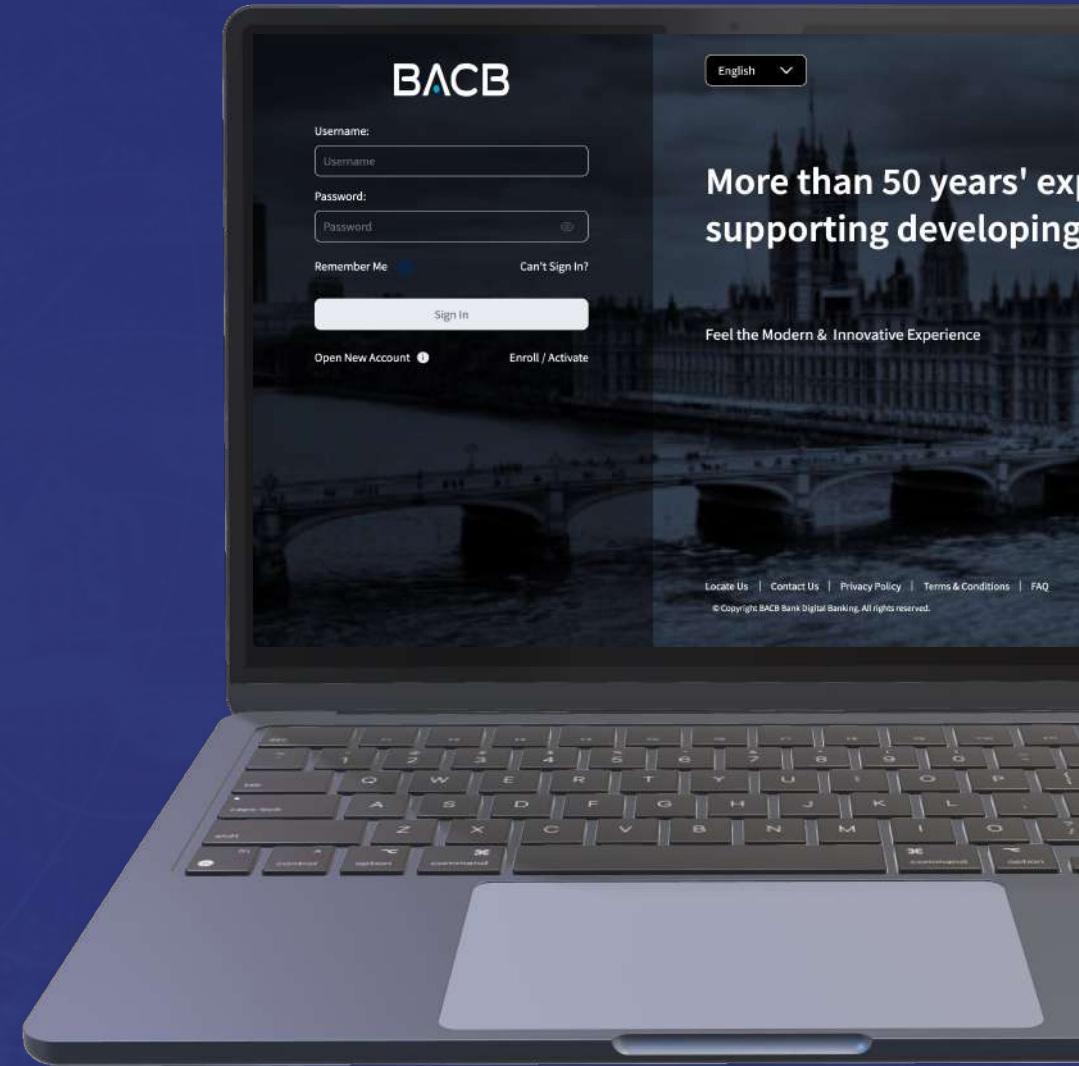temenos

Agenda

- Welcome & Introduction
- System Architecture Overview
- Channels Offering
- Integration Capability
- Managed Service
- System Security

temenos

Agenda

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temenos

Temenos Digital Architecture

Responsive Web app

Native Mobile app

Admin Portal

Temenos Digital

| Channels Layer | Onboarding and Origination | Digital Banking | Banking Portals | **Visualizer** |

| APIs Layer | Experience APIs | Integration Connectors | Identity Connectors | Custom Connectors | Orchestration | Reports / Dashboard | **Fabric** |

| Azure Cloud | Managed Hosting | |

Temenos Core

| Bank Systems | PSD2 solution | CoP | ERP & CRM | Payment Solutions | Thick GL | Raisin | Data Warehouse | **BACB** |

| Third Parties |

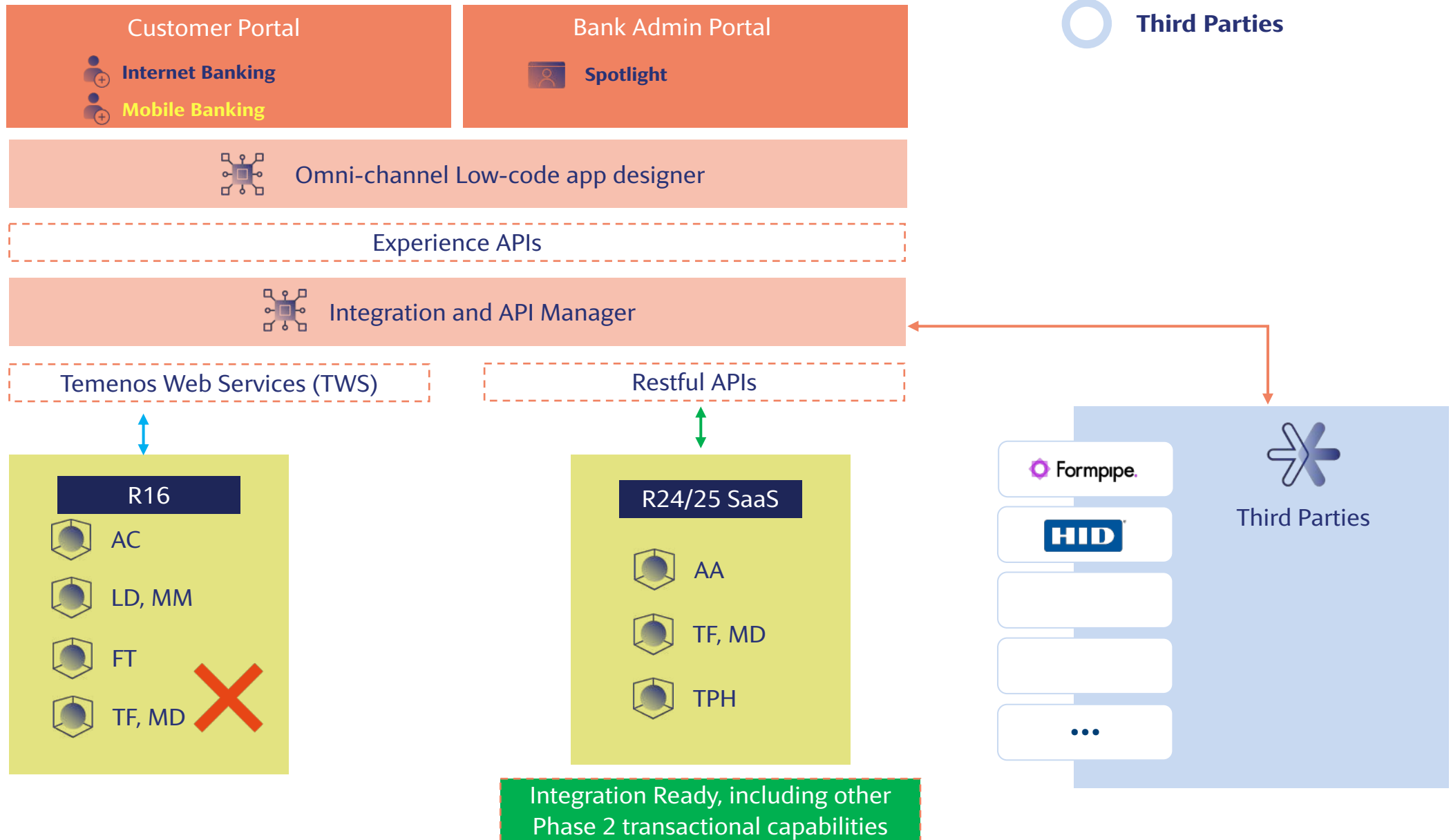| SALTEDGE | surepay | codat | WISE | SETL | SALTEDGE | Datavillage |
Open Banking	Confirmation of Payee	Accountancy integration	Payments	Ledger orchestration	AISP & PISP	Data Collaboration
HID	HID	SwissSign	Formpipe	unblu	salesforce	Microsoft Dynamics 365
Authentication	IDV	Electronic Signature	Document Management	Engagement	CRM	

Exchange

High level architecture and integration

Temenos Digital

Temenos Core / Any core

Third Parties

Customer Portal

Internet Banking

Mobile Banking

Bank Admin Portal

Spotlight

Omni-channel Low-code app designer

Experience APIs

Integration and API Manager

Temenos Web Services (TWS)

R16

AC

LD, MM

FT

TF, MD

Formpipe.

HID

...

Third Parties

High level architecture and integration

○ **Temenos Digital**

○ **Temenos Core / Any core**

○ **Third Parties**

Customer Portal

👤 **Internet Banking**

👤 **Mobile Banking**

Bank Admin Portal

🪪 **Spotlight**

⬡ Omni-channel Low-code app designer

Experience APIs

⬡ Integration and API Manager

Temenos Web Services (TWS)

Restful APIs

R16
- AC
- LD, MM
- FT
- TF, MD ❌

R24/25 SaaS
- AA
- TF, MD
- TPH

Integration Ready, including other
Phase 2 transactional capabilities

Formpipe.

HID

⋯

Third Parties

High level architecture and integration

○ **Temenos Digital**

○ **Temenos Core / Any core**

○ **Third Parties**

Customer Portal

👤 **Internet Banking**

👤 **Mobile Banking**

Bank Admin Portal

👤 **Spotlight**

🔲 Omni-channel Low-code app designer

Experience APIs

🔲 Integration and API Manager

Restful APIs

R24/25 SaaS

AA

TF, MD

TPH

Integration Ready, including other Phase 2 transactional capabilities

Formpipe.

HID

unblu

SIENNA

...

Third Parties

High level architecture and integration

Temenos Digital
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Integration Ready, including other Phase 2 transactional capabilities

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unblu

SIENNA

...

