

# Planning the future together with Temenos and IBM

## Building a sustainable, future-proof bank

The new generation of customers want easy, seamless and intuitive banking experiences. The mainstream acceptance of technologies like cloud and artificial intelligence are making this possible.

But with opportunity comes risk: pressure to compete with fintechs, big tech and challenger banks is becoming more intense. How banking happens, where it happens and who it happens with is fundamentally changing.

To harness the power of new business models to grow your business you need to modernize banking systems and become digital-first, offering quick and easy access to key banking services. You may want to leverage latest technology to maximize the ability to protect customer privacy and mitigate the latest cyber threats.

## Temenos and IBM: Helping large banks modernize and reduce costs

To improve client experience and satisfaction as well as privacy and response times, you need an open banking platform. A banking platform that's composable, extensible, data-driven and capable of powering any business models you chose.

Temenos banking platform can easily integrate into an existing IT landscape, while IBM LinuxONE is engineered to deliver the highest level of security, resilience and data-driven customer engagements. Combined they can help you to easily upgrade your technology without disruption to mission-critical workloads.

Together, Temenos and IBM LinuxONE can help you progressively move to a modern, composable architecture in a safe, predictable and scalable way, while reducing total cost of ownership and meeting your ESG obligations.

Temenos open banking platform running on the new LinuxONE servers can operate at a fraction of the cost of general-purpose servers.

Leverage the performance of Temenos banking platform on IBM LinuxONE to help mitigate the risk and modernize with Temenos and hybrid cloud.



## Reduce your carbon footprint, improve efficiency and lower costs

Temenos open platform on IBM LinuxONE delivers a greener and leaner architecture to meet the needs of a profitable and sustainable business. LinuxONE's high performance translates into a leaner architecture, with lower infrastructure and maintenance costs. Furthermore, banks moving to Temenos open platform on LinuxONE can select from several commercial databases. Consolidating core systems and servers, Temenos and IBM can help you become more efficient and meet your ESG goals.



## Deliver consistent service and massive scalability

Deliver differentiated and personalized banking services in real time that your current systems simply can't deliver. Temenos core banking on IBM Linux boosts profitability per client, accelerates the adoption new banking products, and increases loyalty.



## Offer privacy protection and cyber-resilience

With Temenos on IBM LinuxONE, you can benefit from next-level data privacy, as well as critical protection against data breaches and cyber-attacks. IBM LinuxONE protects data in use while providing end-to-end encryption. This provides businesses with a data protection strategy that underpins current and future cyber security protocols.

- IBM LinuxONE can run workloads of up to hundreds of x86 servers within a single high-performance system with up to 75% less energy consumption
- Temenos on LinuxONE can help you lower your Total Cost of Ownership (TCO) over three years by up to 60% at 1000 TPS versus the compared x86 alternatives

# Get in touch

To find out more on how to modernize your technology stack, please contact [info@temenos.com](mailto:info@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 over 3000 banks from the largest to challengers and community 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, please visit [www.temenos.com](http://www.temenos.com)

## About IBM

IBM is a leading global hybrid cloud and AI, and business services provider, helping clients in more than 175 countries capitalize on insights from their data, streamline business processes, reduce costs and gain the competitive edge in their industries. Nearly 3,800 government and corporate entities in critical infrastructure areas such as financial services, telecommunications and healthcare rely on IBM's hybrid cloud platform and Red Hat OpenShift to affect their digital transformations quickly, efficiently, and securely. IBM's breakthrough innovations in AI, quantum computing, industry-specific cloud solutions and business services deliver open and flexible options to our clients. All of this is backed by IBM's legendary commitment to trust, transparency, responsibility, inclusivity, and service.

For more information, visit [www.ibm.com](http://www.ibm.com)