

Temenos Corporate & Commercial Banking

Where advanced technology meets flexible,
comprehensive business support.



Designed for banks serving large and multinational enterprises, our solution enables you to meet evolving corporate sector expectations by offering more agile, cross-product solutions with integrated pricing.

Empower your corporate banking with our comprehensive solution that features an integrated core banking system and deployable components that also include corporate lending, supply chain finance, trade finance, and cash & liquidity management.

Leverage our advanced capabilities to unlock new opportunities, driving transformation and growth across all business lines.

Analyst accolades



#1 Best-Selling Banking
Software in eight categories
by IBS Intelligence, Q3 2023



'Leader' in Omdia
Universe: Cloud-based
Core Banking, 2023



#1 core banking system
for the 18th year:
IBS Intelligence 2023



'Leader' in The Forrester
Wave™: Digital Banking
Processing Platforms For
Corporate Banking,
Q3 2022

Best-in-class corporate banking capabilities

Temenos Corporate & Commercial Banking is based around an integrated core banking solution with deployable components covering the key pillars of corporate banking, including Corporate Lending, Supply Chain Finance, Trade Finance, and Cash & Liquidity Management. As banks continue to streamline and consolidate back-office functions, Temenos clients can leverage a single configurable platform that standardizes products and processes, driving efficiency and consistency.

In addition to the core foundation, we continue to invest in the front-office capabilities, allowing corporates to seamlessly initiate transactions across trade finance, lending, payments, supply chain finance and cash sweeping.

Designed to meet the needs of businesses of all sizes in the corporate sector, our solution is built on the Temenos cloud-native and cloud-agnostic platform with a foundation of flexible functionality. It is complemented by comprehensive, easy-to-use design tools and best practice templates, enabling banks to introduce new services and solutions quickly.

By leveraging Temenos Corporate & Commercial Banking as a single, unified solution, financial institutions receive the tools necessary to increase operating margins while reducing capital allocations, ultimately freeing up resources and investment for greater innovation and more tailored solutions. Available for use as a SaaS solution, in the cloud or on-premise.

Temenos Corporate & Commercial Banking



Corporate
Lending



Supply Chain
Finance



Trade Finance



Cash & Liquidity
Management

Corporate bank client segments

Key benefits

Temenos Corporate & Commercial Banking offers banks a comprehensive, agile and cost-effective solution for innovation, enabling the creation of tailored services suitable for corporate businesses of all sizes. This integrated solution addresses the critical need for automation, helping banks reduce operational cost and risk while enhancing customer service and satisfaction.

- **Seamless Cross-Product Integration:** assemble cross-product line solutions for corporate customers linking directly to their financial systems using open APIs
- **Real-Time Insights:** embedded real-time analytics giving insight into customer and business performance
- **24/7 Real-Time Transaction Accounting:** across all products
- **Cost & Risk Reduction:** high Straight-Through Processing (STP) rates significantly reducing operational costs and risk, improving overall efficiency
- **Flexible & Open APIs:** for contextually relevant solutions and seamless integration into the broader ecosystem
- **Marketplace Access:** connect with complementary providers offering services such as ERP systems, e-presentation and OCR document processing through a unified technology for Trade Finance

You're in good company



The vendor's [Temenos] strategy shows no weak spots. [...] The [Temenos] product roadmap includes the continuation of an overarching corporate banking rejuvenation program, AI-powered operations, and fine-grain banking services out of the cloud that are aligned with the concept of a lean core." The report also states, "Its reference customers reported that the system is very modular, could satisfy almost any needs or requirements, and allows a bank to differentiate."

Jost Hoppermann,
Vice President and Principal Analyst

FORRESTER®



Features

Corporate Lending

- Facility Limits
- Pricing
- Syndication
- Covenants and Conditions
- Corporate Channels and Dashboards
- Islamic Finance
- Secondary Trading and Portfolio Allocations

Supply Chain Finance

- Program, Facility and Limits Management
- Invoice Onboarding and Approvals
- Funding, Financing, Disbursement and Netting
- Payment Allocation and Collections
- Repayment and Credit Notes
- Anchor and Counterparty Channels
- Workflows, Data Management and Insights

Cash & Liquidity Management

- Cash Management covering Receivables, Transfers and Payments, Automated Payments, Payments-On-Behalf-Of (POBO), Collections-On-Behalf-Of (COBO), Beneficiary Management and Payee Management
- Notional Pooling
- Hybrid Cash Pooling
- Physical Cash Pooling and Sweeping
- Virtual Account Management

Trade Finance

- Letter of Credit with attributes: Revolving, Standby, Back-to-Back, Confirming, Transferable, Assignments, Discounts, Forfeiting, Reimbursements
- Documentary Collections
- Letters of Guarantees with attributes: Reimbursements, Counter Guarantees, Invocations
- Factoring with attributes: Automatic Invoice Batch Upload, Margin Retention, Buyer/Seller Internal Limit

Temenos SaaS

Temenos Corporate & Commercial Banking 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 across retail, business, corporate and wealth in over 30 regulated jurisdictions.

To find out more about Temenos solution for Corporate & Commercial Banking

Temenos for Corporate & Commercial Banking

Contact Temenos

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