Third Parties

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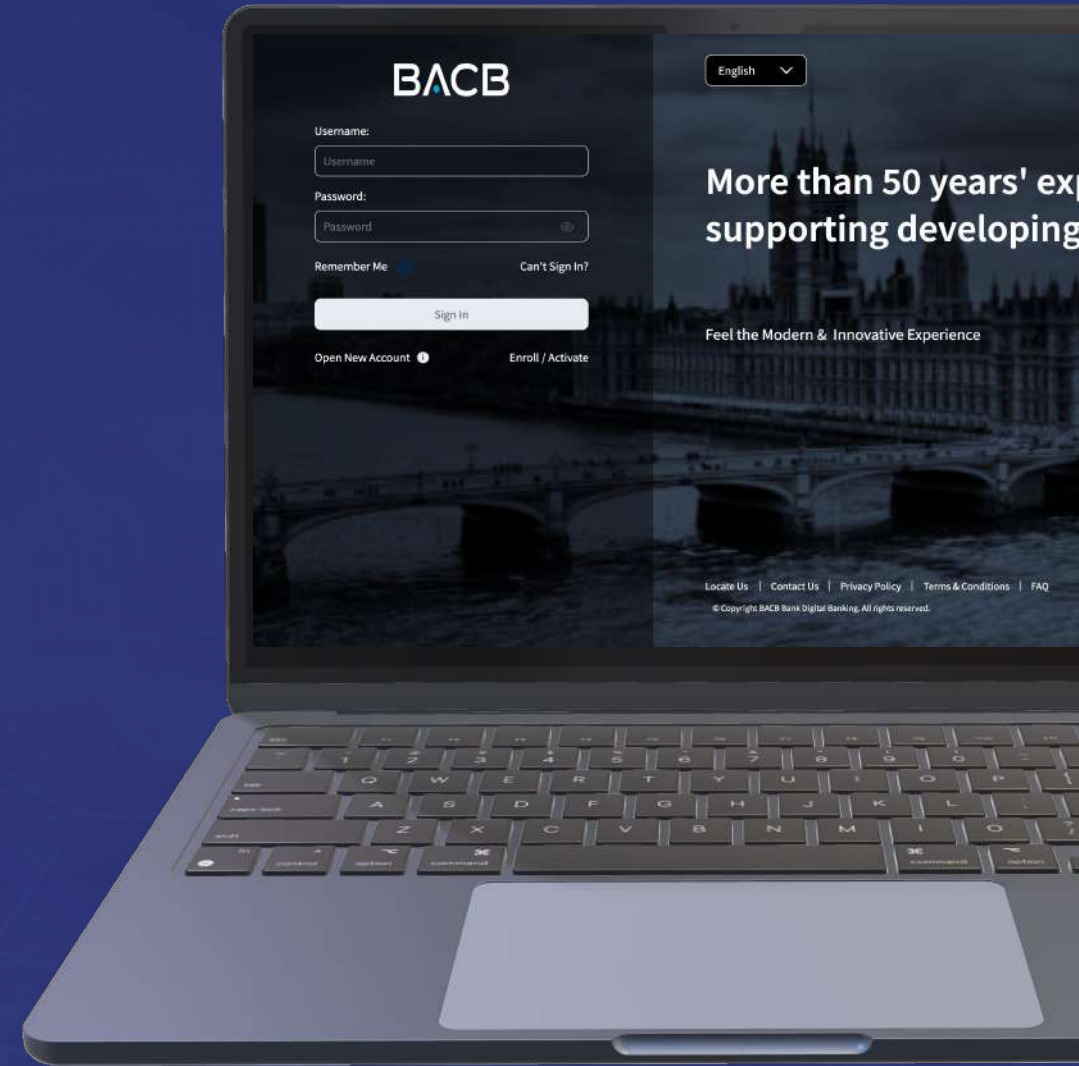
temenos

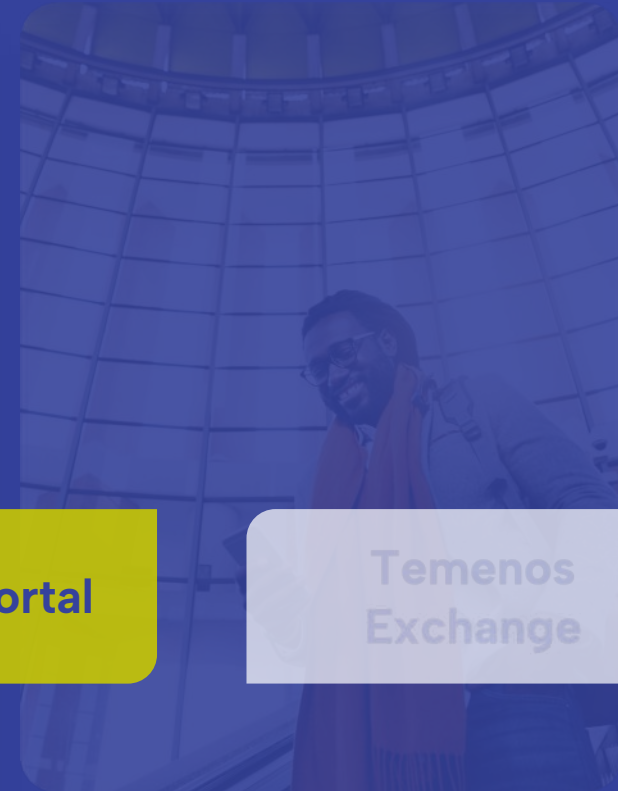# Adopt pre-built digital accelerator apps

Retail

Business and Corporate

Wealth

Onboarding & Origination

Digital Channels

Banking Portal

Temenos Exchange

Temenos Digital

User Management

User Types

- Administrator
- Inputter / Creator
- Authorizer
- View Only
- Custom Role

User Creation

- By Admin
- By BACB Staff
- Customer Self-Service Registration

User Management

- By Admin
- By BACB Staff
- User Self-Service Profile Management

Temenos Digital

Dashboard →

Messages

Alerts

REPORTS & LOGS

Logs
Reports

CUSTOMER MANAGEMENT

Customers
Contracts
Customer Roles
Temenos Digital - Assist
Journey Analytics
CLOS User Panel

EMPLOYEE MANAGEMENT

Roles
Users
Permissions

CONFIGURATIONS

System Configurations
Business Configurations
Service Definition Configurations
CLOS Admin Configuration

APPLICATION CONTENT MANAGEMENT

Locations
Privacy Policies
Terms and Conditions
Service Outage Messages

Powered by **temenos**

Monday, 21 October, 2024
Good Afternoon, POC

Hello, pocuser ⌄

MY QUEUE 05   View All

01	04
Assigned New	In Progress

NEW MESSAGES 20   View All

05	03
Customer Service	Accounts

02	02
Change of Address	Change Repayment Account

APPROVALS & REQUESTS

ENTITY	REQUESTS	APPROVALS
Europe	00	00
BSG Company	00	00

Delete   Archive   Report ⌄   Move   Flag ⌄   Mark Unread   Sync   Block   ⋯

Account Activation

☺ ↩ ↩ ↪

⊗ **Infinity Apps** <infinity_apps@temenos.com>   Today at 13:26

To: ✅ Abhishek Roy

Hi Abhishek Roy,

You are enrolled to Digital Banking Channel. Please activate your account now.

0642040707 is your username. Activation code is sent to you registered mobile number.

You are required to input your username & activation code in the link below.

To activate your account and set a password, click here
or paste the following link on your browser:

https://poc63.temenos.com:443/apps/OnlineBanking

The activation code will expire in 30 days , so activate it right away.

Regards,
Temenos Banking Team

14:17 📧💬📱 •   🔇📶📶📊📊 93% 🔋

‹ ⦿ **+18639009923** 🔵 ⌄   ⋮

with Reference ID
PI241370DFPWL57K
has been sent .   16:34

Friday, 18 October

You have made a
transfer of 1.00 from
your a/c XXXX5791
to XXXX1215 on (Ref
no:). If you did not
do this transaction,
please call DBX bank
immediately.   10:17

Monday, 21 October

Dear Customer, You
are enrolled to digital
banking channel. smAsl
is your activation code.
Use it to activate your
profile. Username &
activation link are sent
to your registered email   13:27

🖼 📷 ＋   ☺ ∿

||| ⬭   ‹

Benefits

Fewer Operations Activity for BACB

No Delay for the Customers & its Users

No Hard-Coded User Roles

Payments

Types

- Ac to Ac Transfer
- Domestic Payment
- International Payment
- Payee Management
- Account Sweep
- Bill Payment

Bulk Payment

- File Upload
- On-Screen Template

Manage Payment

- Future Dated Payment
- Standing Order
- Direct Debit
- Approval Workflow

Trade Finance

Trade Finance

- Import / Export LC
- Guarantees
- Collections

Communication

Methods

- Secure Message
- Email Alerts
- SMS Alerts
- Push Notification
- Notification Centre

Campaigns

- Email / SMS
- Push Notification
- In-App Banners

Customers
Contracts
Customer Roles
Temenos Digital - Assist
Journey Analytics
CLOS User Panel

EMPLOYEE MANAGEMENT

Roles
Users
Permissions

CONFIGURATIONS

System Configurations
Business Configurations
Service Definition Configurations
CLOS Admin Configuration

APPLICATION CONTENT MANAGEMENT

Locations
Privacy Policies
Terms and Conditions
Service Outage Messages
Customer Care Information
Frequently Asked Questions

MASTER DATA MANAGEMENT

Features and Facilities
Products

ENGAGEMENTS

Segments
Ad Campaigns →

Powered by temenos

Hello, pocuser ⌄

Ad Campaigns

CREATE AD CAMPAIGN ⚙

🔍 Search by Campaign Name

	CAMPAIGN NAME ⇅	PRIORITY ⇅	START DATE ⇅	END DATE ▼	STATUS ⇥	
›	BACB Sample Campaign	03	10/18/2024	01/09/2025	⏸ Paused	⋮
›	BACB Campaign Three	01	10/22/2024	12/31/2024	🟢 Active	⋮
›	Nextgen-1	04	10/16/2024	12/24/2024	⏸ Paused	⋮
›	Nextgen-2	05	10/16/2024	11/27/2024	⏸ Paused	⋮
›	Nextgen-3	06	10/16/2024	11/27/2024	⏸ Paused	⋮
›	NGUI_Validation	08	10/10/2024	10/31/2024	⏸ Paused	⋮

BACB

Username:

5730809607

Password:

••••• 👁

Remember Me ☑   Can't Sign In?

Sign In

Open New Account ⓘ   Enroll / Activate

More than 50 years' experience of supporting developing markets

Feel the Modern & Innovative Experience

BACB

Welcome back Kmart Corporation.

