



TEMENOS
Payments

Temenos Instant Payments



Temenos Instant Payments is a full service, flexible, real time payment solution that supports multiple and varied real time instant payment schemes including both ISO20022 and non-ISO20022 schemes like SEPA Instant and UK Faster Payments.

Built on the Temenos Payments Hub (TPH) it leverages all of the facilities provided by the platform to manage the end-to-end lifecycle of an instant payment. Available as a SaaS solution, in the cloud and on premise, it automates the end to end execution of instant payments within defined narrow timeframes, as well as the active management of exceptions in real time. It also supports an API first approach for faster integration with flexible orchestration and routing configurations to adapt to rapidly changing scheme rules.

Adheres to strictest of
Instant Payment SLAs -
Sub 500 millisecond
proven in a client
environment

WHY BANKS ARE IMPLEMENTING INSTANT PAYMENTS

38%

to manage internal costs

25%

of banks meet real-time payment expectations

63%

to increase transparency for customer payment status

How we Address your Goals and Challenges?

Throughout the world, new instant payments services are being introduced into existing markets to address the insatiable demand for faster transaction completion cycles. In an increasingly connected and digital world, consumers and businesses alike are becoming increasingly reliant on the immediacy of the instant movement of funds between accounts. These transactions can be initiated through many different channels, on different devices and networks, and banks must provide easy access and on-boarding facilities for these sources of real time payment requests.

New schemes, processing rules, and clearing infrastructures must be supported even as they continually evolve their rules and service offerings to keep up with changing and expanded market needs. New instruments are being introduced to add value to the instant payment rails, such as Request To Pay facilities, and each of these market initiatives must be supported by the bank to ensure that the processing services offered to customers remain relevant and competitive.

Success and survival in this new, faster, dynamic payments world comes down to agility. The agility of the processing systems within the bank to meet these new demands, with reducing processing completion cycles and always on, 24x7 service windows.



Ultimately, the pressure is felt across the bank's entire processing ecosystem and so it is important to choose a solution that can provide options for addressing each service limitation that may be encountered within the bank.

What Our Solution Covers?

Temenos Instant Payments is a 24/7 real-time payment processing solution that accommodates various global and domestic instant payments schemes. Each scheme can be defined in the system, with specifics for completion cycles, process flows, validations, and automated exception management. It accelerates the time to market for new scheme setups and rollout, with detailed product determination and real time processing controlled by configurable rules.

KEY CAPABILITIES:

Implement with any core banking system – ability to integrate seamlessly

Optimized processing environment – facilities to maximize throughput, automate exception processing, real time monitoring of flows

Comprehensive Fees and charges facilities – applied in-flight

Real time, flexible postings generation - updating liquidity and cash management facilities

Expand to support additional payment types – more than just an instant payment system, supporting all payment instruments and methods through one platform

Address limitations and challenges in the wider processing environment – if existing facilities create limitations or barriers to successful real-time processing - platform provides options for easy switch on of facilities, leveraging comprehensive set of banking services

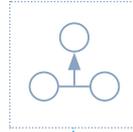
Off-the-shelf support for various schemes – including SEPA Instant via EBA RT1, ECB TIPS, Iberpay and Equens, UK Faster Payments, Hungary GIRO, Hong Kong Faster Payments and Argentina Instant Payments.

Scalable, performant platform – cloud native, next generation architecture

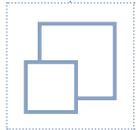
Features



**24/7/365
real-time processing**



**Supports third party alias/proxy
address resolution**



**Highly available and
scalable solution**



**Can work with any Fraud and
Screening solution, but pre-
integration is available with
Temenos FCM for fraud and
screening**



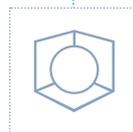
**Online update/upgrades to
minimize downtime and provide
high availability**



**Available as a SaaS solution,
Cloud or on premise solution**



Omni channel support



**Can work with any Core Banking
solution (3rd party or Temenos
Transact)**



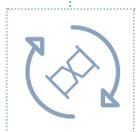
**Configurable ISO20022
business workflows**



**Out of the box integration with
Temenos Transact or deployed
embedded with Temenos Transact**



**Real-time status tracking and
balance updates**



**Real-time monitors, dashboards
and enquiries**



**Fully automated exception
handling (supports automated
rejections, investigations etc.)**

**Supports domestic and
international schemes in a single
solution**

Benefits

Offer real time digital customer experience with 24/7/365 instant payments and real time tracking and balance updates

Reduce costs with faster implementation enabled with easy integration (APIs) and pre-configured solution

Future proof solution that can be easily changed to adapt to scheme and regulatory changes

Take advantage of the technology innovations of the market leading Temenos platform

Supports multiple clearings and networks in a single Universal solution, thus increasing Return on Investment – clients can process instant, batch and high value payments together.

Faster time to market with pre-configured Model Bank, easy integration with APIs and deployment of specific components. Solution also offered as a SaaS service to support quicker implementation

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.

©2020 Temenos Headquarters SA - all rights reserved. Warning: This document is protected by copyright law and international treaties. Unauthorised reproduction of this document, or any portion of it, may result in severe and criminal penalties, and will be prosecuted to the maximum extent possible under law.



TEMENOS
THE BANKING SOFTWARE COMPANY