

Temenos Treasury

Redefining treasury and risk management with real-time insight, efficiency, and resilience for modern banking.

Designed to meet the complete needs of today's international treasury, our solution helps banks reduce risk, improve profitability, and safeguard compliance. Covering front, middle, and back office on a single platform, it uses automation, analytics, and straight-through processing (STP) to optimize liquidity, and ensure business lines are funded, while fully leveraging financial markets. The result is a treasury that is secure, stable, and cost-efficient, supporting the bank's ability to serve customers with confidence.

The Temenos Treasury advantage

Built for resilience and growth

- Optimize capital and liquidity to strengthen stability and fund new opportunities.
- Reduce risk with real-time monitoring and advanced limit controls.
- Safeguard compliance with international regulatory standards, including IFRS 9 and OTC clearing.

Efficiency at scale

- Automate front-to-back processes with STP.
- Reduce IT complexity and cost through a single, integrated platform.
- Simplify operations with user-configurable workflows and seamless connectivity to market data providers.

Clarity and control

- Gain full visibility across trading and banking books in real-time.
- Access real-time insight into positions, exposures, and profit & loss.
- Empower smarter, faster decisions with analytics and scenario modeling.

Powered by one platform

- Cloud-native and cloud-agnostic technology for scalability and flexibility.
- Proven security, resilience, and performance, trusted by over 950 core banking and 600+ digital clients worldwide.
- Open APIs for effortless integration with market systems and fintech partners.

The market challenge

Treasury is no longer a back-office function. It sits at the heart of resilience, profitability, and growth. Yet many banks still struggle with outdated systems, fragmented processes, and rising complexity. Recent studies highlight the scale of the challenge:

- **Over-reliance on manual processes**
In Strategic Treasurer's 2024 survey, 73% of treasury teams cited manual workflows as a top operational hurdle, with 77% naming fraud and cybersecurity threats as their greatest concern.¹
- **Digital transformation is still a work in progress**
According to PwC's 2025 Global Treasury Survey, 36% of organizations continue to manage FX exposure manually, while approximately 40% have yet to adopt centralized in-house banking or payments models.²
- **Tech spend still focused on maintenance**
BCG reports that over 60% of bank technology budgets go toward "running the bank", leaving limited capacity for innovation or transformation.³
- **Untapped AI potential**
Just 25% of financial institutions have embedded AI/ GenAI into their core strategy, even though it is critical for customer interaction, fraud detection, lending, and compliance.⁴

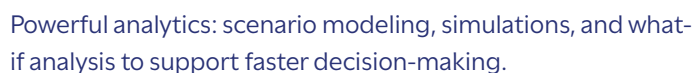
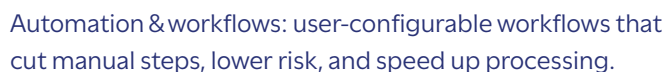
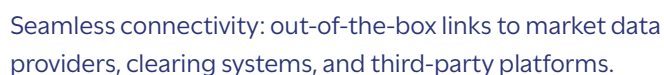
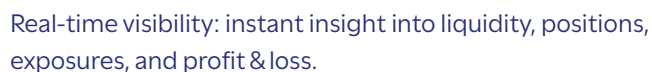
¹ 2024 Treasury Perspectives Survey, Strategic Treasurer

² 2025 Global Treasury Survey, PwC

³ Tech in Banking 2025: Smarter Tech Investment, Boston Consulting Group

⁴ For Banks, the AI Reckoning Is Here, Boston Consulting Group, 2025

Designed to give treasurers real-time control, efficiency, and confidence.

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Temenos Treasury 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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