573*****07

Password 👁

Can't Sign In?   Remember Me ⬤

Sign In

^

Enroll/Activate   Open Account   Locate Us   Language

Other

CARDs
- New Card Request
- Manage Card
- Manage Travel Plan

Settings
- Manage Phone No
- Manage Email
- Manage Address
- Online Banking Access

Innovation
- Smart Banking Advisor

PSD2 Strong Customer Authentication

Mobile Banking Login Authentication
Online Banking Login Authentication
Transaction Signing
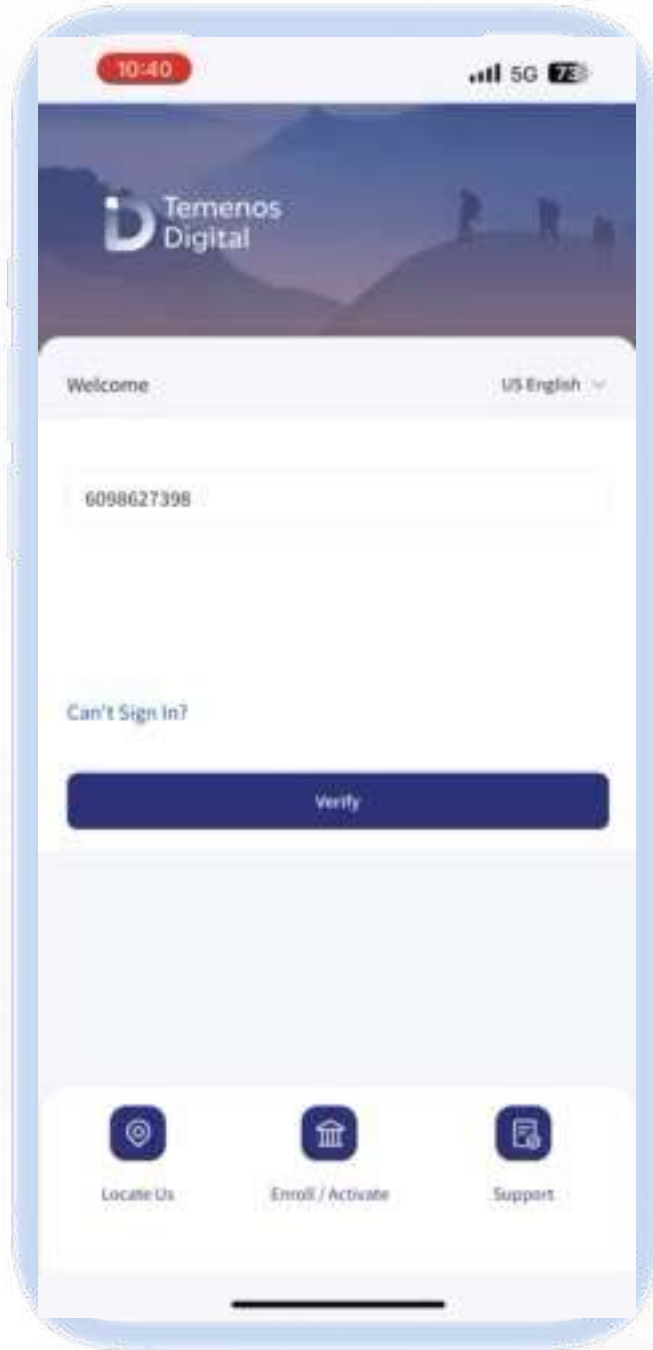
Login and Transaction Signing SCA (Strong Customer Authentication) – with Uniken

10:45   .ıll 5G 72

Temenos Digital

Login   ×

sca.temenos.com/apps/OnlineBanking/#/AuthenticationMA/frmLoginUniken

☆   🕵 Incognito   ⋮

All Admin   Demo Links   NewLaptopMenu   MDS   JM Origination   UKMB   Volksbank   Exchange Demos...   Fabric SMS Queue

Welcome   US English ⌄

6098627398

Can't Sign In?

Verify

Locate Us   Enroll / Activate   Support

⚙ abhishekroy's iPhone ✕   📷 ●

English ⌄

Temenos Digital

Welcome to Temenos Digital

Sign In

Open New Account ⓘ   Enroll / Activate

Welcome to Temenos Digital banking

Feel the Modern & Innovative Experience

Locate Us | Contact Us | Privacy Policy | Terms & Conditions | FAQ

temenos   © Copyright Temenos Digital Banking. All rights reserved.

Agenda

- Welcome & Introduction
- System Architecture Overview
- Channels Offering
- Integration Capability
- Managed Service
- System Security

temenos

Adapt with our multi-experience development platform

1
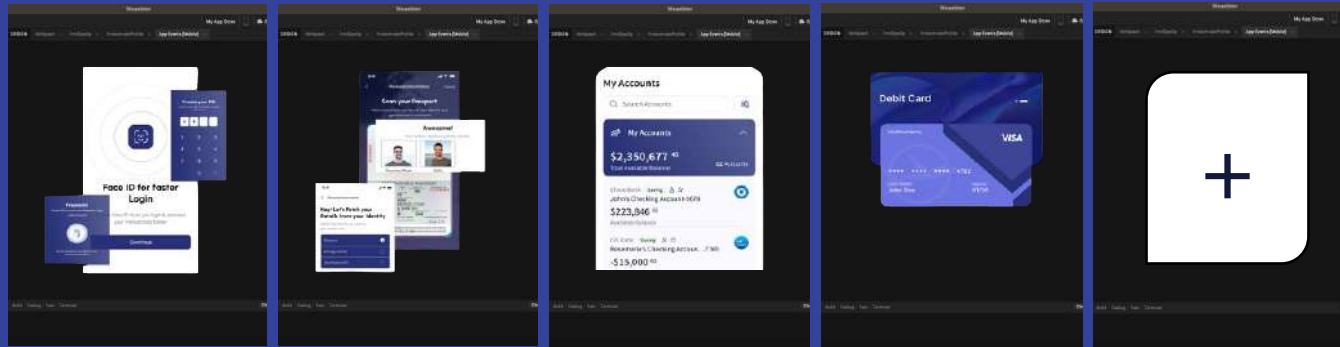
Visualizer
Omni-channel Low-code app designer

Experience APIs

2
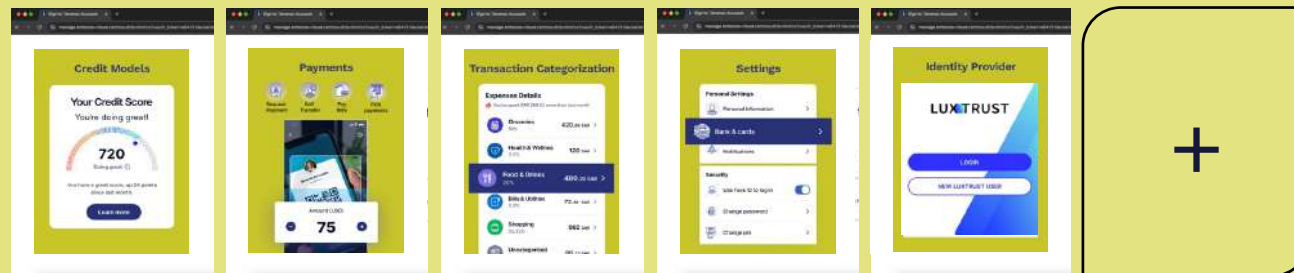
Fabric
Integration and API Manager

App Factory – DevOps

Temenos Digital

Fabric

Accelerates omni-channel backend application development in an agile, open and secure way, connect end-to-end experiences

API's easy manage, tested, track and version at the API management layer.

Pre-built connectors

API Management

Security

Temenos Digital
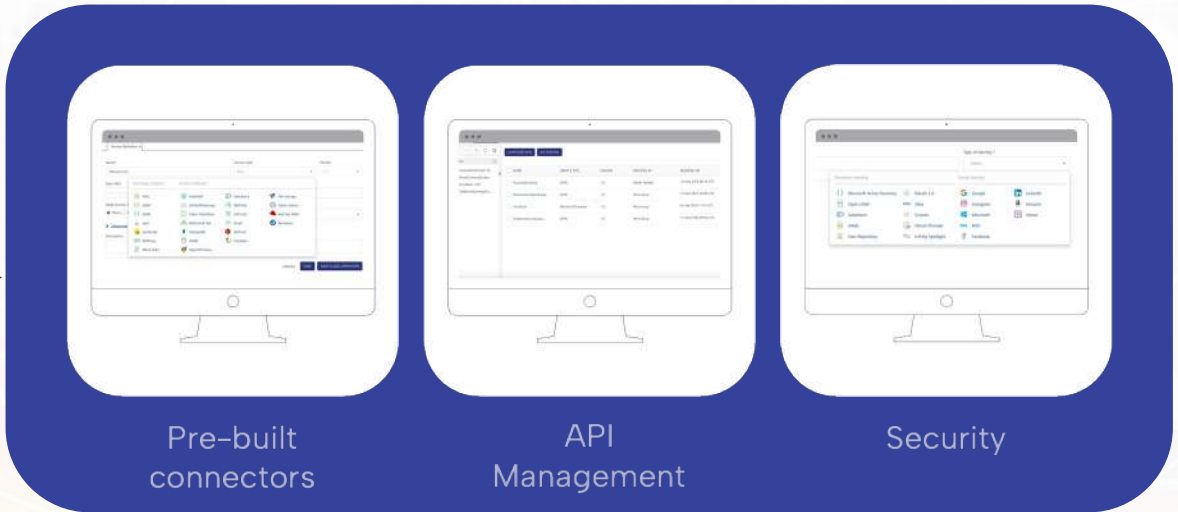
The user: Bank/Partner 🏢

Helps you to connect with different backend systems or third parties

Identity/Security adapters	Integration adapters	Backend Services
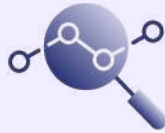
Pre-built connectors	API Management	Effortless Security

Fabric

Temenos Digital
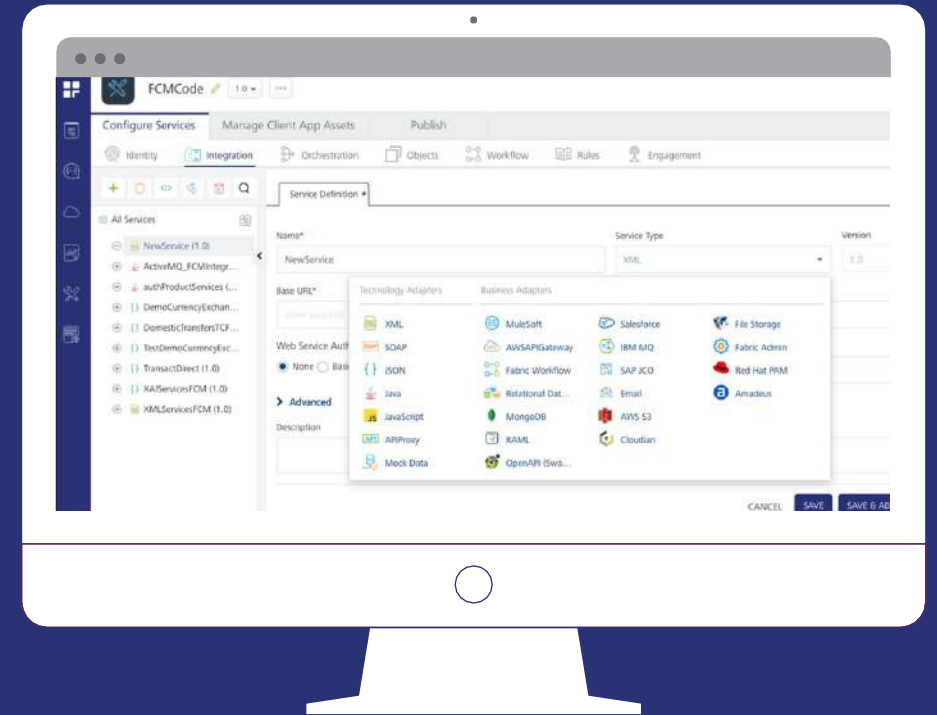
PSD2 – Account Aggregation & Payment Initiation
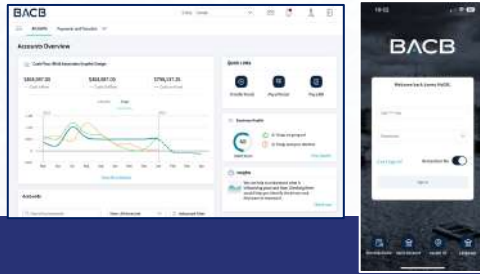
Client ERP – XERO QuickBooks Integration - CODAT
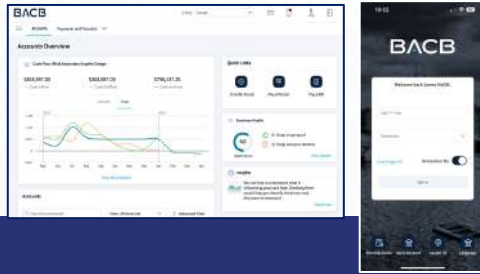
SELF-SERVICING CHANNELS

