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Temenos LEAP

Unlocking years
of technology
Innovation

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Top Technology investment areas

Cloud Native Platform Arch.

- ✓ Cloud Native/ Cloud Agnostic
- ✓ High availability
- ✓ Elastic Scaling
- ✓ 15+ supported deployment stacks

Connectivity & Integration

- ✓ 3000+ Extensible APIs
- ✓ Out of the box configurable adapters
- ✓ 50+ Integration Patterns

Performance & Scale

- ✓ Linear scalability & performance
- ✓ 59% response time improvement
- ✓ 52% efficiency improvement
- ✓ 4x smaller carbon footprint

Security

- ✓ OpenID/OAuth2/ XACML
- ✓ Cloud Security Alliance Certified
- ✓ SOC2/3 Certified
- ✓ ISO 27001/ 27018/ 27017/ 22301 Certified

Extensibility & DevSecOps

- ✓ Online Upgrades (0 downtime)
- ✓ Extensibility using DevSecOps
- ✓ Automated Testing
- ✓ Low-Code / No-Code

Ecosystem

- ✓ 100+ Partner Solutions
- ✓ Pre-integrated & Quick to deploy
- ✓ Developer-Friendly API/ Events Portal & Docs

User Experience

- ✓ New Lighter, Faster Browser
- ✓ Customizable, API First/Developer friendly
- ✓ Reusable web components

Areas of evolution

		<R19	Now (R24)	Roadmap
Architecture		Layered Architecture	Loosely Coupled/Event Driven/MS Based	New Decoupled Banking Capabilities
Deployment		On-Prem/TAFC/jBASE	15+ Cloud Native*/Agnostic Deployment Arch/Java 11 /RDBMS	Serverless Cloud Deployment/ New stack tiers
Connectivity		Few APIs	3000+ APIs 250+ Events (BIAN) Developer Community	Native Event Streaming
Extension		Customization Hooks/Custom Events	Extensibility Framework 100+ Exchange Solutions	Unified Workbench (Web Based IDE)
Storage		jBASE/XML Type Storage	RDBMS/JSON & XML Type/Distributed Cache(REDIS)	Rollout across all products
UI/UX		UXP & Old Browser	Lightweight Angluar Transact Explorer (UUX)	Temenos Middle Office for User Agents
DevSecOps		Upgrade with Downtime/No Ops	Online Upgrades/IaC/ Packager/Monitoring	ZeroTrust/DevSecOps

