The trusted SaaS in banking providing instant access to the most extensive set of composable banking services.
The Temenos Banking Cloud is the trusted SaaS to deliver the stringent requirements of the financial services industry and provides access to a leading breadth & depth of banking capabilities to compose exceptional experiences.

Innovate today on the Temenos Banking Cloud:

**Build for change**
The Temenos Banking Cloud enables any financial services provider to compose banking services to drive new revenue streams, Banking-as-a-Service, embedded finance, and digital transformations, ranging from greenfield initiatives to an entire core modernization.

**Broadest set of banking capabilities**
Compose from the broadest set of services across retail, wealth, corporate, and SME, that are pre-composed, pre-wired, and pre-tested to deliver easily, safely, and frequently to your customers.

**Leverage Software-as-a-Service**
Leverage continually updated Temenos SaaS services. Drive down TCO, organization complexity and operational risk by relieving your teams of the management, maintenance, investments and focus of running and changing legacy technology on-premises.

**Secure, compliant, and trustworthy**
Cloud computing for banks comes with a highly regulated environment. Since the launch of the first SaaS client in 2011, Temenos is dedicated to investing in the required controls, certifications, accreditations, support services, security and assists banks in navigating in highly complex regulatory environments.
The Temenos Banking Platform

Through the SaaS of the Temenos Banking Cloud, our clients get access to the capabilities of the Temenos Banking Platform: The single platform where Temenos invests an industry leading R&D to serve any bank, in any region, for any segment.

### Any deployment
The Temenos Banking Platform utilizes cloud-native technology to create, extend and scale financial services provided as SaaS through the Temenos Banking Cloud. For other deployment options, the Temenos Banking Platform is available on 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. Design, distribute and manage a new breed of banking offerings in any business model, at scale and from one single platform.

### Progressive Banking Modernization
Through Progressive Banking Modernization our clients can re-compose monolithic technology into modular banking services on the Temenos Banking Cloud: Create the pathway to a modular technology landscape and deliver agile financial services in days or weeks instead of months or years.
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.

Continuous updates

Temenos offers automated annual upgrades to easily access evolving capabilities and platform features.

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.

Temenos Exchange

Offers a growing ecosystem of curated, assessed, and integrated tech providers including cards, digital identity, payments, origination, regtech, and sustainability services.

Scale and resilience

Industrial-strength resilience with zero outages, and elastic scalability for extreme demand and efficiency, as proven in our annual benchmarks.

Carbon emissions calculator

Gain carbon impact insights from using Temenos Banking services to track progress towards sustainability targets and to comply with growing climate-related regulation. The ESG calculator is embedded into the Temenos Banking Cloud portal.

Proven, trusted & certified

Aligned with industry standards and regulation, Temenos is certified for ISO/IEC 27001, 27017, 27018 and SOC 1, 2, 3 reports are available.

Powered by leading hyper scalers

The Temenos Banking Cloud is available on Amazon Web Services and Microsoft Azure, helping our clients leverage the innovation, resilience, and security of the leading hyper scalers for financial 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 or visit 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