

# Temenos Enterprise Pricing




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# Temenos Enterprise Product & Pricing

Temenos Enterprise Pricing enables banks with complex technology landscapes to design, introduce and manage personalized banking products which are composed of capabilities which are spread across multiple underlying systems. They can be brought quickly to market without the need to conduct complete system transformation programs.

The solution helps banks to generate revenue more quickly, and to create innovative products which compete with new offerings from new market entrants as well as more established competitors.



Banks with high personalization capabilities have 6% higher ROE. Banks that are more profitable have better time-to-market\*

Temenos Value Benchmark



# How we Address your Goals and Challenges

Retail banking has become increasingly subject to low-profit margins, driven by the twin threats of high customer attrition rates and financial disintermediation. The ongoing threat of the loss of clients and funds, along with the changing market environment, creates fundamental problems for banking operations.

At the same time, banks need to deal with and solve their own business challenges linked to complex and old legacy systems which lack a single source of truth and result in delayed product lifecycles. Nonetheless, in this challenging environment there are opportunities to generate growth which are enabled by technological advancement. Retail banks can increase their revenues and become profitable by creating personalized products that will better target and serve their customers' needs.

# Our Solution

Temenos Enterprise Product and Pricing solutions enables banks to create and manage new innovative products and pricing strategies.

The solution provides for:



## Centralized product catalogue

All products across the enterprise in one single repository



## Value-based pricing

Determine pricing based on the total customer value to the bank across the enterprise



## True personalization

Dynamic pricing across multiple dimensions, servicing the “segment of one”



## Deliver value faster

Simplification of old legacy architectures - reduce cost and risk of large transformation programs



## Increase agility

Bolsters product innovation and faster time to market enterprise-wide



## Maximize profitability

Increase revenues, reduce costs, increasing ROI/ROE

# Features

Temenos Enterprise Pricing enables banks to create and manage new and innovative products and associated pricing without the requirement to modernize their core systems.

It works regardless of underlying core systems and channel solutions.

More specifically, the capabilities of the system are divided into several key areas:

## Product creation

- Definition of financial and non-financial products
- Product Families/types
- Product packaging
- Qualification rules

## Capabilities

- Configuration of Transaction & Services fees across the enterprise
- Configuration of Fees/Interest/Cashback at various levels
- Periodic eligibility review
- Stacking/Limiting of benefits

## Product programs

- Individual Product Pricing
- Package Pricing
- Customer Pricing
- Regional Pricing
- Household Pricing
- Promotions and Rewards

## Platform Capabilities

- Microservices based platform
- Online, Real-time and batch processing
- SaaS Enabled
- Cloud Agnostic
- Core banking agnostic



# Benefits

- Increase revenue
- Reduce Customer attrition
- Increase Customer wallet share

by

- Creating personalized products
- Leveraging existing technology solutions
- Shortening the time to market for new products

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## Get in touch

For more information write to us  
at [sales@temenos.com](mailto:sales@temenos.com)

### **About Temenos**

Temenos (SIX: TEMN) is the world's leading platform for composable banking, serving clients in 150 countries 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.

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

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