* Please note that with Temenos Leap you will be ready for cloud and SaaS, however the deployment is on-prem
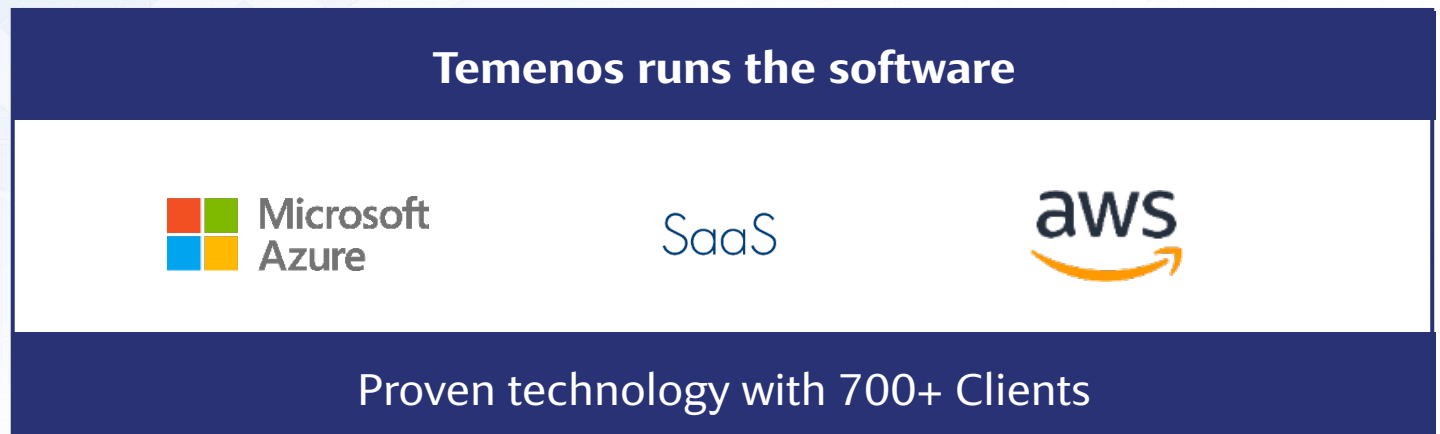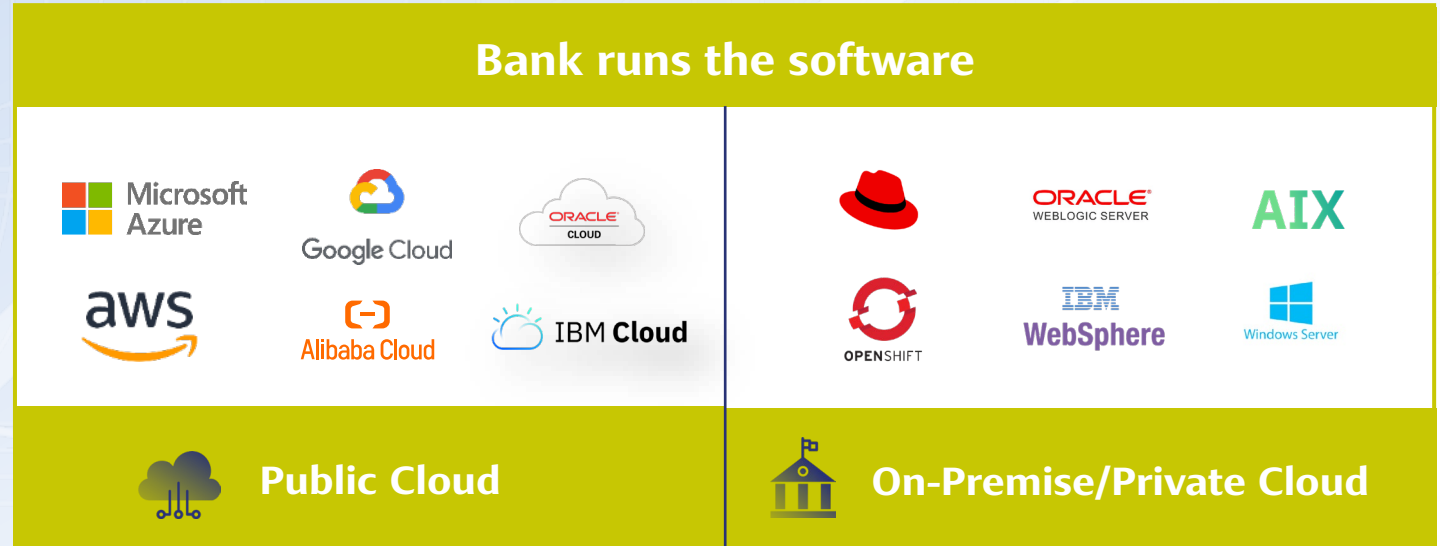
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Cloud Native Platform Architecture

Following and going beyond the 12 factor app for Cloud Native

1   One codebase, one application

2   API first

3   Dependency management

4   Design, build, release, and run

5   Configuration, credentials, and code

6   Logs

7   Disposability

8   Backing services

9   Environment parity

10 Administrative processes

11 Port binding

12 Stateless processes

13 Concurrency

14 Telemetry

15 Authentication and authorization

Bank runs the software

Public Cloud

On-Premise/Private Cloud

Temenos runs the software

Proven technology with 700+ Clients

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Connectivity and Integration
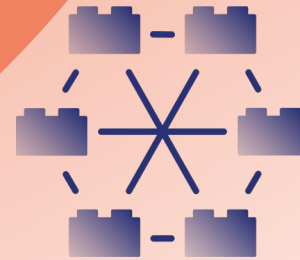
Facilitate Integration
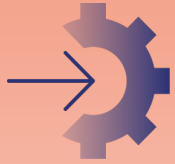
Open APIs