Experience APIs

Integration and API Manager (Fabric)

DBXDB
(Consent)

Temenos XAI

Data Lake
(Transactions)

codat

Universal APIs for Small Business Data
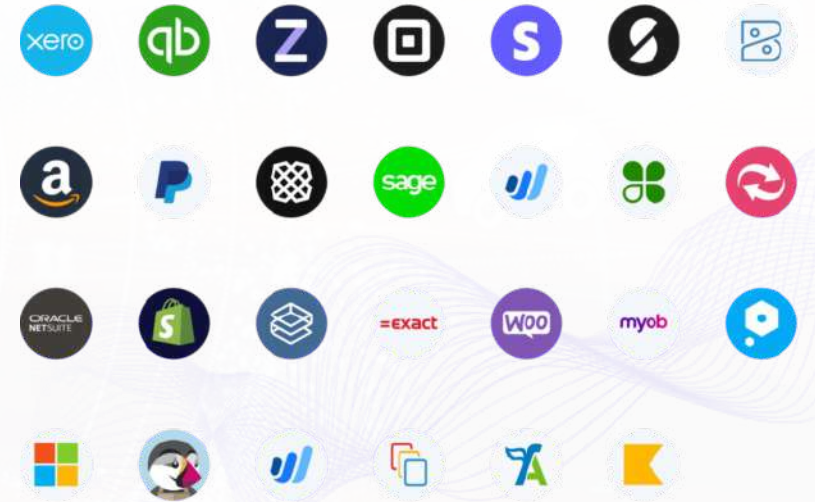
CRM Integration

SELF-SERVICING CHANNELS

Experience APIs

Integration and API Manager (Fabric)

BACB TEMENOS R16

Channels Rated e.g. Campaigns

Replicate Customer & Account Information

salesforce

Microsoft Dynamics® 365

Adapt with our multi-experience development platform

Experience APIs

App Factory – DevOps

1

Visualizer
Omni-channel Low-code app designer

2

Fabric
Integration and API Manager

Temenos Digital

Visualizer

Low-code: Enabling designers, developers and line-of-business to quickly build personalized apps across channels.

Tailor experiences across channels, making banking personal.

Omnichannel

Low Code

Micro apps

Temenos Digital

Visualizer

The user: **Bank/Partner**

One stop shop for all your developer needs regardless of the channel

Prebuilt Widgets

Omnichannel Components

Internationalization

Omnichannel

Low Code

Micro apps

Temenos Digital

The user: **Bank/Partner**

One stop shop for all your developer needs regardless of the channel
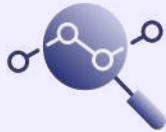
Testing	Accessibility WCAG 2.1	Import Components

Omnichannel	Low Code	Micro apps

Visualizer

Temenos Digital

Adapt
with our multi-experience development platform

Visualizer
Omni-channel Low-code app designer

Fabric
Integration and API Manager

Experience APIs

App Factory – DevOps

Temenos Digital
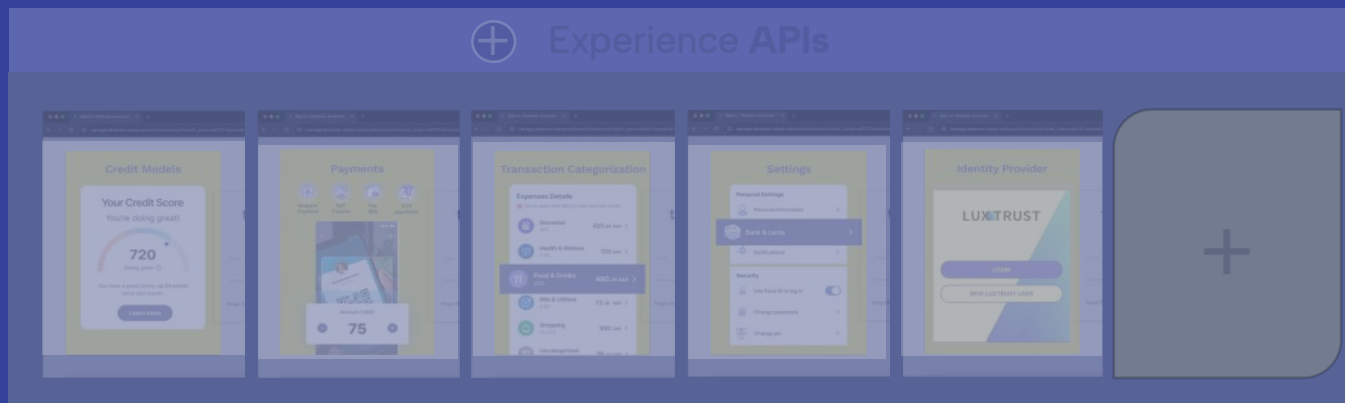
App Factory

Take the best of breed for development & testing Digital Apps across channels which in turn helps to speed up the Software Development Life Cycle.

Enabling CI/CD for the Temenos Digital Apps

Developer   Tester/QA   Operations
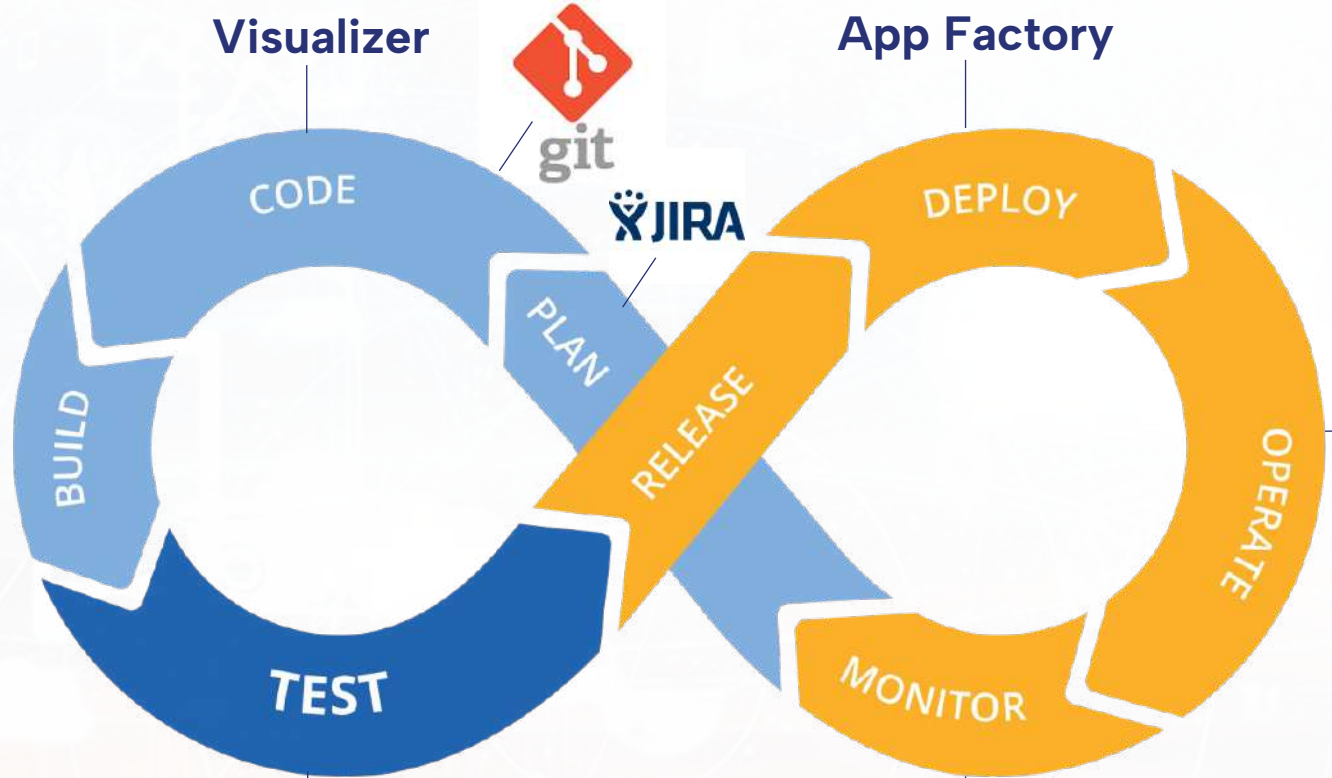
Temenos Digital

```
describe("Smoketest", function() {
    it("Login", async function() {
        kony.automation.textbox.enterText(["frmLogin","txtUserName"],"matt.terry@teme
        expect(kony.automation.widget.getWidgetProperty(["frmLogin","txtUserName"], "t
        kony.automation.textbox.enterText(["frmLogin","txtPassword"],"Password@1");
        kony.automation.button.click(["frmLogin","btnLogin"]);
        await kony.automation.playback.wait(3000);
    });

    it("SubmitCase", async function() {
        kony.automation.flexcontainer.click(["frmLanding1","flxDashboard"]);
        await kony.automation.playback.wait(3000);
        kony.automation.segmentedui.click(["frmLanding1","segApplications[0,0]"]);
        // :User Injected Code Snippet {// - [2 lines]}

            expect(kony.automation.widget.getWidgetProperty(["frmApplicationDetails",
        // :End User Injected Code Snippet {f79e3077-c4a5-a663-c26f-c7fea8ebac7b}
        kony.automation.button.click(["frmApplicationDetails","btnsubmit"]);
        await kony.automation.playback.wait(1000);
        kony.automation.button.click(["frmConfirmation","btnContinue"]);
    });

    it("Logout", async function() {
        await kony.automation.device.deviceBack();
    });
});
```

