# Temenos Core for Business

Temenos Core for Business Banking provides cutting- edge functionality that enables banks to create innovative and personalized banking products targeting all Business Banking customers.



## Offering world-class products

Temenos Core Banking for Business enables your institution to offer personalized, customer-relevant products, while allowing for lower operational costs and increased Return on Equity (ROE) with a functionally rich, flexible, and agile core processing engine.

Quickly adapt to market conditions and needs, even during adverse conditions with a rich product lifecycle management functionality which offers scalability, resilience and margin optimization whether the solution is deployed on SaaS, Cloud or on-premise.



#### Who we serve

Temenos for Business Banking enables banks or financial institutions to deliver value to their small, medium and large business customers across the entire lifecycle, from onboarding to servicing either as a SaaS-first or on-premise end-to-end solution.

The solution is a front-to-back integrated core banking system with individual deployable components that cover all the micro-segments of business banking. Financial products are easily configurable using the product building capabilities and individual components or pre-defined out-of-the box product solutions are available covering Current and Savings accounts, Fixed Term deposits, and a variety of Lending products to suit your business needs.



### Features and benefits of Temenos Core for Business Banking



An innovative and customizable product engine that enables fast time-to-market and product differentiation.



A centralized product catalog for all products and services across the enterprise, offering a "single source of truth" across the organization.



Specific, customizable, Model Bank Lending products for Business Banking.



Unsecured and Secured Lending, variable terms.



Flexible relationship-based pricing drives customer retention through targeted pricing and individual pricing arrangements.



Award-winning technology framework coupled with a modern, open, secure, scalable, and modular architecture.



Providing Financial Institutions with the capability to offer all payment types whether domestic or international in a central processing hub with a very high degree of straight-through processing.



Asset Finance: Provides Operating and Finance Lease business capabilities. An integrated solution with customizable components, enabling fast time-to-market and product differentiation.

Temenos Core for Business Banking helps banks and financial institutions achieve:

- Increased customer retention and improved customer loyalty.
- Increased cross-selling opportunities are driving profitable growth.
- Build lending strategies to help your clients' businesses grow and scale.
- · Enable neo-banks to offer new business banking propositions at pace.
- · Leveraging data to provide deep customer insight and business value.
- Business agility, fast and efficient product building, and faster time-to-market.
- Innovative, customer-centric offerings for competitive differentiation.
- Cost efficient core banking to drive company-wide efficiencies.
- Reduction in IT operating and maintenance costs.
- · Low risk to the business and reduced total cost of ownership.

#### Available on Temenos SaaS

Temenos Core for Business Banking 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.



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