded.



Ongoing upgradability

By decoupling the technology and functionality on the Temenos Banking Platform, Temenos allows clients to upgrade their banking capabilities from any previous release to the latest, while also ensuring that the technology can be kept up to date to enable banks to leverage new standards and requirements such as cloud-native technologies. Temenos invests market leading R&D in a single code base, making sure that all clients benefit from all improvements and innovations going forward. This “Timeless” platform approach ensures our clients can always upgrade and work with contemporary technology in all deployment models – today and tomorrow.



Agnostically deployable

Single code basis to deploy on-premise, on cloud or available end-to-end managed as-a-service: Temenos SaaS. We work extensively with the main hyperscalers to leverage the latest developments of the cloud, always provided as a single code base to allow all our clients to benefit and ensure possible future portability from one deployment type or cloud provider to another. This demonstrated by our clients who use a single code base in a large variety of on-premise, hybrid-cloud or cloud deployment types.



Available as proven SaaS

To reap the most value from Temenos offerings, Temenos SaaS provides banks with an end-to-end managed as-a-Service offering. Temenos SaaS operates, supports, manages, scales, provides continuous updates & upgrades: Allowing banks to focus their investments closer to client. Temenos SaaS support banks in 30+ regulated jurisdictions and delivers against the highest industry standards for risk, data, regulation, ESG and security management. Temenos SaaS is delivered using AWS and Azure.

The Temenos Core Offering

Temenos Core offers capabilities for banks operating in any segment.



Temenos Core for Retail Banking

Offers a functionally rich, flexible and agile core processing engine that enables your institution to offer personalized, customer-relevant products



Temenos Core for Business Banking

Offers cutting-edge functionality that enables banks to create innovative banking products targeting all Business Banking customers.



Temenos Core for Corporate Banking

Temenos Core for Corporate is an integrated core banking system with deployable components which cover all areas of corporate banking



Temenos Core for Wealth

Offering support for Securities and Derivative trading activities to support Wealth and Mass Affluent sectors. Supporting the entire trade, settlement, and custody cycle for a full range of instruments.



Temenos Core for Community & Inclusive

Providing the capability for both Community and Inclusive financial institutions everywhere to go live quickly and to offer new products aimed firmly at their specific customer bases in record time.



Temenos Core for Islamic Banking

Temenos offer a range of modules that Islamic banks can access to aid them in offering a high quality Islamic financial solution for retail, business, corporate and trade finance, delivered using a flexible product designer.



Temenos Core for Payments

Through configurable functionality, the Temenos Payments offering can empower financial institutions to extend and enhance capabilities through a suite of powerful tools and frameworks. instruments.



Temenos allows banks to use the leading breadth & depth of banking capabilities through end-to-end Enterprise Services, as well modular Temenos Core Capabilities. This offers our clients optimal choice in how to engage with the core offering in the best suiting pattern.

End-to-End Enterprise Services

Temenos offers end-to-end SaaS Services: Enterprise Services supportive of any business vertical in banking to rapidly deploy and launch complete banking offerings with the option to swap in and out capabilities.

- Includes proven Temenos Core functionality with added Temenos Digital, Financial Crime mitigation and payments, delivered pre-integrated, pre-configured to deliver business value directly out of the box.
- Re-use proven business processes to create end-to-end banking experiences, live in 90 days.
- End-to-end functionally coverage, allowing the consumption of a single SaaS service instead of multiple software integrations to cover the business scope.
- Quarterly enhanced roadmap to benefit from new functional and technological enhancements, that gets delivered through automated, frequent updates and can be delivered rapidly by automated CI/CD to customers.
- Delivered as-a-Service on Temenos SaaS to allow for full focus on the end-customer.

Temenos Core Capabilities

With a market leading breadth and depth of banking functionality, Temenos Banking Services serves banks who want to deploy and innovate around modular core capabilities and tailor this for their specific needs, on a single platform.

- Delivered on the Temenos Banking Platform, it means that it always upgradable, allowing banks to easily access new functionality and technology advancement, today and in the future.
- Deliver new updates daily to your customers through open architecture, modern APIs and low code tooling to easily compose and adjust banking services, with Temenos capabilities across the banking value chain, and external fintech providers from the Temenos Exchange ecosystem.
- Highly efficient and performant as the Temenos Core proves record scalability.
- Deployable on premise, on cloud (agnostic) or delivered as-a-Service on Temenos SaaS.

The Beating Heart of Our Clients



QIK Banco use Temenos Core on Temenos SaaS to scale out to 10+ million Dominicans in record timeliness, delivering the highest level of technological, security and service standards in banking.



Banque Internationale a Luxembourg delivered full modernization 30-plus-year-old legacy core system for retail, corporate and private business lines, while navigating the requirements of the regulator to improve data quality, transparency, and speed of payments.



EQ Bank completed the move of Temenos Core to the Temenos SaaS in just 12 months. By embracing the cloud this enables EQ Bank to increase the productivity, resulting in 40+ updates to live each month, delivering new value to their end customer daily.





Progressive Banking Modernization

Strategies to address existing core banking

Technology keeps disrupting banking, fueled by competition that embraces cloud-based and SaaS-delivered services. But today most banks depend on core technology dating back to the pre-digital banking era.

But where to start?

Banks need to increase their pace, serve their existing customer base, deal with their current technology landscape, and answer to increasing reporting, regulatory, and security requirements.

Through progressive modernization paths, banks can break down core technology into smaller, open, and easier-to-manage solutions. This allows banks to successfully migrate and progressively modernize their core technology on the Temenos Banking Platform.

[Learn more about Temenos Progressive Banking Modernization](#)



Temenos SaaS

Innovation in Banking

The Temenos Core is available on Temenos SaaS. Our clients leverage our SaaS offering to access resilient, secure, and continually updated banking capabilities as-a-service, allowing them to focus on their customers and deliver at speed. Temenos SaaS offers the largest set of end-to-end banking services that are proven by banks around the globe, and currently banks across retail, business, corporate and wealth in over 30+ regulated jurisdictions.

Temenos SaaS is delivered using **AWS** and **Azure**.



About Temenos

Temenos (SIX: TEMN) is the world's leading open platform for composable banking, serving clients by helping them build new banking services and state-of-the-art customer experiences. Top performing banks using Temenos software achieve cost-income ratios almost half the industry average and returns on equity 2X the industry average. Their IT spend on growth and innovation is also 2X the industry average.

[temenos.com](https://www.temenos.com)

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