



**TEMENOS**  
THE BANKING SOFTWARE COMPANY

# Supporting the Challenger Changemakers

Challenger banks want to build a presence quickly and efficiently in their market and become “Changemakers”.

Temenos has proven experience in delivering innovative technology and successful SaaS banking solutions, to more than 70 challenger banks, through The Temenos Banking Cloud. We are proud to offer them a foundation to launch their new banking services and to support their growth.

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**70+ Challenger Banks Choose Temenos**

# 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 business capabilities 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 and consuming our software through the Temenos Banking Cloud.

Our customers have gained **regulatory approval** and many have been granted banking licenses allowing this expertise to be leveraged by new customers wanting to establish themselves, anywhere in the world.



**myLife**myfinance

“With our old systems, it would take between 24 and 48 hours to complete the customer acquisition cycle. Now, due to the STP and integration capabilities of the Temenos platform, a customer can **submit their application online and open an account within minutes.**”

**Mark Sawyer,**  
General Manager, MyLife  
MyFinance (Australia)

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 **TSB**

“Using the Temenos Infinity technology, we ensure the customer is getting the right products and outcomes to suit their needs. Our partnership with **Temenos is already proving successful, since going live 40% of new customers have chosen to join us online, without needing to come into a branch.**”

**Hamish Archer,**  
General Manager – Technology,  
TSB (New Zealand)

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 **PBCOM**  
PHILIPPINE BANK OF COMMUNICATIONS

“With Temenos, we are building “digital-first” banking services for our customers they can access via their mobile devices. The Temenos SaaS platform will **enable us to bring new digital products and services to market much faster.**”

**John Howard D. Medina,**  
Chief Operating Officer, PBCOM  
(Philippines)

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**“The bank launches products 10x faster”**

— Openbank

# 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 are committed to delighting our customers by providing a **seamless, end-to-end experience across all channels**. With Temenos' advanced cloud technology, we will have the agility to bring new products to market and **differentiate the customer experience**."*

**Greg Boyle,**  
CEO, Virgin Money Australia  
(Australia)

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*"Getting the right product and the right service to the right customer at the right time, this is where the competitive advantage lies."*

**Melos Sulicich,**  
MD & CEO, MyState (Australia)

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Creates a Mobile-Optimized Customer Experience.

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*"The bank reached its five-year growth target in half the anticipated time"*

— EQ Bank

# 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**. 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 and security embedded into the Temenos Banking Cloud.

Temenos brings **continuous innovation** to Challenger banks by building our solutions with a micro-services architecture that allows them to update individual services separately.



“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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## Hume Bank

“**Temenos Infinity is the key for growth**, it allows our customers to join when they want, where they want and how they want, on their terms.”

**Jason Woolhouse,**  
Executive Manager – Digital Services, Hume Bank (Australia)

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## Beyond Bank AUSTRALIA

Enabling customers to open accounts with a few taps on their phone.

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

— Varo Bank

# 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 Banking Cloud 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.



“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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“When we seek guidance on system optimization, we have always received excellent support. It is a very valuable partnership for us and we have been particularly **impressed with the Temenos user forum** where we can meet other providers and gain insights into industry developments and best practices.”

**Thein Zaw Tun,**  
MD, CB Bank (Myanmar)

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“Temenos’ **open and API first architecture** will help us to continuously innovate”

— Flowe

# Proven at Challenger Banks Across the World

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Grupo Santander

 money

  
orange™  
bank

PEPPER.

 WeLab  
Bank

 EQ Bank

 PayPal

stc pay

flowe

FINCI

 GRASSHOPPER  
BANK

FlowBank

Varo

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 BARKO  
Loans

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 Bci  
seamos diferentes

myLife  myfinance

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To learn how Temenos can support your digital transformation,

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