Tester/QA

My App Factory Projects [Jenk   +

a100000014002.ci.qa-temenos-cloud.net

temenos | App Factory Console

Search

faizan.kha

Dashboard   ▸
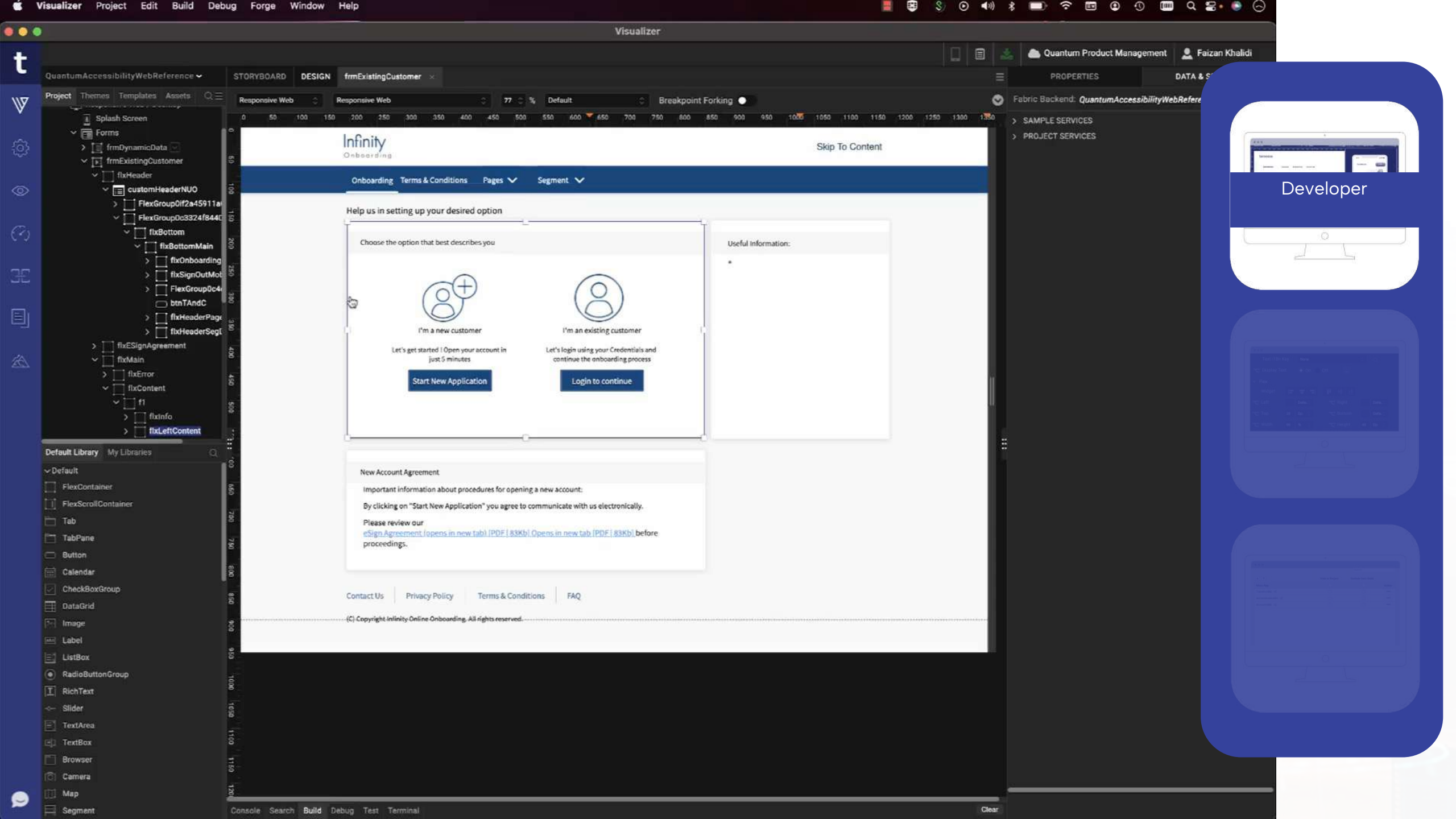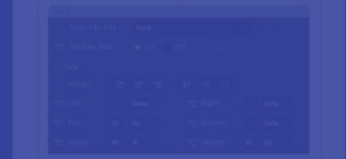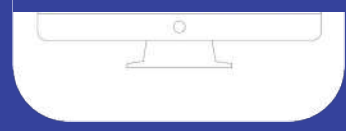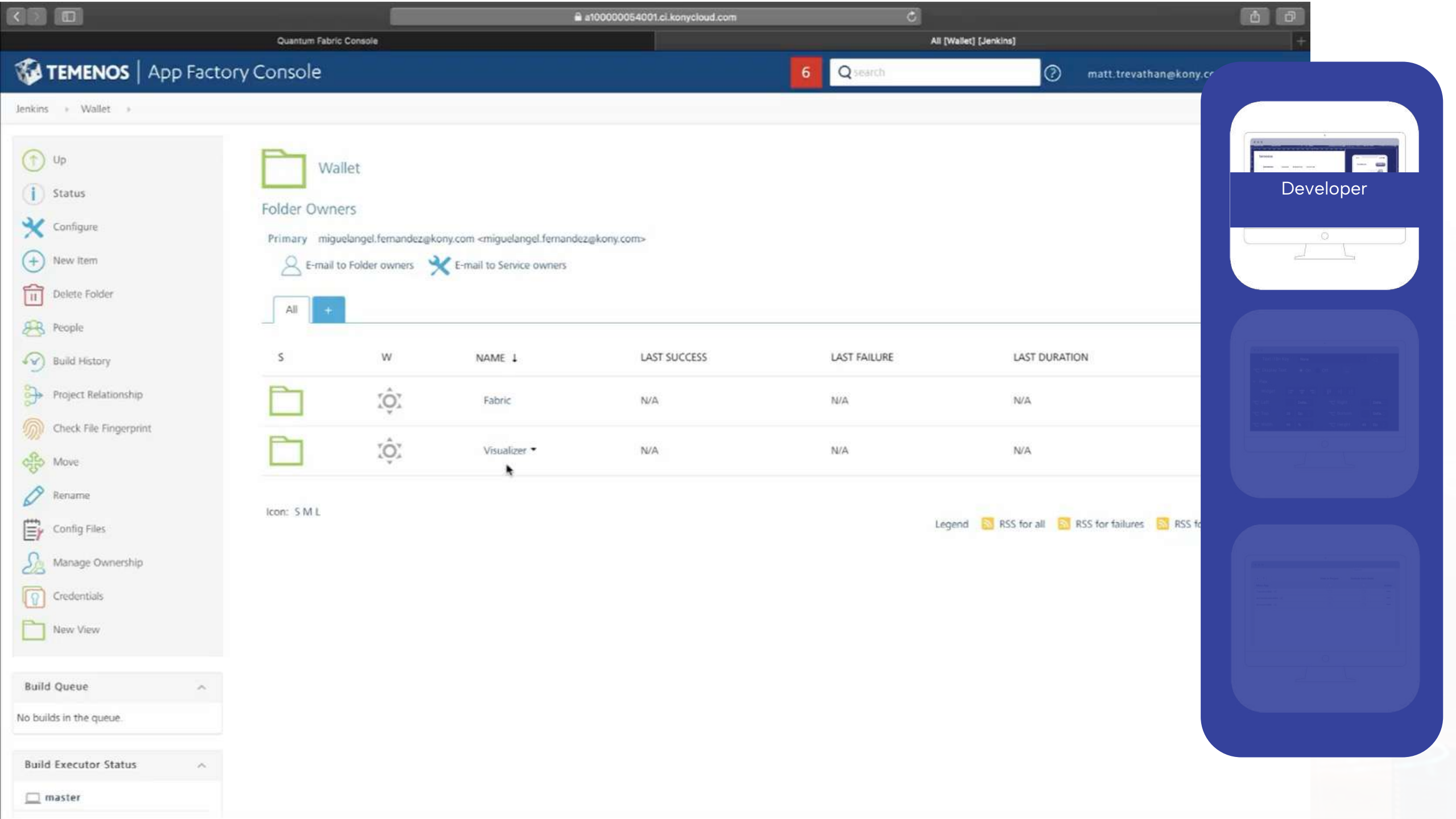
People

Build History

Project Relationship

Check File Fingerprint

Quick Start

New App Factory Project

My Views

AppFactory Version

Temenos Product Document...

Build Queue   ⌃

No builds in the queue.

Build Executor Status   ⌃

🖵 Built-In Node

1 Idle

2 Idle

3 Idle

4 Idle

5 Idle

6 Idle

7 Idle

8 Idle

9 Idle

10 Idle

My App Factory Projects

S	W	Name ↓	Last Success	Last Failure	Last Duration
📁	⚙	ApiKeyTestProj	N/A	N/A	N/A
📁	⚙	AppFactAutomation	N/A	N/A	N/A
📁	⚙	APPPLT12695	N/A	N/A	N/A
📁	☁	AppV9SP7HF1	N/A	N/A	N/A
📁	⚙	AppViewer	N/A	N/A	N/A
📁	⚙	BuildIconsTesting	N/A	N/A	N/A
📁	☁	C360App	N/A	N/A	N/A
📁	☁	CrossAppV9505	N/A	N/A	N/A
📁	☁	Customer360	N/A	N/A	N/A
📁	⚙	DigitalBanking	N/A	N/A	N/A
📁	⚙	EmpDirNative	N/A	N/A	N/A
📁	⚙	EmpDirWeb	N/A	N/A	N/A
📁	☁	FabWorkSpaceTest	N/A	N/A	N/A

Tester/QA

Source Control

Build Automation

Testing

Jenkins

User Checks in Project

Continuous Integration Scheduler Auto builds

User logs into Build Console and executes a manual build

Build Android

Build iOS

Build Responsive Web

Build Progressive Web Apps

Build wearable apps

PARALLEL PROCESS

Email User

Build Complete

Store Results

Deploy Back-end Service to Runtime

AWS Device Farm

Executed Automated Device Testing (Device Farm)

