

# Temenos Technology

## Community Banking



Temenos Community Banking is focused on financial institutions which provide banking services to members of their communities.

It is used at over 300 client sites in 53 countries and offers a mature packaged version of Temenos software and implementation times as low as 12 weeks.

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Temenos Community Banking is used by clients starting up with no members or accounts, up to as many as 7m accounts, all with the same configuration.

Our clients benefit from the more than 20 years investment in providing community banking focused products and services.



# How We Address Your Goals and Challenges

## Increasing Productivity

The user experience is centered around a series of purpose-built dashboards which give easy-to-use lists of tasks and 360-degree member overviews.

This means that employees at Community Banks are more efficient and effective, and this directly translates into better service provided to members.

## Rapid Time to Market for New Products

The product design wizard allows mandated business users to create new products, particularly loan products, in a short period of time. Not only does this allow our clients to offer products which are better suited to their communities' needs, it also allows them to do so quickly, thus enjoying the advantages of being first to market.

## Increasing member satisfaction

The capabilities of the solution extend beyond transaction processing. There are specific capabilities ranging from money management assistance to flexible documentation creation and management which are designed specifically to increase member satisfaction in relevant markets.

## Digital solutions

From Member onboarding to applying for a loan or topping up an existing loan from the comfort of one's home are standard features, meeting the demands of the market. These are in addition to the account opening, payments, notification of travel, etc. supported in any digital channel. The digital capability is truly omni-channel, the back-office user sees what the member captured and vice-versa.

## Easy External Reporting

External reporting can often be difficult and inflexible when run from transactional systems. The solution is provided with an inbuilt relational reporting database feed which arranges data according to business need rather than system structure. This means that it is easy to connect third party reporting databases and report writing applications.



A man and a woman in business attire are looking at a device together. The man is on the left, wearing glasses and has his hand near his chin. The woman is on the right, also wearing glasses and looking down. The background is bright and out of focus.

## What Our Solution Covers

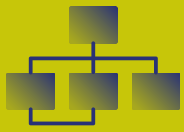
The solution is specifically aimed at the following financial sectors:

1. Credit Unions
2. Community Banks
3. Inclusive Banking Institutions
4. Non-Bank Financial Institutions
5. Small Banks
6. Start-up Banks
7. Banks with Financial Inclusion initiatives

We offer a preconfigured solution that is quick to implement, with most taking between 140- and 200-man days depending on the bank's requirements.

The solution can be deployed either on the Temenos Banking Cloud, a public cloud/private cloud or on-premise where a cloud deployment is not supported by national regulators.

# The solution provides banking capabilities covering the following areas:



Product Builder



Foreign Exchange operations



Savings Account



GL and Accounting



Retail/SME Loans and Deposits



Fixed Asset register



Teller



Reports



Payments and Funds Transfers



Digital Services





It also can operate on a 24/7 continuous basis, is fully multi- currency and provides support for multiple languages according to user and member preferences.

It has inbuilt digital channel capabilities which can be delivered either using Temenos' solutions or by integration to specialized third party offerings.

Automation at St Raphael's isn't limited to customer-facing services. Behind the scenes, Temenos Core Banking allows back-office teams to work more efficiently than ever. Claire Byrne confirms: "One of the impacts of the new solution that we didn't fully anticipate at the beginning of the project was just how much time it would save in the back office—, particularly around regulatory controls. Automation has allowed us to reduce manual processing by **around 85%**, which **cuts the risk of human error** and liberates our teams to **focus on value-added work.**"

**Claire Byrne**  
CEO  
St. Raphaels Garda  
Credit Union

# Community Banks and Credit Unions

These functionalities are delivered to support the Community Banks and Credit Unions:



Dividend Processing



Money Management Features



Member Onboarding -  
ensuring eligibility per common bond



Member-centric front office

## Additionally

As clients expand into other banking services, we also provide the following as an optional, additional service. By procuring additional capabilities in line with the strategy, without any technical complexity.

The functionality of the system can be extended by using the following optional capabilities:



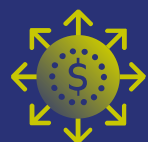
Trade Finance



Customer Data Protection



Guarantees



Open Banking



Money Market Instruments



Regulatory (IFRS9)



Country Model Banks  
(selected)



Get in touch  
For more information write to us at  
[sales@temenos.com](mailto:sales@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, please visit [www.temenos.com](http://www.temenos.com).

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