



**TEMENOS**  
THE BANKING SOFTWARE COMPANY

# The Temenos Banking Cloud

For the first time, banks now have instant access to the **most complete set of Banking Services, at the click of a button.**

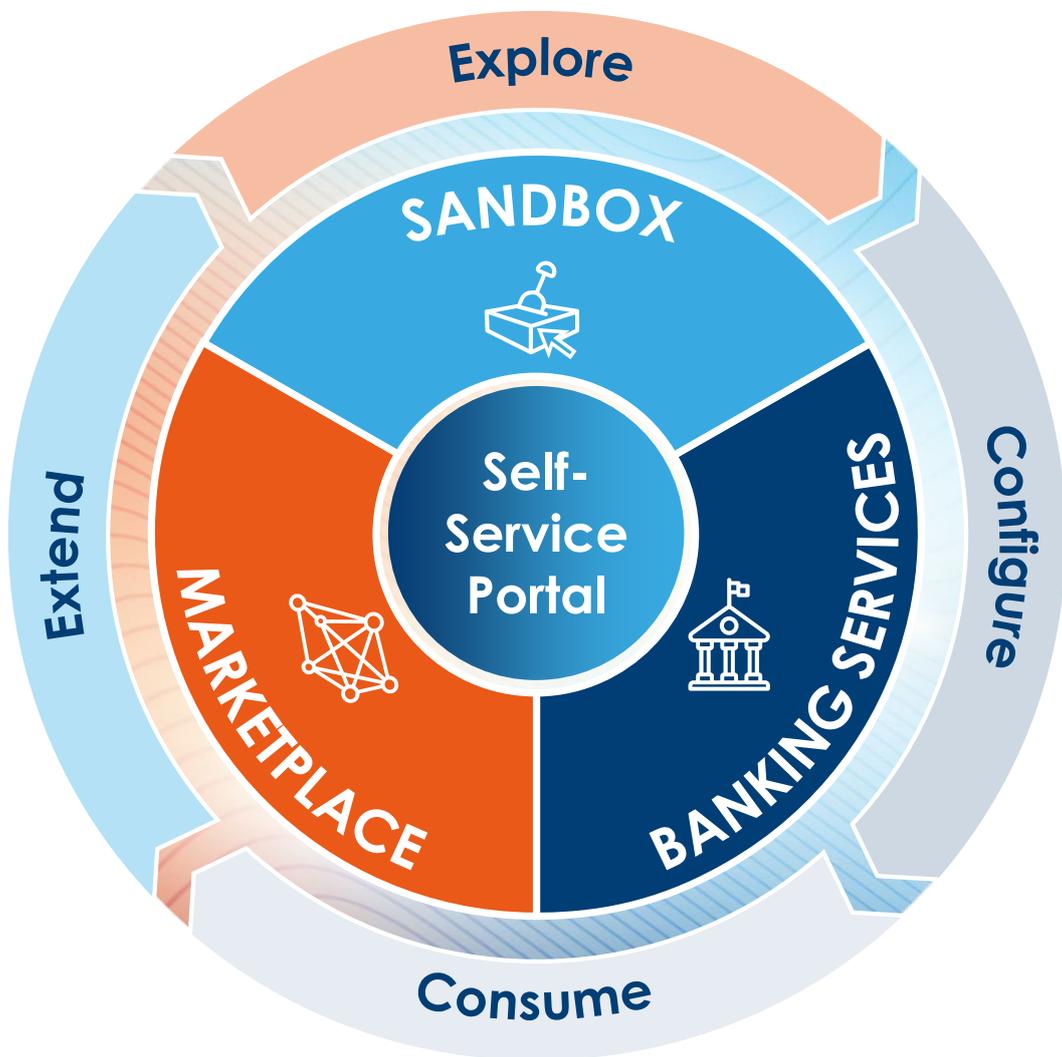
Banks can innovate in minutes, launch new products in days and enjoy the industry's **fastest time to market.**

The Temenos Banking Cloud brings together the unmatched breadth of Temenos front-to-back **Banking Services**, an innovation **Sandbox** and the richest fintech **Marketplace** through a **self-service portal** — powered by an **Explainable AI-enabled engine.**



With Temenos Banking Cloud, banks can gain business agility to create new revenue streams, massively scale and significantly reduce their cost of operations to 10% of legacy systems.

### The Temenos Banking Cloud



Innovate in minutes.  
Launch in days.

# What Our Solution Covers

Banking is changing faster than ever, driven by the entrance of new digital-first players into the market and growing customer expectations. These changes are being enabled by the **rapid change in technology**, which has **driven digitalization but has also increased competition** and put pressure on profit margins.

To survive, banks need to embrace the following 3 principles: They **need to continuously innovate**, have **greater speed to market** and **collaborate with a broader ecosystem** to improve customer offers, acquire more customers and gain increased wallet share.