Email User

Test Complete

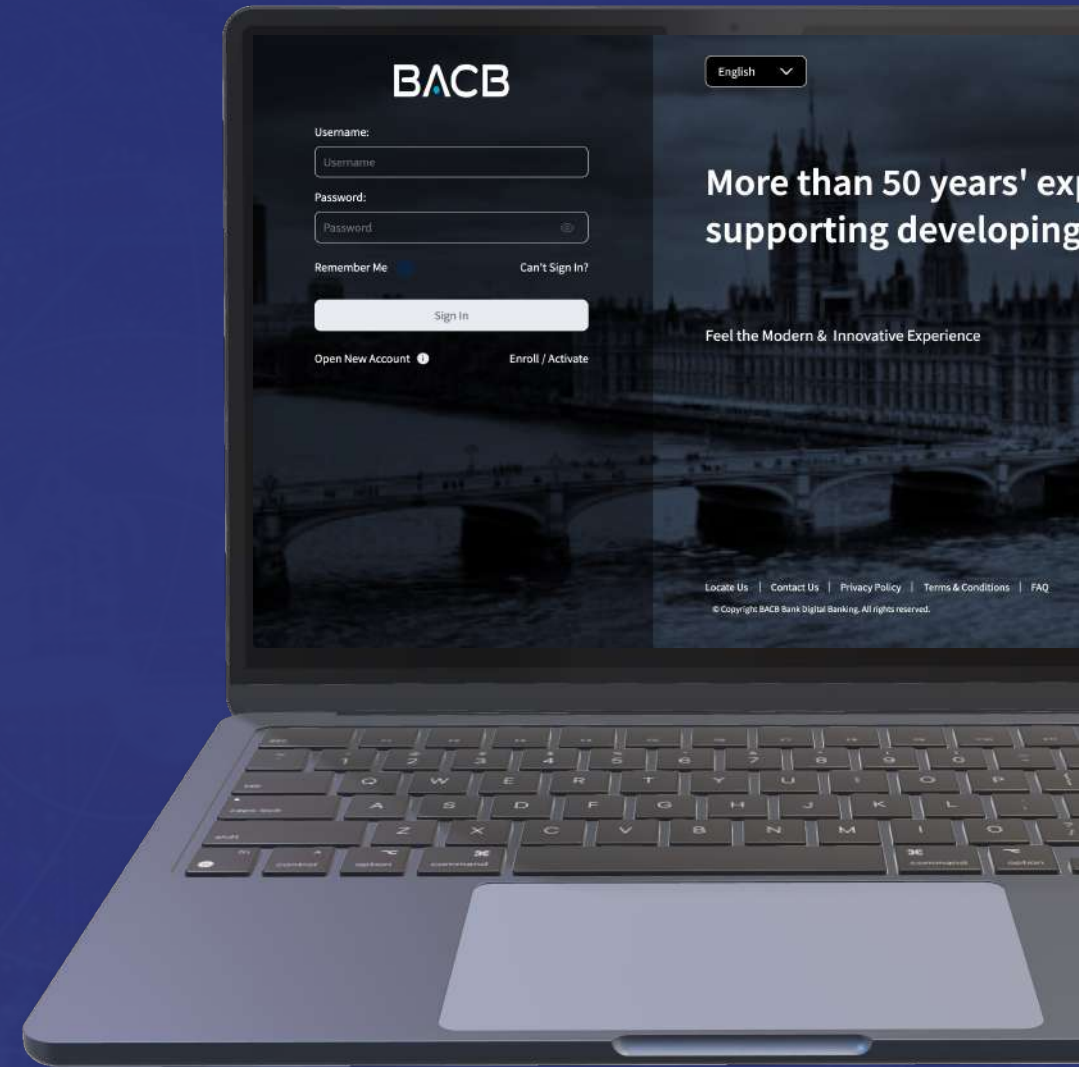Store Results

App Store Deployment

Web App Deployment

Agenda

- Welcome & Introduction (DJ)

- System Architecture Overview (AR)

- Channels Offering (AR)

- Integration Capability (RG)

- Managed Service (WZ)

- System Security (WZ)

temenos

Choice of Operating Model
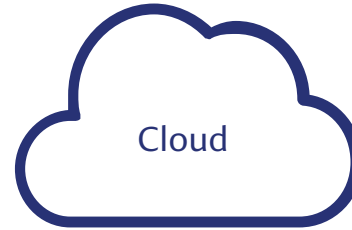
Temenos runs the software　　　　　　　　**Bank runs the software**

temenos SaaS

Standards & regulations

SOC 1 SOC 2 SOC 3　Trusted Cloud Provider　CSA　Cloud Security Alliance　ISO 27000-Series　EU CLOUD COC

Bank adopts the uniform terms offered by Temenos

Cloud

Public cloud

Microsoft Azure　aws　Google Cloud　IBM Cloud FS　…

On-Premise

Private cloud

OpenShift　RANCHER *

Bank makes the operational and technology choices

Single code base, same product

temenos

* Available in H2 2024

SaaS: Excellence delivered for all Temenos banking solutions

Client managed

Run the Bank including direction, oversight & control

1st line support

Change: Configuration & UAT

Governance, Security & Risk assurance

Service Continuity (DR & BCP)

24x7 NOC, SOC, support desk

Infra/app management & maintenance

Upgrades & updates

Licence & maintenance

Change development

temenos banking cloud

Run the Bank including direction, oversight & control

1st line support

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Governance, Security & Risk assurance

Service Continuity (DR & BCP)

24x7 NOC, SOC, support desk

Infra/app management & maintenance

Upgrades & updates

Licence & maintenance

Change development

Temenos Service

Temenos Software

◼ Bank   ☐ Temenos

Leverage the value of the Service

temenos banking cloud

Bank / Temenos responsibilities	
Run the Bank including direction, oversight & control	
1st line support	
Change: Configuration & UAT	
Governance, Security & Risk assurance*	
Service Continuity (DR & BCP)	
24x7 NOC, SOC, support desk	
Infra/app management & maintenance	
Upgrades & updates	
Licence & maintenance	
Change development	

▢ **Bank** ▢ **Temenos**

Governance, Security & Risk assurance
- Highest standards for certification and auditing including SOC2, ISO2700X, EU Cloud Conduct and CSA
- Proven under 30+ regulators around the globe
- Continuous governance development through dedicated Temenos Data Privacy, Temenos Security and Temenos Risk teams

Service Continuity (DR & BCP)
- BCP aligned with ISO 22301, actions audited and reflected in the SOC 2 report
- Azure platform provide managed services, security measures, networking capabilities and database etc. enabling a resilient and cloud native architecture
- Record elastic scalability allows for automatic and dynamic allocation of resources

24x7 NOC, SOC, support desk
- 24x7x365 Network Operations Center for Cloud Operations
- 24x7x365 Security Operations Center
- 24x7x365 service desk and associated critical support center
- Temenos SaaS designed governance including Security, GRC and SaaS CoE

Infra/app management & maintenance
- Patching of all infrastructure, platform and application components
- Network management, firewall configuration, traffic management
- Performance monitoring, tuning, scaling of application environment
- Monitoring of application integration
- IT Service Continuity testing,
- Back-up and restore

Upgrades & updates
- Annual upgrade for both infrastructure and applications
- Monthly patches and updates
- Automated Testing Framework to easily consume and minimize effort for upgrade

* Shared responsibility for bank and Temenos

Temenos SaaS on Azure

Temenos Applications

Operations: Cloud Command Centre, Security Operations Centre, DR & BCP

Support: Service Desk, Incident Management, Problem Management, Change & Release Management, Request Fulfilment

Platform Management: Security Hardening, Configuration Management, Monitoring, Data Management, Patch Management

Managed Services

Application Management: Monitoring, Batch process management, database tuning

GRC: Security & Privacy Controls, Security testing, Risk Management Board, External Audit & Certification, Business Continuity

Microsoft Azure

IaaS

Facilities Management: Data centres, Physical network, Physical hardware, Physical access control

Operations: Monitoring, Physical maintenance, Platform-as-a-Service management, Security Monitoring

PaaS

GRC: Financial services compliance program, External Audit & Certification, Red/Green Security Testing, Risk Management

Location: Primary & Secondary sites for DR

The Temenos SaaS solution is built on the standard Azure IaaS and PaaS services made available to all. These services are then configured and hardened for use within the Temenos SaaS

SaaS Integration & Connectivity approach

Temenos Banking Cloud (Azure)

Azure Private Link

Bank's Azure Subscription

Temenos software

Front Door

KeyCloak

APIs

Adapter

SFTP

ActiveMQ

Events

Event Hub

Azure Landing Zone

Bank's end customers

Azure Entra ID

API Gateway (Client choice, optional)

SFTP Server

MQ Broker (Client choice, optional)

Kafka Broker (Client choice, optional)

S2S VPN

Express Route

Bank's On-Prem/ 3rd party cloud

BACB Integration with Temenos SaaS
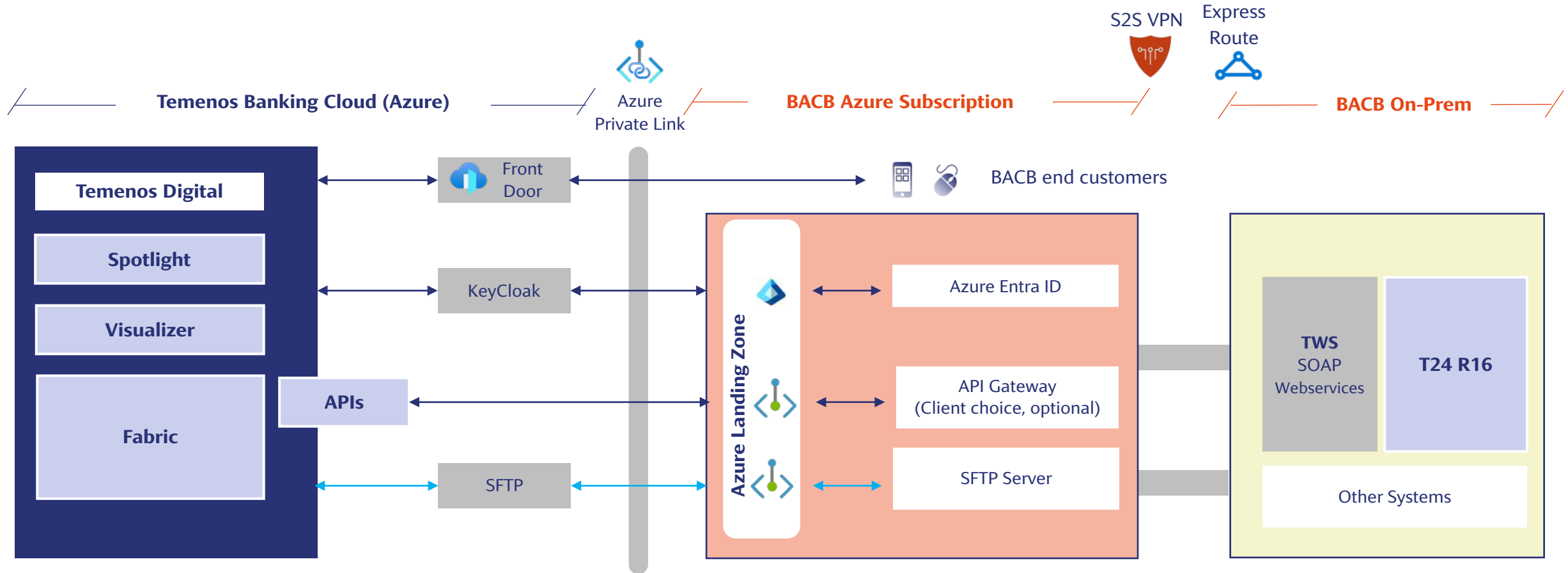
Temenos Banking Cloud (Azure)

Azure Private Link

BACB Azure Subscription

S2S VPN   Express Route

BACB On-Prem

- Temenos Digital
- Spotlight
- Visualizer
- Fabric
- APIs

Front Door

KeyCloak

SFTP

BACB end customers

Azure Landing Zone

- Azure Entra ID
- API Gateway (Client choice, optional)
- SFTP Server

TWS SOAP Webservices

T24 R16

Other Systems

Agenda

- Welcome & Introduction
- System Architecture Overview
- Channels Offering
- Integration Capability
- Managed Service
- System Security

