


# temenos banking cloud

A group of mountaineers in colorful gear are standing on a snowy mountain peak. The sky is blue with scattered white clouds. The image is partially covered by a dark blue diagonal shape on the right side.

The open platform for  
Composable Banking.  
Get instant access to  
the most extensive set  
of composable banking  
services.

temenos



Our clients use the Temenos Banking Cloud to drive agility, new opportunities and cost savings through Composable Banking services. It offers the possibility to compose from the most comprehensive set of banking capabilities, augmented with capabilities from the Temenos Exchange marketplace.

## Innovate today on the Temenos Banking Cloud:



### **Build for change**

The Temenos Banking Cloud enables any financial services provider to compose granular services to address opportunities in the market like Banking-as-a-Service, Embedded Finance and platform banking, whether it's a clean sheet initiative or as part of an entire core modernization.



### **Broadest set of banking capabilities**

Compose from the broadest set of services across multiple segments ranging from front, to middle to back-office functions. All banking services are pre-assembled, to launch new offerings to your clients today through the low-touch SaaS platform.



### **Leverage SaaS**

Leverage continually updated Temenos SaaS services and be relieved of the management, maintenance, investments and focus that are required to run and change legacy technology on-premises and drive down TCO, organization complexity and operational risk.



### **Secure, compliant, and trustworthy**

Cloud computing for Banks comes with a highly regulated environment. Temenos is dedicated to investing in the required controls, certifications, accreditations, support services, security and assists banks in navigating in highly complex regulatory environments.





### **Any deployment**

The Temenos Banking Cloud utilizes cloud-native technology to create, extend and scale financial services provided as SaaS, on the cloud, and even on-premises. The Temenos Banking Cloud is available on all major cloud platforms where we work with Amazon Web Services, Microsoft Azure and Google Cloud Platform, Alibaba Cloud, and Red Hat OpenShift.



### **Single code and configuration base**

Size agnostic, segment agnostic, deployment agnostic, database agnostic, location agnostic, type agnostic: Temenos caters for the banking industry in any way or form, from a single code- and configuration base – driving higher margins, competitive edge and profitable growth.



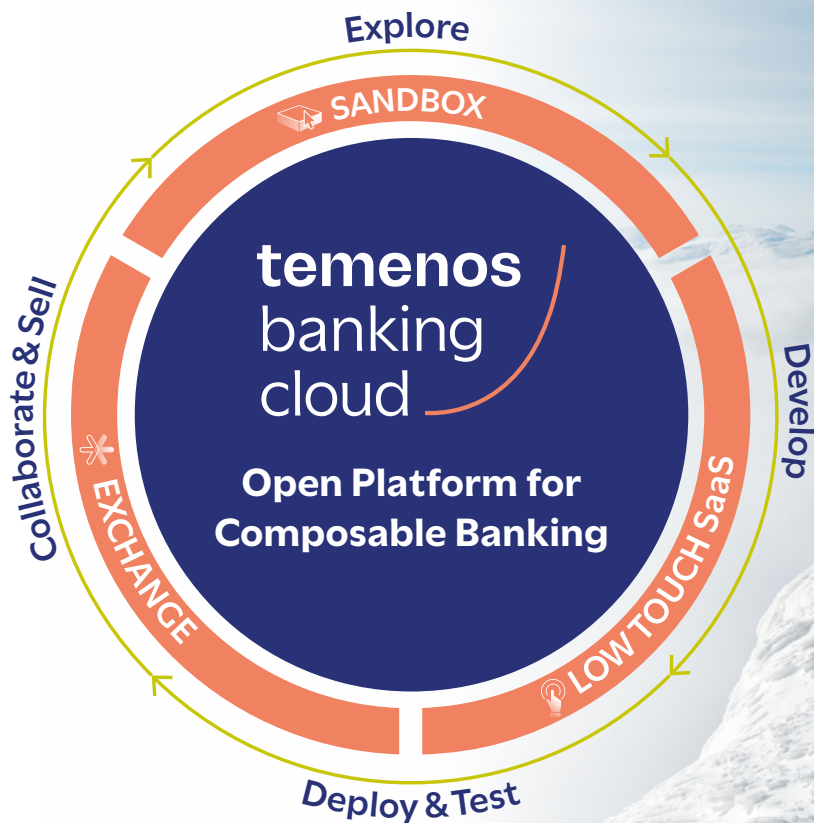
### **Composable banking**

Leverage the plug-and-play nature of Composable Banking: Compose from pre-integrated services. Tap into innovative Explainable AI capabilities, Financial Crime Management, Data analytics and leverage our Temenos Exchange partners to create winning financial services.

**The Temenos Banking Cloud offers the freedom to compose banking services as embedded finance and Banking-as-a-Service are becoming mainstream. The Temenos Banking Cloud enables any financial institution to design, distribute and manage a new breed of banking offerings in any business model, at scale and from one single platform.**

Accessing cloud computing via Software as-a-Service (SaaS), is proven to directly translate to less upfront capital expense and reduced IT overheads, offering a simple alternative to accessing enterprise level IT without the associated costs.





## Temenos Banking Cloud

### Agility and time-to-market

Open banking requires banks to connect fast and seamlessly with ecosystem partners, where they provide the agility to scale on demand, enable rapid product launches and deploy with a click of a button.

### Hyper personalization

The Temenos Banking Cloud provides extensive no-code and low-code tooling, to easily adapt and extend services.

### Enable Progressive Banking Modernization

Take hardcoded applications from the existing legacy core landscape and recreate them from separate, composed cloud services, that can be deployed on a modern cloud platform and decommission the workloads in the legacy platform.

### Support Regulatory obligations

The Temenos Banking Cloud operates in complex regulatory environments. Our localized models with built in regulatory roadmaps as part of an extensive regulatory compliance program support you to meet your obligations.

### Data

Develop personalized propositions and provide valuable insights between ecosystem partners. Our clients use the Temenos Banking Cloud to aggregate and analyze open banking data in real time.

### Scale and resilience

Financial services require industrial-strength resilience with zero outages, to handle any surge in queries to seamlessly scale to demand.

### Security

Open banking exposes customers' personal and financial data to an increased risk of unauthorized access. Public cloud infrastructures and Temenos' cloud-native software provide comprehensive and proven security.

### Software-as-a-service (SaaS)

Consume the leading banking software on a subscription model directly from the cloud platform of choice, on a secure, continually evolving and self-service platform.

# Temenos Banking Cloud

Instant access to the most extensive set of composable banking services



## Seize the opportunity

Find out more about how the Temenos Banking Cloud can optimize your capabilities. To hear more contact us at [sales@temenos.com](mailto:sales@temenos.com) or visit [temenos.com](https://www.temenos.com)

### About Temenos

Temenos (SIX: TEMN) is the world's leading open platform for composable banking, creating opportunities for over 1.2 billion people around the world every day. We serve two-thirds of the world's top 1,000 banks and 70+ challenger banks in 150+ countries by helping them build new banking services and state-of-the-art customer experiences. The Temenos open platform helps our top-performing clients achieve return on equity three times the industry average and cost-to-income ratios half the industry average.

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

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