

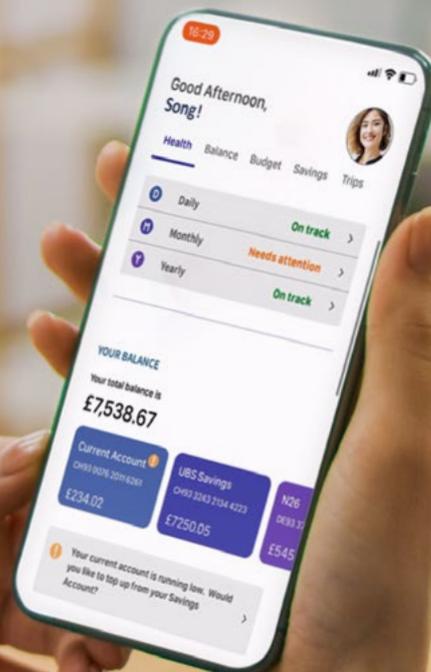


**TEMENOS**  
THE BANKING SOFTWARE COMPANY

## MAKING BANKING **BETTER TOGETHER**

Challenger banks want to quickly and efficiently build a presence in their market and become a game changer. Temenos has proven experience in delivering innovative technology and successful SaaS banking solutions to more than 60 challenger banks. We are proud to celebrate the go-live of over 30 customers and to offer them a foundation to launch their new banking services and grow.

**60+**  
**Challenger Banks**  
**Choose TEMENOS**



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[www.temenos.com](http://www.temenos.com)

# Launch Fast and Be Efficient

Challenger banks need to establish an operational capacity quickly and with scalable costs which allow them to service new customers at any growth rate.

**Flowe, the Italian environmentally friendly bank, went live in just 5 months with Temenos Transact delivered as SaaS.**

Temenos' packaged functionality is used in over 150 countries and covers all areas of banking, including local and regulatory compliance requirements. The implementation for a bank becomes much simpler, faster and more cost-efficient by adopting our **Model Bank** framework. Our customers can demonstrate to regulators that other challenger banks across the world worked successfully with Temenos after being granted a banking license. We know what it means to submit business and technology plans for **regulatory approval**.



**WE'RE PROUD:**

**"The bank launches products 10x faster"**

**— Openbank**



Alba is **'born in the cloud'** using Temenos SaaS with market requirements already built, which enable us to set up our bank quickly. Temenos has the knowledge and the ability to deliver a timely, cutting-edge and future-proof digital banking platform."

**Rod Ashley,**  
CEO, Albaco  
(UK)

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Temenos advanced cloud and AI technology will enable us to **launch fast** and offer outstanding and reliable trading and banking experiences to our customers."

**Charles-Henri Sabet,**  
Founder and CEO, FlowBank  
(Switzerland)

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Our mission is to deliver simple, accessible and above all mobile-first banking. Temenos' cutting-edge cloud technology, relentless focus on innovation and **unrivalled regional experience** makes it the perfect partner."

**Patrick Roussel,**  
Vice President, MEA Mobile Financial Services, Orange Bank Africa  
(France)

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# Scale Operations to Business Growth

At Temenos we provide **cloud-native and cloud-agnostic solutions** which enable us to vastly reduce the fixed costs of operations and allow banks to elastically **scale on-demand**. In addition, we support simultaneous live operation on **multiple cloud platforms**, which enables banks to deploy an **elastic, continuously available database** across multiple cloud providers with **near zero downtime failover**. Our software enables faster updates, lower provisioning and infrastructure costs, improved security, and industry leading resilience.

Temenos supports growth by enabling challenger banks to **launch new products quickly** and easily to extend their banking services into new market segments with the winning combination of localized, rich banking functionality and advanced cloud technology.

Temenos brings **continuous innovation** to challenger banks by building our solutions with a micro-services architecture that allows them to stay on the latest technology and to update individual services separately.



## WE'RE PROUD:

“The cost to service a customer is 25% of what it will cost a traditional bank”

— Varo Bank



“With NuoDB the solution delivers an in-memory distributed relational database that enables WeLab Bank to deploy an **elastic, continuously available database** across multiple cloud providers with **near zero downtime failover**.”

**Kenneth Chau,**  
CTO, WeLab Bank  
(Hong Kong)

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“Temenos has been a key technology partner on this journey with its **scalable and resilient core banking platform** supporting our exponential growth from day one.”

**David Young,**  
CTO, Metrobank  
(UK)

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“Temenos was the only provider that was able to deliver on all three of our key requirements: cloud, interoperability and open APIs. With Temenos Transact, deployed in the Temenos Cloud, we are confident that we have a world-class core banking system that will **scale with us as we grow**.”

**Minerva Tantoco,**  
Co-Founder and CTO, Grasshopper  
(USA)

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# Attract and Retain Customers

Temenos enables challenger banks to attract and onboard millions of customers quickly by providing scalable **front-to-back** digital onboarding capabilities.

To provide individualized, frictionless customer experiences, and to drive customer loyalty, Temenos empowers banks with **data analytics and embedded AI** capabilities.

Temenos is the first to bring transparency and explainability of AI automated decisions to the banking industry.



## WE'RE PROUD:

“The bank reached its five-year growth target in half the anticipated time”

— EQ Bank

## PEPPER.

“We’ve been very pleased with the solution’s performance, and from the **fast growth in customers** who are extremely satisfied with this new innovative banking model that focuses on mobile, real-time banking with a unique customer experience.”

**Rakefet Russak-Aminoach,**  
CEO, Bank Leumi  
(Israel)

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“Temenos’ expertise and relentless commitment to product innovation makes us confident that they will be able to provide the technology we need to meet the highest digital experience of consumers.”

**Gonzalo Mezzadra Fernandez,**  
CDO, CXO, Banco del Sol  
(Argentina)

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## LUNAR®

“Temenos FCM, which incorporates cutting-edge technologies like AI and machine learning, will give us the highest level of protection against financial crime and at the same time enable us to deliver **seamless customer experiences.**”

**Morten Sønderskov,**  
COO, Lunar  
(Denmark)

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# Future-proof Technology

Temenos provides future-proof technology that runs natively on all major cloud platforms, exposes an extensive set of **open APIs** and allows easy integration to any third party systems.

It's all about providing choices to banks. The Temenos platform is open and extendable and allows banks to grow their capabilities and innovate easily by leveraging an ecosystem of the best fintechs through Temenos **MarketPlace**.

Temenos **developer portal** provides the platform for sharing knowledge and experience to a thriving community of 15,000 developers, allowing them to innovate around Temenos technology with access to hundreds of documented APIs.



## WE'RE PROUD:

"Temenos open and API-first architecture will help us to continuously innovate"

— Flowe



"Leveraging Temenos deep market experience and its advanced **cloud-native, cloud-agnostic and API-first** technology, Next Bank will set the standard for innovative digital banking and hyper-personalized customer experiences."

**Wang Tun Chou,**  
CIO, Next Bank  
(Taiwan)

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"We selected Temenos' packaged and **open banking** software to transform our customer experience, offer personalized products and services and drastically lower our total cost of ownership."

**Kobus de Wet,**  
CEO, Barko Financial Services  
(South Africa)

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"We architected around **cloud and open APIs** and as we were evaluating a core banking provider it was really important to find a bank partner like Temenos who can support us."

**Colin Walsh,**  
Founder & CEO, Varo Bank  
(USA)

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to learn how Temenos can help your challenger bank