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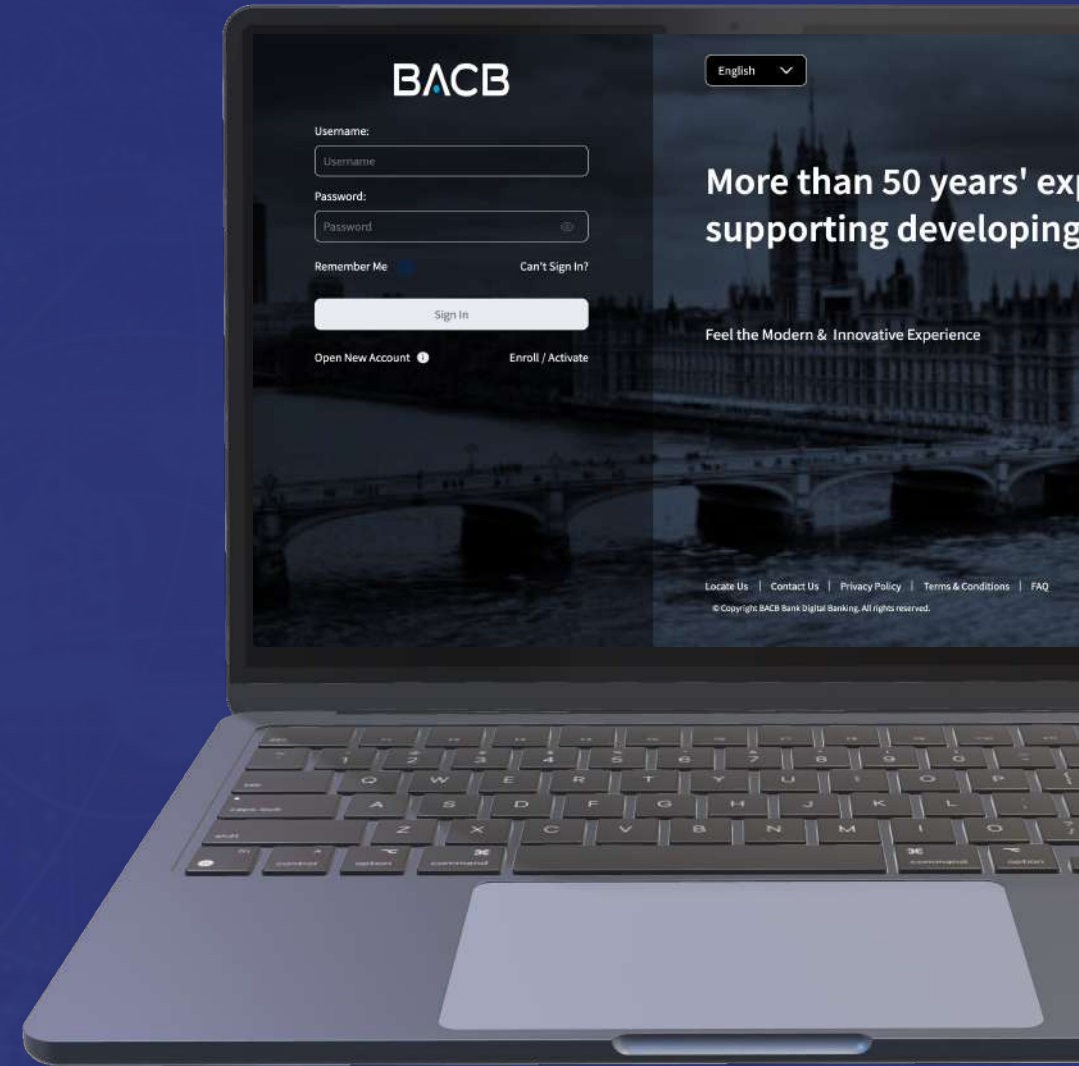
Security

Protection mechanisms and related standards

Authentication

Bank's IAM/SSO

OpenID Connect · OAuth 2

JWT

SCA via 3rd party

Authorization

Spotlight

Privacy & Encryption

🔒✓ **TLS/HTTPS**

🔒✓ **TDE**

🔒✓ **Application Encryption**
(via 3rd party)

Security in development (standards and processes)

Fortify — Source code scanning (SAST)

BURPSUITE ENTERPRISE EDITION — Security testing (DAST)

mend.io — Open source detection (SCA,OSL)

JFrog Xray — Container scanning

Se 🥋 ⬡ — **Testing**

OWASP · SANS

SaaS security standards & Certifications

ISO 27000-Series — **ISO 27001 ISO 27018 ISO 27017 ISO 22301**

AICPA SOC — SOC 1 Type II / SOC 2 Type II / SOC 3

CSA cloud security alliance

STAR LEVEL TWO: THIRD-PARTY AUDIT — STAR LEVEL TWO — SECURITY TRUST ASSURANCE & RISK

CLOUD SECURITY ALLIANCE — Trusted Cloud Provider — CSA

EU CLOUD COC

GDPR — European Commission — General Data Protection Regulation

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Data Controller

| Bank | To determines the purposes for which and the means by which personal data is processed |

Data Processor

| Bank + Temenos (SaaS) | Processor acts under the instructions of the controller only, by processing personal data on behalf of the controller. |

Audit Logs

- All activities are logged at a system and application level.
- Clients have access to application-level audit logs when provided by the application.
- System level audit logs are not provided to clients.
- As an optional service (with commercials) we can provide a feed of security events from Azure Security Centre to clients. This allows the client to integrate key security events into their own SOC.

Source	Description
Azure Activity Logs	Azure resource activity logs relating to modification of Azure resources.
Azure Bastion Logs	Azure Bastion is used to provide Temenos with remote access to servers
Operating System Logs	Security Audit logs relating to authentication, process creation and exit, and firewall connection events.
Azure SQL Security Logs	Database authentication events.
Azure Defender Alerts	Security Alerts from Azure Defender
Azure Key Vault Events	Key Vault events relating to access to key material.
Azure Dedicated HSM Logs	Azure Dedicated HSM logs relating to access to key material.
Application Logs	User related activities in the application.

Note: The number of events generated by the services is huge

Security Event Feed

Temenos Cloud Environment
- Tooling
- Applications
- Middleware
- Database
- Operating System
- Azure Fabric

Azure Log Analytics

Azure Security Center

Azure Monitor

Security Incident / Events Management
Azure Sentinel (SIEM)

Temenos SOC

Event Hub

Client SOC
(Splunk and IBM QRadar)

Operational Architecture (SaaS)
Service Level Agreements – SLAs – Disaster Recovery and Business Continuity

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Disaster Recovery (DR) is for Class A Environments

- **Distribution of services** across different and multiple Availability Zones
- **Replication of Client Data** between Availability Zones and Temenos Regions
- **Geo-redundant replication** to Secondary Region
- Operational and support activities from **multiple locations**
- **Data backups** are stored in redundant storage (by default)

Disaster Recovery Plans and Testing by Temenos Global Cloud Availability and Service Continuity team on annual basis

Temenos is **not responsible** for the Client's corporate BCP and DRP or for the Client's internal IT systems.

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Temenos Cloud Services
Business Continuity Uniform Terms
31 March 2024
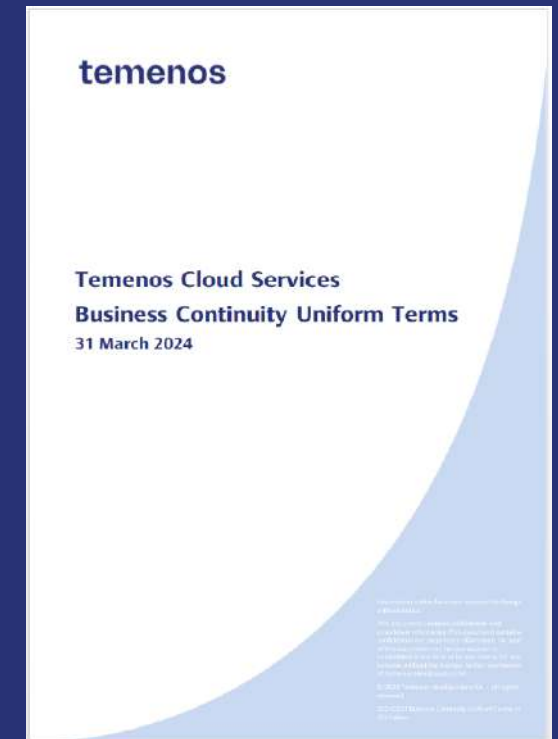
Operational Architecture
Availability – Multi-AZ Deployment
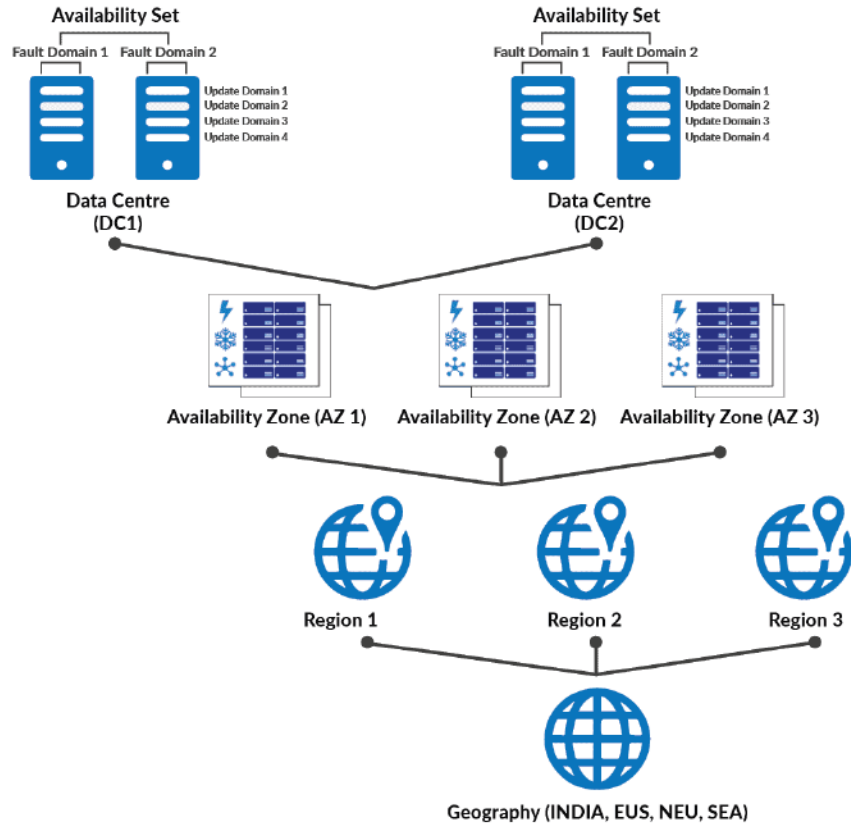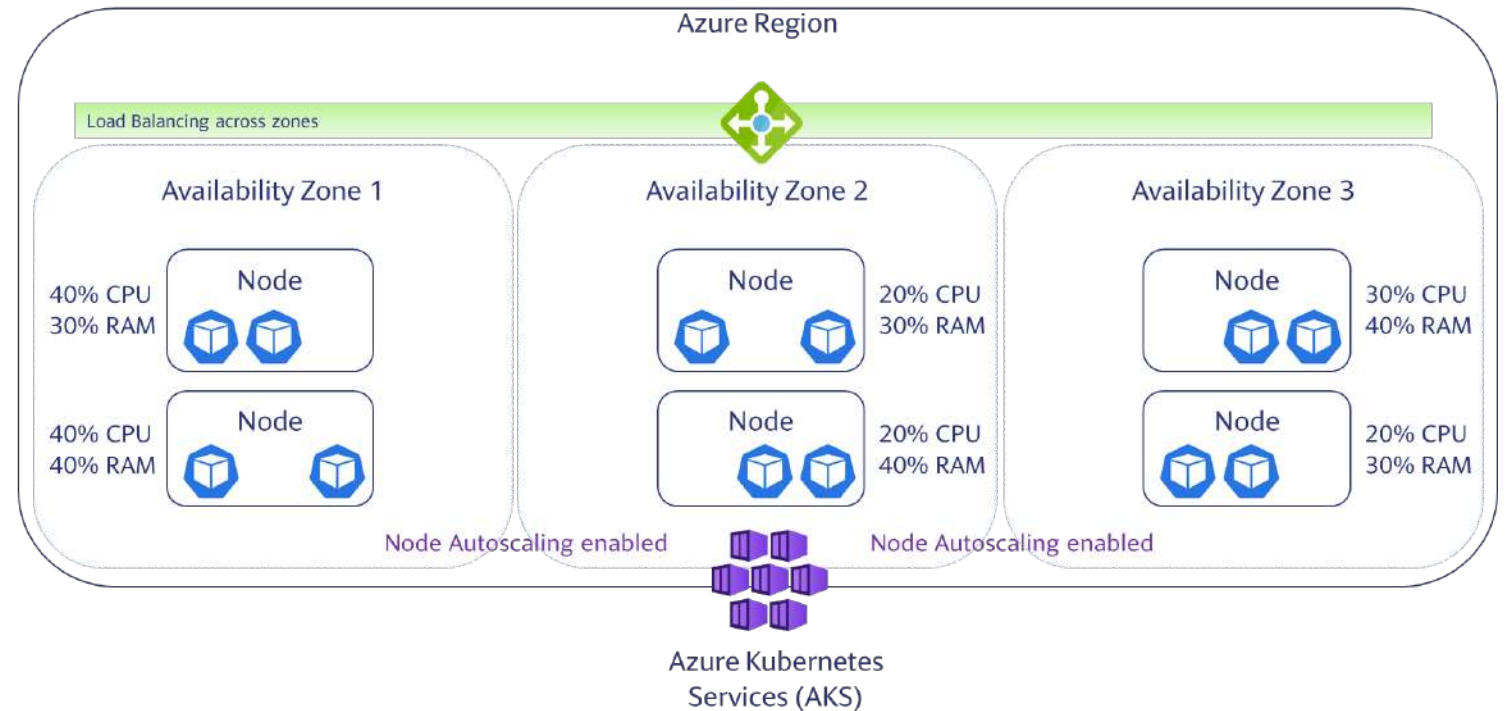
Active/Active capability at each layer
(web/middleware/application/database)

