

The Strategic Power of Modular Modernization

Temenos Solution Brief

Key messages

Banks racing to modernize must move beyond legacy systems that drain resources and erode trust. True transformation means adopting next-gen, modular solutions that boost efficiency, empower teams, and deliver standout service – with the right tech partner, aligned to their goals.

Fix the core, fuel the future

Meaningful transformation starts from within, whether it's in your core or at any critical starting point around it. Modern banks know that streamlining internal operations is the key to delivering faster, smarter, more personalized service. But when teams are trapped in legacy systems, weighed down by manual processes and fragmented data, progress stalls—and the price is steep: rising inefficiencies, mounting costs, and mediocre customer service can eat away at margins.

Technology treasure hunt

Modernizing your banking tech stack is essential, but the wrong choice can add complexity and stall growth. The right partner helps banks adopt AI-driven tools, embedded finance solutions, and API-based systems that accelerate time-to-value and enhance customer experiences, while cloud-native platforms ensure scalability and lower total cost of ownership.

From modernization to motivation

Outdated systems frustrate employees, slow innovation, and burden teams with redundant tasks—letting down customers' expectations. A modern, cloud-native core frees staff from inefficiencies, boosting morale, reducing turnover, and enabling seamless, high-quality customer experiences.

OVERALL BENEFITS

| | |
|---------------|--------------------------------------|
| 20–30% | Lower operational costs ¹ |
| 50% | Faster launch time ² |
| 25% | Greater retention ³ |

EFFICIENCY AND INNOVATION BENEFITS

| | |
|------------|---|
| 76% | Banks invest in AI to improve efficiency ⁵ |
| 90% | Banks want a modular, cloud-based architecture ⁶ |
| 95% | Banks say legacy blocks personalization ⁴ |

STAFF AND PRODUCTIVITY BENEFITS

| | |
|------------|---|
| 79% | Employees want more customer-facing time ⁷ |
| 41% | Spend most of their time on other tasks ⁸ |
| 55% | Banks think AI can drive productivity ⁹ |

^{1,2} McKinsey Global Payments Report

³ Customer Experience (CX) for Financial Services in 2025: 30 Trends and Strategies

⁴ Temenos SaaS - Temenos (In the video)

⁵ Temenos Research

^{6,9} Temenos Modernize Infographics

⁷ How Financial Institutions Can Adapt To Consumers' Changing Expectations

⁸ Zebra Study

Our solution

With Temenos, modernization becomes a strategic advantage. Our scalable, cloud-native platform, powered by AI, APIs, and low-code tools, helps banks cut costs, boost productivity, and accelerate innovation. From real-time insights to faster product launches and personalized experiences, Temenos delivers speed and flexibility, backed by expert support, to guide your transformation.

Cloud-native, AI-driven, future-ready:

- Enable personalized strategies that drive loyalty and cross-selling opportunities with a 360° Customer View built into the **Temenos Core Banking** solution and implement hyper-personalized product pricing with **Temenos Enterprise Pricing (TEP)**
- Deploy fast, scale smart, and stay protected with the pre-configured, country-specific banking templates of **Regionalized Solutions**, and a modular, low-code, cloud-native, and **cloud-agnostic architecture** unified across your entire banking suite — no lock-ins, built-in resilience
- Unlock insights, predict cashflows, and act fast with Temenos AI solutions

Cut costs, launch fast, process instantly:

- Cut costs with automation and drive efficiency with the modular, agile architecture of **Temenos SaaS Banking**
- Launch products in weeks, not months, with a low-code, self-service **Product Designer Tool** and a robust integration layer, powered by **APIs**, that guarantees seamless Integrations, offered as native features of **Temenos Core Banking**
- Process transactions at speed with a real-time **Payments** suite

Modern tools, empowered employees:

- Reduce onboarding time through automated workflows and **Temenos Digital** services
- Free employees' potential, freeing them from manual tasks through the efficient, streamlined processes of the **Temenos Core Banking** suite
- Supports teams through ongoing expert support from Temenos and its **Temenos Exchange** partners' network, ensuring long-term success

Let's continue your journey

For more information **Speak to an expert**

Or visit us at temenos.com/digitaltransformation

About Temenos

Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class modular solutions, we are modernizing the banking industry. Banks of all sizes utilize our adaptable technology – on-premises, in the cloud, or as SaaS – to deliver next-generation services and AI-enhanced experiences that elevate banking for their customers. Our mission is to create a world where people can live their best financial lives.

For more information, visit www.temenos.com

temenos



Efficiency Through
Modernization

70%

Retained
income after cost⁵

75%

Faster transaction
processing⁵



Next-Gen
Banking Growth

57%

Higher
cross-sell rate⁵

31%

Higher
payment growth⁵



Empowered Employees,
Happier Customers

30%

Higher Customer
Satisfaction⁵

57%

Less
onboarding time⁵