- Consumed by channels & real-time systems
- 3000+ Business REST API End Points
- Driven by Open API Specifications (OAS) leveraging Swagger

Event Driven Integration

- System to system real-time integration
- XML/JSON structured messages via MQ, JMS
- Integrated via standard ESBs & Middleware

Data Event Streaming

- Stream data to analytics & big data platforms
- Pub/ Sub, high throughput, low latency

Files

- Legacy bulk data transfers
- Extract & Consume fixed length, CSVs
- Trigger same real-time business functions

Adapter Framework

- 50+ Integration Patterns
- Based on Apache Camel
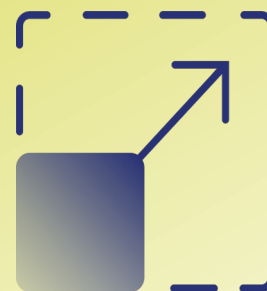- Configurable out-of-the box adapters

Code

- Documented APIs
- Java/Python
- Upgradable

Reduce implementation time & complexity with out of the box configurable adapters

Performance and Scale

2023 Benchmark Results

✓ End to End Solution

✓ Greater mix of transactions

✓ Full stack including Extensibility Framework

FASTER

GREENE R

150,000 tps

100M Customers, 100M Accounts, 200M Embedded Finance Loans

Microsoft Azure   MongoDB.
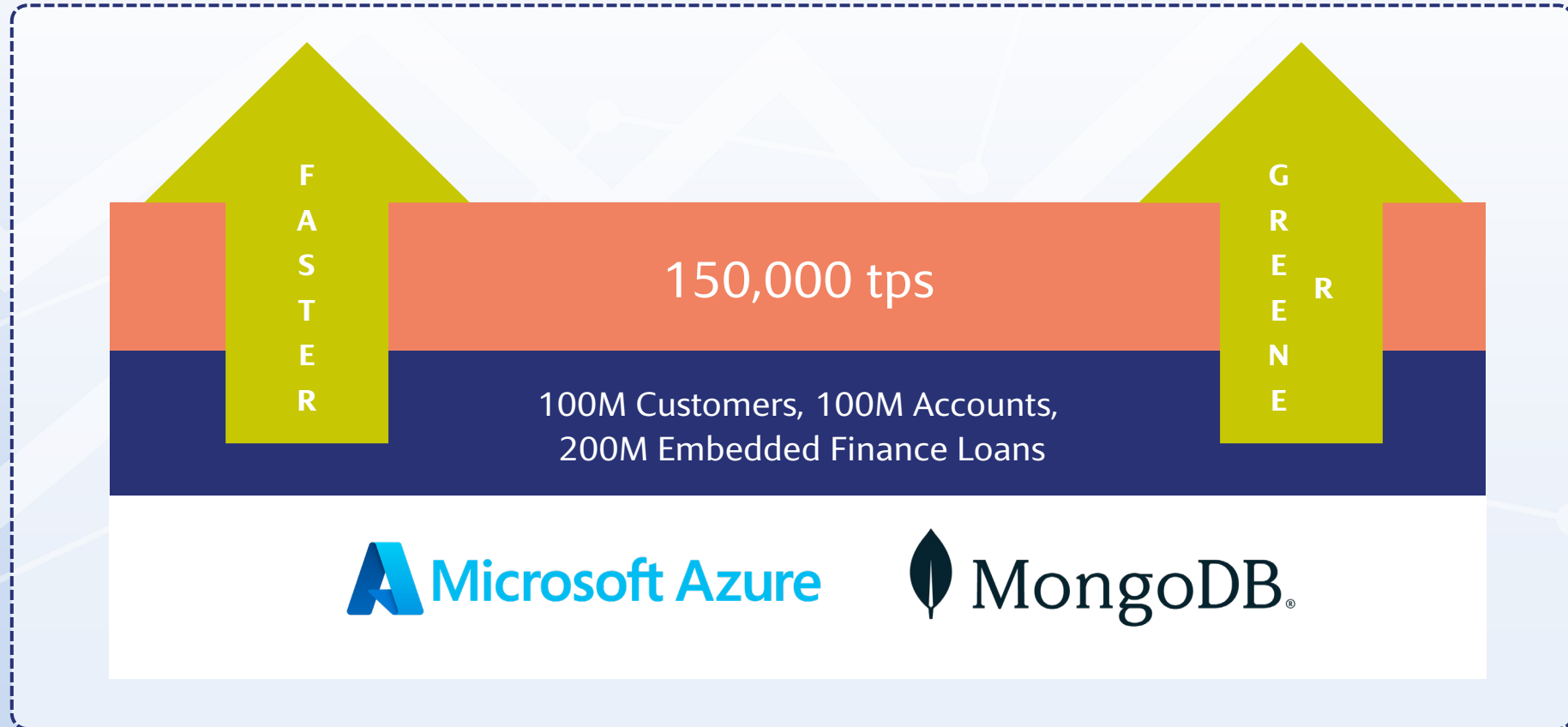
59%
Average response time improvement

