



TEMENOS

Developer Community

Accelerating your Innovation with **Temenos** **Developer Community**



BANKS ARE REALISING THE TRUE OPPORTUNITIES OF OPEN BANKING.

- **41%** see their business models evolving towards acting as true digital ecosystems.*
- **28%** expect to maintain their own product offerings and become an aggregator of third-party banking and/or non-banking products.*

In a world where customer experience, customer relevancy and convenience have long been prerequisites for digital banking success, accessing and utilising APIs (Application Programming Interfaces) that enhance, enrich and enable products and services, is fast becoming a critical element of any banks digital strategy.

As the Banking industry continues on its journey of digital transformation, APIs are emerging as a new digital channel of engagement alongside the more established digital channels of online and mobile banking. The creation of new business models, additional revenue streams and operational efficiencies form exciting aspirations built on the API story.

Open Banking, allowing secure data sharing with third party developers via API interfaces, presents opportunities to innovate for both third parties and banks. Traditionally, banks have behaved as siloed, vertically integrated institutions that develop, or manufacture, banking products and distribute them to end user customers.

The new world of Open Banking offers the possibility of breaking the link between manufacturing and distribution, or at the very least, fracturing it in the future. Vertical integration, whilst still a valid model, is no longer the only method of creating and distributing banking products and services to market. It is complemented by a much wider ecosystem of third parties, supporting both the manufacturing process as well as the distribution of products and services. Faster innovation will leverage combined capabilities and product agility to deliver better customer value and drive customer acquisition along with more engaging customer experiences to improve customer retention.

*Source: The Economist Intelligence Unit



Building an Ecosystem

Whatever the size or maturity of your bank, there is the potential to drive innovation through building an ecosystem of solutions around your core systems. It is now much quicker and more cost effective to plug in existing solutions from the market which more often than not, are offered as cloud-based services.

The **Temenos Developer Portal** builds on this by offering hundreds of standardised, published Enterprise API endpoints across PSD2, Payments, Fund Administration and many more. Our API catalogue offers hundreds of “out of the box” Enterprise APIs so that you can get innovating quicker, with use cases to give you examples of what you can do.

Temenos APIs are categorised as Experience APIs, Enterprise APIs and Extensible APIs allowing you to customise and extend our solutions, to meet your unique banking needs. The ability to customise functionality is possible through the nature of our extensible APIs, which exist because our software was designed and built from the beginning, to be API-first.

- Enterprise APIs allow a customer to take the basic “out of the box” APIs found in our API Catalogue and use our tools to modify them to suit the needs of the bank/ use case/solution that is being built. Having a toolbox of APIs that can be completely refined or improved is incredibly powerful in ensuring you get the most effective APIs for your needs.
- Experience APIs are fixed APIs that are designed to allow rapid integrations and reliable and standard communications between the Temenos platform and 3rd party providers of solutions, the bank’s own internal systems (such as through an ESB), or other external mechanisms. PSD2 is the most common example of an experience API because the experience of using the API is the same from one implementation to the next.

Temenos MarketPlace provides access to dozens of pre-validated FinTech applications to help our clients easily engage with new technologies with the comfort of knowing that the technology has been pre-validated with Temenos software and proper due diligence has been completed, allowing you to get on with your innovation program.

Temenos offers packaged software that covers a large proportion of a bank’s requirements across digital banking, both

FRONT END



TEMENOS
Infinity

BACK END



TEMENOS
T24 Transact




Reducing Cost and Complexity Through Standardised Integration

APIs enable financial institutions to use standardised integration patterns to reduce the cost and complexity of user interface development and system integration. They are the foundation to building an ecosystem of applications that the most successful banks leverage to innovate faster, at a lower cost.

At Temenos we take on average one client live every day and we know that integration is one of the most complex and time consuming activities of any implementation project. Efficient and effective software products are not just about business capabilities, they should be designed to interface easily with other systems. Moreover, the interface to each business capability should be specified before writing any code. This is what we call API-first and we have always built our software with this in mind.

— **20%** of Temenos revenues are directed to R&D, nearly 1.9 billion USD over the last two decades allowing you to invest more in your innovation program.