Indicative deployment across regions
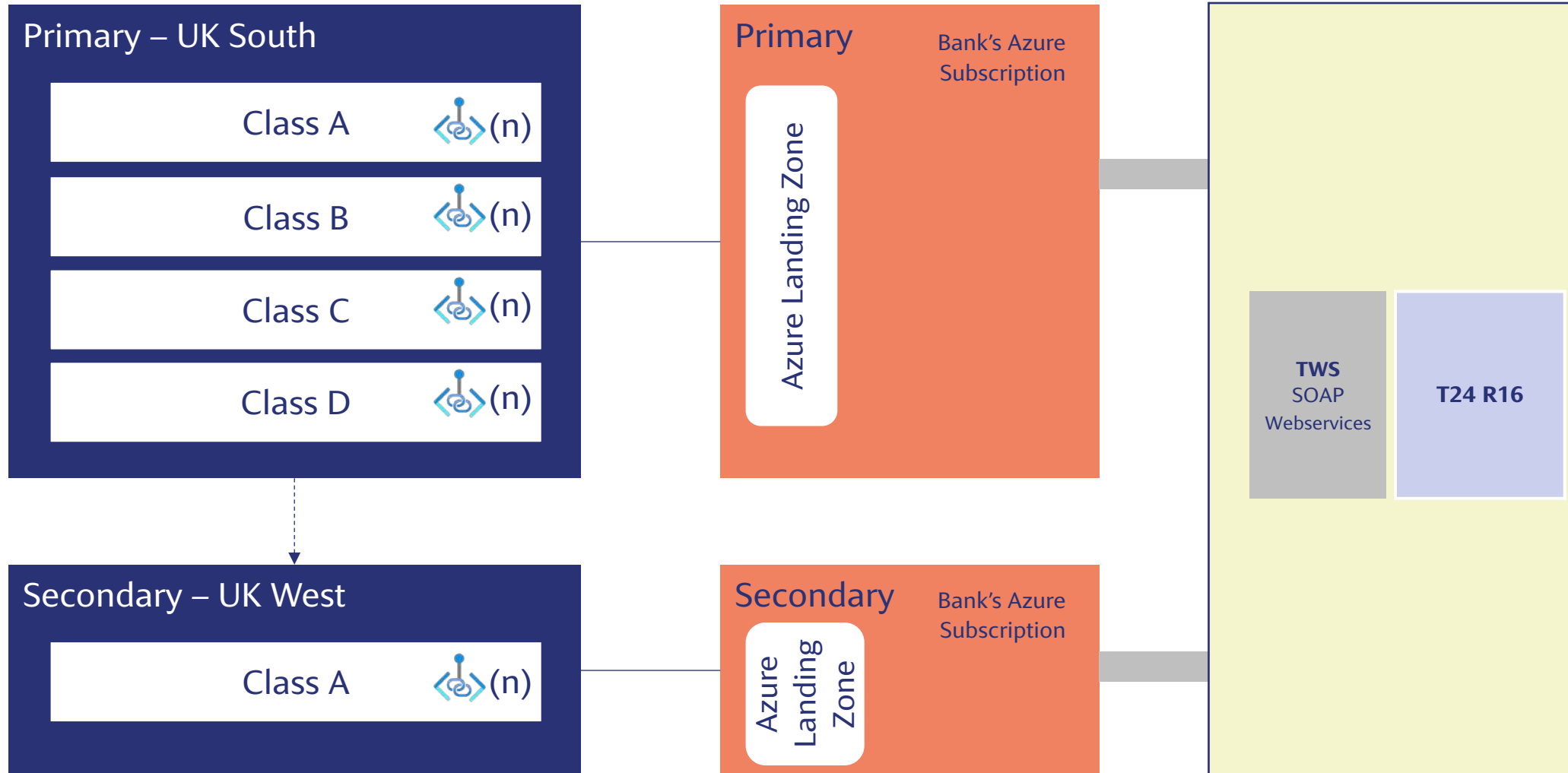
Temenos Uniforms Terms and SLAs

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- Fostering transparency and clarity in Temenos' client interactions.
- Serve as the foundation for understanding the services provided, obligations, and rights of both parties involved.
- Provide a clear and consistent language and structure for all interactions BACB would have with Temenos.
- Less confusion and more trust between the Bank and Temenos platform.
- With standardized terms, the Bank can confidently navigate Temenos services, knowing exactly what to expect and easily understanding Temenos policies.

Service Levels Uniform Terms

Operational Architecture (SaaS)
Service Level Agreements – SLAs – Incident Response Time

- Support SLAs which assigning the priority and severity level of the software Issues and response times.

- All support incidents logged on the Temenos Customer Support Portal (TCSP)/JIRA by the client will have a priority assigned by Temenos support during analysis of the incident.

- Categorization according to the severity of the problem and is classified accordingly as Severity 1, 2, 3, 4 and 5. The SLA's form a part of our software agreements with clients.

Severity Level	Description
1 (Critical)	• The Cloud Services are down or in a severely degraded state, impacting the majority of the Client Users and/or Client's customers; or • A key processing or Cloud Services component failure is causing significant impact to normal operations, with no immediate Workaround available
2 (Urgent)	• The Cloud Services performance is materially degraded but can reasonably continue its operation via a Workaround or temporary manual processes; or • The impact of the Incident is moderate and limited, introducing a medium level of risk and exposure to the Client's business.
3 (High)	• The Cloud Services do not function correctly, but the malfunction is limited to a specific area of the Cloud Services' functionality and does not impede the ability of the Client and/or the Client's customers to operate the Cloud Services; or • The impact of the Incident is minor and localized, introducing a low level of risk and exposure to the Client's business.
4 (Medium)	• The use of an isolated part, characteristic or feature of the Cloud Services deviates from normal or documented use, or is subject to some restrictions or difficulties in use; or • The impact of the Incident is procedural, introducing a very low level of risk and exposure to the Client's business; or • The identified issue has minimal impact to the Client's customers.
5 (Low)	• A potential non-conformity has been identified with the Cloud Services that is deemed non-critical but must be corrected; or • The identified issue is of a cosmetic nature and has no functional impact to Client's customers.

Operational Architecture (SaaS)
Service Level Agreements – SLAs – Incident Fix Time

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SEVERITY (as defined in *Support Uniform Terms*)	1 Critical	2 Urgent	3 High	4 Medium	5 Low
NOTIFICATION ARRANGEMENTS	Ticket + (mandatory) phone call	Ticket + (optional) phone call	Ticket only	Ticket only	Ticket only
INITIAL RESPONSE	≤ 15 minutes[1]	≤ 1 hour	≤ 1 Business Day	≤ 2 Business Days	≤ 5 Business Days
UPDATE INTERVAL[2]	≤ 30 minutes (bridge, email, support ticket)	Cloud Services: ≤ 2 hours (via support ticket) Temenos Software: ≤ 1 Business Day (via support ticket)	On progress/Service Resolution (via support ticket)	On progress/Service Resolution (via support ticket)	On progress (via support ticket)
SERVICE RESTORATION / DATA CORRECTION	≤ 4 hours	Cloud Services: ≤ 8 hours Temenos Software: ≤ 7 Business Days	Cloud Services: ≤ 5 Business Days Temenos Software: ≤ 10 Business Days	Cloud Services: ≤ 20 Business Days Temenos Software: Not applicable	Cloud Services: On progress Temenos Software: Not applicable
SERVICE RESOLUTION	Managed under Problem Management[3]	Cloud Services: ≤ 7 Business Days Temenos Software: ≤ 14 Business Days	Cloud Services: ≤ 14 Business Days Temenos Software: ≤ 21 Business Days	Cloud Services: Not applicable Temenos Software: Next release	Cloud Services: Not applicable Temenos Software: Next release

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