

# Temenos

## Financial Inclusion

Offering enterprise-class core banking capabilities, preconfigured with extension applications to enable fast implementation and early return on investment.



Temenos Financial Inclusion is focused on financial institutions which provide banking services to people who are often excluded from mainstream financial services.

Used across diverse markets worldwide, it offers a mature, packaged version of Temenos software with implementation designed to support faster time to value.

### Built for inclusive banking at every stage

Temenos Financial Inclusion is trusted by institutions of all sizes. From those just starting out with no customers or accounts to institutions managing as many as 7 million accounts, all using the the same configuration.

It's trusted by microfinance institutions, credit unions, community banks, non-bank financial institutions, small and start-up banks, and those running financial inclusion initiatives. Designed for flexibility, it can be deployed in the public cloud or on-premises, and is built for fast implementation and sustainable growth.

### Key benefits



**Increased productivity:** Purpose-built dashboards help staff work more efficiently, with intuitive task lists and clear 360° customer and group overviews.



**Faster time to market:** Mandated business users can quickly launch new products, particularly loan offerings, using the built-in product design wizard.



**Improved customer satisfaction:** Go beyond transaction processing with specific capabilities ranging from money management assistance to flexible documentation creation and management, designed to meet customer needs and drive satisfaction in local markets.



**Open ecosystem:** A catalogue of ready-to-use APIs makes it easy to integrate with third-party solutions like Uniken for identity verification and Vermeg for regulatory reporting.



**Seamless digital experiences:** From customer or member onboarding to loan applications and top-ups, users can access services anytime, anywhere. These features, along with account opening, payments, travel notifications, and more, are supported through a truly omnichannel experience, with full visibility for both front-office and back-office users.



**Simplified reporting:** An integrated relational reporting database feed structures data around business needs rather than system architecture. This makes it easy to connect third-party reporting tools and applications, simplifying and improving external reporting from transactional systems.



**Integrated general ledger:** The solution includes a fully integrated general ledger, ensuring all transactions are posted and balanced in real time.

## Features

Temenos Financial Inclusion supports key banking functions across these areas:

- Product Builder
- Savings Accounts
- Retail/ SME Loans and Deposits
- Teller
- Payments
- Foreign Exchange Operations
- General Ledger and Accounting
- Fixed Asset Register
- CGAP Reports
- Digital Services



Temenos Financial Inclusion is a great solution because it is dedicated to microfinance institutions, and comes with many preconfigured capabilities that are distinct from traditional banking. So we can easily adapt to opportunities, which ultimately enables scalability.”

**Jacinta Kamemba,**  
Global Director of Digitization



For many of our customers, digital banking is their first experience with formal financial services. Temenos has made it possible for us to bridge that gap and provide them with safe, reliable banking.”

**Duleep Liyanage,**  
CIO



Temenos Financial Inclusion is available on Temenos SaaS. Our clients leverage our SaaS offering to access resilient, secure, and continually updated banking capabilities as-a-service, allowing them to focus on their customers and deliver at speed. Temenos SaaS offers the largest set of end-to-end banking services that are proven by banks around the globe across retail, business, corporate and wealth in over 30 regulated jurisdictions.

## Learn more about Temenos Financial Inclusion

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