The capabilities that we develop must be designed to work in a multitude of contexts with varied and changing applications and they must be flexible to adapt to our clients unique needs. Temenos' APIs are pre-packaged and extensible, meaning our clients are able to customise their APIs to their business requirements without coding. We provide the tooling and wizards to generate the APIs; you simply select which service you want to expose, which data, and then click a button and the tool generates the API (API design manager). Our APIs are available across a wide variety of banking segments from retail to corporate, wealth management to treasury and fund administration to meet all of your banking requirements.



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RETAIL BANKS PLAN TO BUILD NEW DIGITAL BANKS.

Although banks' innovation strategies remain focused on digitisation, open banking and their partnerships with fintechs, they are also looking to build new business units and brand from scratch.

— **36%**

The top innovation strategy this year is focused on building Greenfield digital banks.*



Engaging Temenos' Developer Community

The Temenos Developer Community was created by developers, for developers. Members of the community come from across the industry, Banks, Partners, Fintechs and Temenos' own developers. Whatever your circumstances there are ideas, APIs and use cases waiting for you to explore.

You may be a large established bank looking to enhance existing products or to set up a new digital-only bank free of legacy system constraints. Perhaps you are a small to medium-sized bank looking for out-of-the-box API functionality and access to Temenos expertise to support your development questions. You may be a FinTech who has identified a niche customer need looking to see what you could create with the Temenos platform.

Whatever your circumstances, Temenos Developer Community offers the support, information and access to experts that you need to take your idea and make it a reality.

*Source: The Economist Intelligence Unit

THERE ARE TWO ELEMENTS TO THE TEMENOS DEVELOPER COMMUNITY:

Temenos Developer Portal

is where you can access the latest published APIs from Temenos using our API catalogue. It is also where you can engage with other developers and Temenos product experts.

- Offers access to a published catalogue of hundreds of API endpoints across PSD2, Payments, Digital Engagement, Core banking, Wealth, Fund Administration.
- Shared or dedicated Temenos sandboxes available to get you innovating quickly.
- Access to Temenos product experts for members of the Developer Portal to answer your product questions and development needs.
- Use cases and API documentation to support your developments as well as information on our events programme where you can engage and build with Temenos developers and Partners.

Temenos MarketPlace

is a curated ecosystem where we nurture and onboard our growing community of cutting edge FinTechs offering the latest technology solutions to our clients.

Temenos MarketPlace offers unique access to a wide range of pre-validated FinTechs to help you quickly deliver new product and services to market without the time and expense that is usually associated with due diligence process requirements.

- Over 100 products on Temenos MarketPlace from over 90 Providers serving five hundred million customers at over three thousand banks.

BANKS ARE BECOMING OPENLY INNOVATIVE.

- **29%** are looking to collaborate with fintechs and other technology providers to test new propositions in regulatory frameworks that encourage innovation and protect customer interests.*
- **56%** believe that fintech-bank collaboration will become mainstream by 2025.*

*Source: The Economist Intelligence Unit



TEMENOS

MarketPlace

provides access to dozens of pre-validated FinTech applications to help our clients easily engage with new technologies

| Benefits

- **API-first architecture** - Temenos offers API-first architecture across both our Digital Front Office and Core Banking products, Temenos Infinity and Temenos T24 Transact.
- **Extensibility** - Enabling extensions to standard APIs to suit your precise needs, created using an API designer tool.
- **Standardisation** - pre-defined APIs that meet published specifications such as Berlin Group, STET.
- **Upgradeability** - our APIs are upgradeable like our software and our published APIs are maintained and versioned.
- **Sandbox Access** - Membership to Temenos' Developer Portal provides access to shared and dedicated sandboxes.
- **Access to product experts** to answer your questions through Temenos Developer Portal
- **Pre-validation and due diligence** of FinTech solutions done for your with Temenos MarketPlace.

JOIN OUR DEVELOPER COMMUNITY

OPEN BANKING AND DIGITAL BANKING ARE THE STRATEGIC PRIORITIES.

- **Long term,** the priority is on mastering open banking (30%) and digital engagement (27%), both of which require changes to the business proposition and how each bank's infrastructure interacts internally and with third parties.*
- **Short-term focus** differs, driven by product agility (32%) and mastering digital marketing and engagement (31%).*

* Source:
The Economist Intelligence Unit





TEMENOS
THE BANKING SOFTWARE COMPANY