Building on over **10 years of cloud leadership** and the experience of over 700+ SaaS customers – including 70+ Challengers – we are delivering the next-generation in SaaS.

The Temenos Banking Cloud is a solution for financial institutions of all tiers, covering all banking segments, from all regions.



# | Features

The Temenos Banking Cloud **enables banks to concentrate on their customers** rather than their technology. With the touch of a button, banks can turn on new banking services, scale instantly, build new applications, collaborate with the richest fintech marketplace and proactively manage usage and service health.

With the Temenos Banking Cloud, banks gain:



## **Faster time to market with Banking Services:**

The industry's leading **front-to-back Banking Services with localized functionality** from over 150 countries, covering all banking segments. The Banking Services are created using **Packaged Business Capabilities**, which are aligned to the BIAN standards. They are **extensible, flexible and open, and can be easily configured and integrated with external applications**. The Banking Services can be consumed instantly, are pay-as-you go, and **continuously updated** safely without the need for big upgrades. These Banking Services are built for banking, they offer enterprise-grade controls to manage mission-critical systems.



## **Unlimited innovation in the Sandbox:**

Temenos Sandbox enables banks to **innovate faster** by exploring new Temenos functionality, training their developers and creating new applications. The Sandbox includes access to Temenos Banking Services, Temenos MarketPlace, example data and integration tools to enable banks to **configure new products**. The Sandbox also offers **high-quality well-documented APIs**, which are essential connectors of an open architecture. Banks can choose to move to production environments in the cloud or on premise.



## **Collaborate with the most complete fintech marketplace:**

Instant access to Temenos MarketPlace, with the most innovative fintechs such as Plaid, Taurus, Tink, and Wise. The fintech solutions are **pre-integrated** so they can be rapidly implemented for a **quick time-to-value**. Developers can work with open APIs to extend their banking services by inviting fintechs and developers to the Sandbox environment to collaborate.



### **True Self-Service & AI-Powered:**

The Temenos Banking Cloud is powered by an Explainable AI engine with **advanced data analytics**, so banks can test, report and measure product performance, and **gain insight** to support business decisions and product design. Through the self-service portal, IT users and developers can spin up fully provisioned environments, benefit from real-time dashboards on usage and billing, configure permissions and manage security credentials. Temenos **AI advisors offer recommendations** to banks to proactively manage usage and service health.



**As Canada's first digital-only challenger, we turned to Temenos SaaS technology to easily scale to meet customer demand, grow deposits much more quickly at a lower cost and pass on the benefits to our customers. With Temenos Banking Cloud we can accelerate our business growth and benefit from unlimited innovation through the Sandbox and Temenos MarketPlace capabilities"**

— Dan Dickinson,  
*Chief Information Officer, EQ Bank*





## I Benefits

---

### World's Favorite Banking Services.

Temenos provides the widest range of banking capabilities covering all banking sectors, front-to-back, with regional models in 150+ countries.

---

### True Self-Service.

Turn on new banking services, scale instantly, and manage usage and service health all at a click of a button.

---

### Built for Banking.

10 years of experience in providing financial processing SaaS solution to banks means that we understand how to manage change safely and efficiently.

---

### AI-Powered.

Patented Explainable AI, available as a service, which can be added to increase personalization and efficiency right across the services and which is embedded into the self-service portal itself.

---

### Plug & Play MarketPlace.

Temenos offers the broadest fintech innovation marketplace, enabling banks to quickly extend their customer offers.

---

### Extensible & Evergreen.

Open APIs and low-code extensibility frameworks allow for new capabilities to be added quickly and to be continuously updated.

## | Learn More

For more information on the Temenos Banking Cloud please visit our website: [temenos.com/temenos-banking-cloud](https://temenos.com/temenos-banking-cloud) or reach-out to the team at [sales@temenos.com](mailto:sales@temenos.com)



[temenos.com](https://temenos.com)

### **About Temenos**

Temenos AG (SIX: TEMN) is the world's leader in banking software. Over 3,000 banks across the globe, including 41 of the top 50 banks, rely on Temenos to process both the daily transactions and client interactions of more than 500 million banking customers. Temenos offers cloud-native, cloud-agnostic and AI-driven front office, core banking, payments and fund administration software enabling banks to deliver frictionless, omnichannel customer experiences and gain operational excellence.

Temenos software is proven to enable its top-performing clients to achieve cost-income ratios of 26.8% half the industry average and returns on equity of 29%, three times the industry average. These clients also invest 51% of their IT budget on growth and innovation versus maintenance, which is double the industry average, proving the banks' IT investment is adding tangible value to their business.

For more information, please visit [www.temenos.com](https://www.temenos.com).



**TEMENOS**

---