

Temenos Money Movement & Management



Delivering advanced
accounts and payments
processing, out of the box,
for faster and smarter
money movement.

temenos

A single, pre-integrated platform that provides elevated, agile **payments, accounts, risk and treasury** for both domestic and international money movement and management businesses.

Temenos Money Movement and Management's next-generation capabilities, in combination with market-leading business functionality and our cloud-native API first platform, enables our clients to deliver lower-cost routings, quicker time to market for new products, faster payment delivery times, transparent and flexible account servicing, and improved customer experiences.



Key benefits

1. Replaces inefficient legacy solutions and infrastructures with a single, integrated and modern, functionally rich platform.
2. Enables the rapid set up of a new money movement business by supporting the key functionalities required, all pre-integrated, out of the box.
3. Optimizes processing to reduce costs and deliver service excellence to both retain existing customers and grow market share.
4. Supports the launch of new end-to-end tailored payment and account services products quickly to take advantage of opportunities in the market.
5. Seamlessly expand into new markets and jurisdictions to increase market reach, accelerate revenue growth and attract new customers.
6. Protects business assets and customers from the constantly advancing threat of hostile actors and market disruptions (operational risk management, credit risk management, counterparty risk management, fraud management etc).
7. Supports compliance with the latest regulations and new market services.
8. Deployment flexibility – on premise, SaaS, cloud & hybrid.



The challenge

Banks and payment service providers face significant challenges in successfully addressing growth opportunities in the money movement market. Legacy solution architectures, especially those combining multiple in-house developments with various vendor-sourced point solutions, are expensive to maintain and update, jeopardize the ability to meet regulatory deadlines, and increase the potential points of failure.

In addition, these fragmented environments contribute to:

- Slower time to market for new products with slower time to value.
- Reduced long-term future growth (lack of flexibility, scalability, territorial coverage).
- Lack of longevity without a strategic partner that is aligned with market and business growth.
- Failure to achieve regulatory compliance certification.
- Inability to protect the business and customers from bad actors, plus credit and operational risks.
- Lack of out-of-the-box, deep and wide functional coverage to support diverse customer needs.
- Lack of support for new market services and industry innovations to remain competitive and take advantage of new business opportunities.
- Lack of optimized processes based on market best practice (cost efficiencies).
- Unable to access large pool of cost-efficient skilled resources to ensure successful implementation program.

Based on Temenos Value Benchmark study, businesses that run Temenos payments and accounts servicing capabilities have*:

12%

higher STP rate

60%

lower payments investigation rate

82%

less time required for manual repairs

63%

higher payment growth rate

53%

lower payment error rate

29%

lower time-to-market for new products

*Compared to businesses that do not run Temenos payments and accounts servicing.

Features

Extensive set of functionally rich features

To maximize your success in today's highly competitive money movement market, you need a broad range of powerful features and functions capable of addressing diverse and evolving business and customer demands.

Order initiation:

Define and manage transaction onboarding through configurable services including APIs, bulk files, and manual input.

Hold and manage balances:

Comprehensive set of account services including multi-currency, virtual, nostro/vostro, ledger/sub-ledger, cash management, pooling and netting.

Covert and manage FX:

Automated FX rate services, treasury deal capture, and real-time liquidity management.

Payment processing:

Scalable and dynamic orchestration, execution, and smart routing of domestic and international payment types, customer fees and charges.

Settlement:

Flexible funding methods for settlement accounts, multiple currencies, configurable workflows, and automated refunds and returns.

Reporting and analytics:

Real-time updates, status tracking, and dashboards. Notifications and alerts, audit trail, time stamping, status changes and data streaming, payment and account data warehouse and analytics.

Regulation and compliance:

FRM, IFRS 9, ISO 20022, local and international tax rules.

Risk and fraud management:

Operational process monitoring, limits, exposures, counterparty risk. Financial Crime Mitigation including anti-fraud, AML, sanctions, and KYC.

Tooling and technology:

Configurable product design, Extensibility Framework to differentiate, Workbench to deliver frequent change, and Packager to manage efficient CI/CD processes.

Cards:

Including card management, issuing and acquiring via the Temenos Exchange, with a comprehensive set of interactive API integrations for other providers.

Added value:

Additional services - customer onboarding/KYC, digital channels, and banking services.

Explore our success with Money Movement & Management

FINCI

zain CASH



It took us only four months from signing the contract to facilitating the first transaction in Temenos. That's a pretty short time to market and was a real wow moment for us."

Mihails Kuznecovs, Chief Executive Officer at
FINCI



We wanted to scale very quickly. Zain Cash was already processing over 100,000 wallet transactions a day. Regulation in the country and consumer behaviour are both changing. We wanted a system that is agile so we can introduce new products easily and scale quickly."

Yazen Altimimi, Chief Executive Officer at
Zain Cash

To find out more

Contact Temenos

About Temenos

Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class modular solutions, we are modernizing the banking industry. Banks of all sizes utilize our adaptable technology – deployed on-premises, in the cloud, or as SaaS – to deliver next-generation services and AI-enhanced experiences that elevate banking for their customers. Our mission is to create a world where people can live their best financial lives.

For more information, visit www.temenos.com.

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