



TEMENOS
THE BANKING SOFTWARE COMPANY

TEMENOS DIRECT BANKING

*A Direct Path to Making
Banking Better*



Launching a new bank and bringing fresh, innovative thinking to an establish industry, is no small task. You need to balance speed and cost predictability all while ensuring your mission of making banking better is not lost in the process; however, Temenos can provide a *direct* path forward.

Temenos Direct Banking is a cloud based, SaaS offering, pre-configured to create a superior banking experience, fast, while still allowing you to manage costs as you grow.

With Temenos Direct Banking you'll be able to:

70+
CHALLENGER
BANKS GLOBALLY

1,300
LIVE US CLIENTS

\$1.1B
R&D INVESTMENT



Start Fast, Stay Fast

The out-of-the-box solution includes everything you need to go-live fast and rapidly create a differentiated and superior banking experience. Once launched, you can add additional functionality from Temenos' extensive catalog of banking solutions and third-party services.



Invest as You Grow

By aligning your costs to your business growth, you can start where you are and ramp up your technology costs and capabilities as your business volumes and revenue grow.



Add New Products Quickly

The rich functionality of Temenos Direct Banking enables you to rapidly design and release new products.





Bring Your Version of Banking to Life

The scalable nature of the solution enables your vision for banking to be brought to life. Be adventurous in developing new and baseline products. Release them to the market fast, and scale up and down as you go.



Increase Security

Leverage the proven credibility of leading cloud providers to ensure that your customers' data is secure, enabling you to focus on launching your business fast and attracting customers.



Compliance Assurance and Access to Experts

Temenos Direct Banking includes access to Compliance Advisory Services, a team of highly qualified, CRCM certified, experts who are there to address your federal and state compliance questions. The team also works diligently to ensure regulatory requirements are embedded in the product. Annually, an independent compliance review is performed, as well as a SOC1 Type II and SOC2 Type II audit.



VARO MONEY First Digi-Bank Granted a Charter:

When looking for a core banking platform, we weren't just looking for a vendor and a system, we wanted a provider that would truly partner with us in order to achieve our vision. They needed to show that they continually invested in the platform, and that they would provide the cutting-edge technology to support our current product set and long-term growth strategy. Temenos was able to demonstrate that they had the commitment and world-class technology to support a strategy that was customer-centric instead of product-centric, and deliver on the real-time, omni-channel experience we are crafting for our customers"

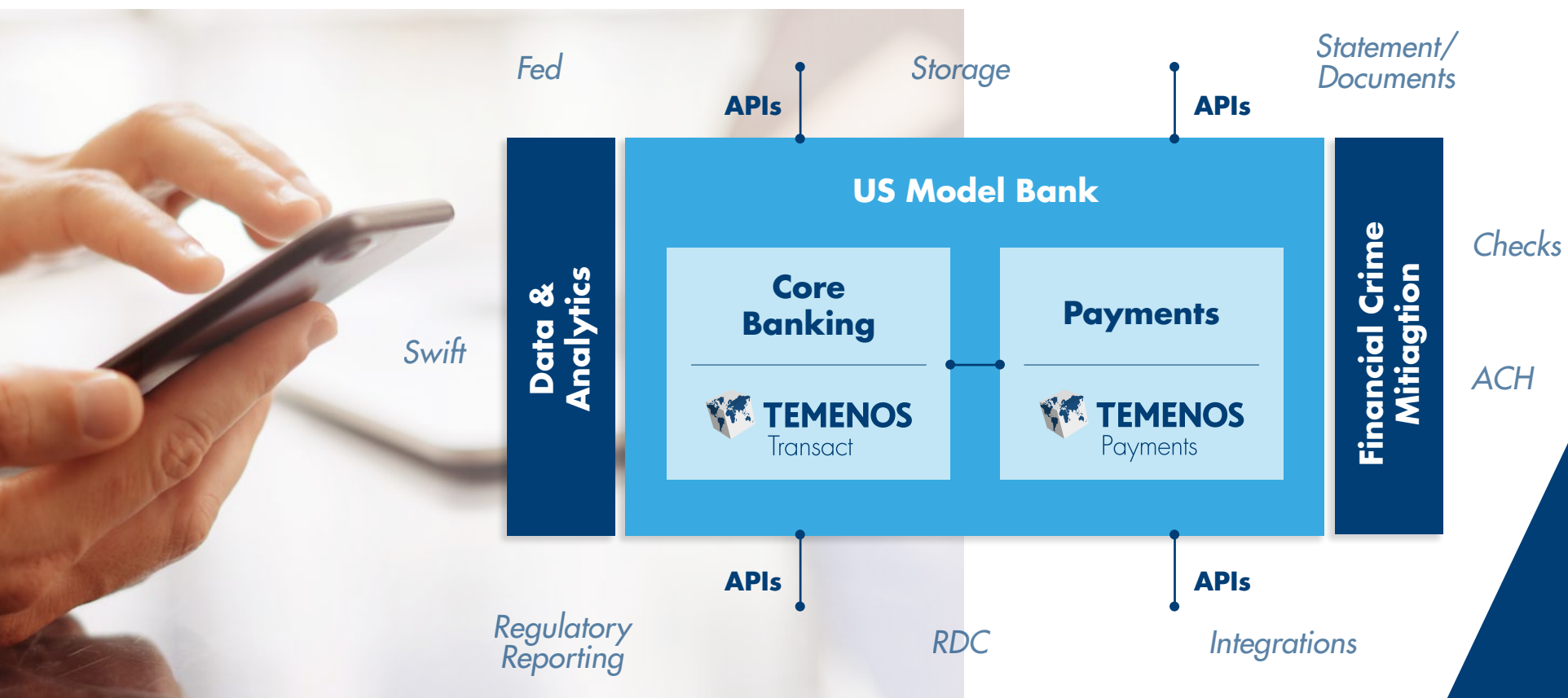
– Colin Walsh,
CEO & Co-Founder

Varo

Temenos is here to ensure you launch successfully and will remain invested in the partnership as you continue to expand your strategy – your success is our success.

The core of the platform is built around the Temenos Transact core banking and Temenos Payments solutions, augmented

with open APIs that allow for integration to external solutions. A set of pre-built connectors are included with Temenos Direct Banking to ensure you have a solid foundation of services within your financial ecosystem.



TEMENOS

Need more from Temenos?

No problem – it's a partnership. As your business model grows, we have a path to get you there. We are always happy to discuss adding additional products and services while working with you to balance needs and timelines.

Contact us to learn more about Temenos Direct Banking.

GET STARTED