21ms
Instant Payments response time

<10ms
Average query response time

52%
Like for like efficiency Improvement

Security

Security - Protection mechanisms & related standards

Authentication

BANK'S STAFF

Bank's IAM/SSO

OpenID Connect

OAUTH 2

JWT

BANK'S CLIENTS

SCA via 3rd party

Access Control

Temenos Security Management System

XACML

RBAC model

Privacy

TLS/HTTPS

Database Encryption

Private Networks

Monitoring

Posture Management

Cloud Workload Protection

Anti-Malware/Anti-Virus

Vulnerability Management

Security Monitoring

Auditing & Logging

Aligned with industry standards and regulation

ISO 27000-Series ISO 27001 ISO 27018 ISO 27017 ISO 22301

OWASP

SANS

AICPA SOC SOC 1 SOC 2

CSA cloud security alliance

PCi Security Standards Council

European Commission GDPR General Data Protection Regulation

Extensibility & DevSecOps

Extensibility – business values

Enables continuous updates and annual upgrades

Improves quality of service and availability SLAs

Enables DevOps and Cloud native practices

Minimizes risk and cost of upgrades

Standardization of tooling and practice to deliver customizations

Unlocks Temenos Ecosystem of pre-integrated solutions

Extensibility – workbench

Low –code web based IDE for extensibility framework

Configuration SDLC with GIT and Test Driven Development

Business configuration as code

Cloud or on-premise

Key extension capabilities

Data Extensions

Extend Data Model. Ability to extend the data model to capture and expose additional custom data fields. Also includes creation of new custom tables

Data Validation & Defaulting

Regex Engine/Python Scripting. Configuration of rules to validate and default API request fields.

Integration

API / Event framework / Adapter Microservice. Extension points for APIs and event streams as well as the ability to create new APIs

Applications

Application specific configuration. Configuration of application parameters via Workbench for SaaS, or through application specific user agents

Reporting

Operational Data Store. Ability to report the data for reporting/Enquiry /Analytics purposes from Operational Data Store (ODS)

Ecosystem

Growing Exchange Ecosystem

Exchange Today

85 Providers

105+ Solutions

181 In the onboarding pipeline

Core Banking & Infrastructure
abris, ACCELARIO, IMPACTSURE, EDGENEXUS, codat, Formpipe, IMS, MOROKU, ess Docs, Gresham, IMS, ReportingSoft, RTGS.global, ReportingSoft, signatys, SOFTWARE GROUP, touchpoint, STRANDS, SOFTWARE GROUP, sonect, touchpoint, UniQ, unblu, upSWOT, twixor, WISE

Digital Engagement
(logos included in Core Banking section layout)

Digital Identity & Security
authID.ai, #becrypt, exate, Entersekt, CYBERA, HID, iDPal, inpher, transmit security, KOBIL, nevis, UNIKEN

Payments & Cards
bud, Thunes, hysab kytab, MARQETA, APTAP, paymentology, QUALCO, SOFTWARE GROUP, PANNOVATE, SALTEDGE, tas, WISE

Regulatory & Compliance
APIAX, AXIOMSL, CYBERA, Edgelab, GREENOMY, newgen, InCountry, KHARON, Wolters Kluwer

PFM & Open Banking
bud, Enable Banking, Fireblocks, hysab kytab, SALTEDGE, STRANDS, tink

Wealth Management
Adviscent, APIAX, iway, Cygnetise, Edgelab, INVESTMENT NAVIGATOR, TAURUS, specitec, signatys, UniQ

Sustainability
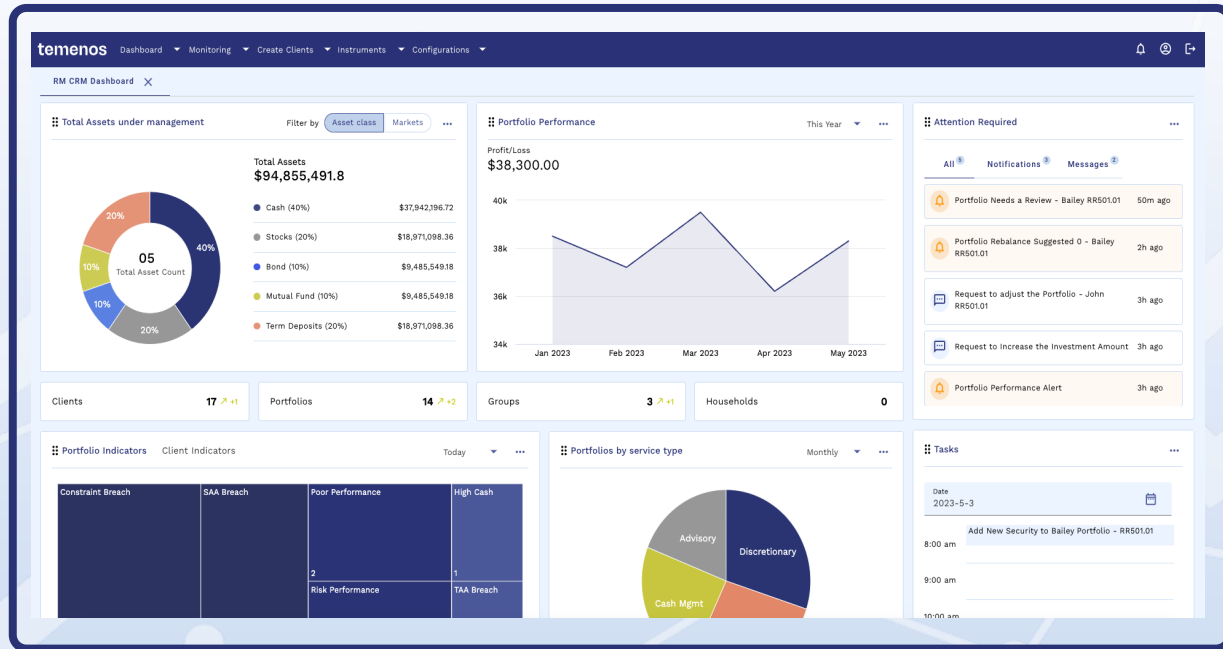bud, THE DISRUPTION HOUSE, gieom, GREENARC, GREENOMY

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User Experience

A faster, lighter browser

- Lightweight & more efficient
- Customizable, API First / Developer friendly
- Reusable web components
- Based on angular & UUX frameworks

Thank you!

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