

Temenos Payments Hub



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Advanced, Empowered
Enterprise Payments Processing

Temenos Payments Hub (TPH) is Temenos's next generation, universal payments engine designed to handle all account-to-account based payment types on a single, scalable, real time platform. It supports multi entity, multi currency, and multi jurisdiction processing, enabling banks to simplify, modernize and elevate their payments capabilities to compete and accelerate growth in the ever expanding and changing global payments market.

Already live in 100+ countries, its market leading coverage for local, domestic, regional and global clearing schemes is proven.

Leadership through advanced payment services:

- **Business / Corporate Payments**
- **Consumer Transfers**
- **Cross-border Remittances**
- **Agency Services**

Supporting:

- Instant
- ACH
- RTGS
- SWIFT
- Alternative Networks

High Value – Low Volume

Low Value – High Volume

Why Temenos Payments Hub?

- **Consolidate** onto a **Single, Highly Configurable Platform** for all your digital payment needs
- **Next Generation** – Scalable, Resilient, Open, Composable
- **Flexible Deployment Options** - Cloud (public and private), SaaS, on-premises
- **Time to Market** – Implementation speed, Rapid roll-out of new Products and Services
- **Customer-Centricity** – Targeted products, SLA Management, Prioritization
- **Optimized Functionality** – STP, Smart Services, Payment Cockpit,
- **Scheme Coverage & Compliance** – Market leading availability, multi-jurisdiction regulations
- **Empowered to Expand and Extend** – Expand to new business areas, Extend for additional functionality
- **Technology Roadmap** – Investment, Innovation, Continuous commitment to lead
 - #1 in banking for more than 20 years
- **Protection** – AML, Screening, KYC, Fraud, Operational Risk, Cybersecurity

Driving lower TCO and higher ROI

The market challenge

Banks, PSPs and fintechs face significant challenges in successfully addressing growth opportunities in the payments market. Legacy solution architectures, including multiple systems, are expensive to maintain and update, jeopardize the ability to meet regulatory deadlines, increase the potential points of failure, and limit the ability of the organization to innovate and outperform the market.

The constantly changing processing landscape requires:

- Seamless scalability to support ever-increasing transactional volumes
- 24*7*365 availability
- Real-time processing timelines and high STP rates
- Adaptation to ISO 20022 compliance standards and ability to leverage the data
- Real-time protection against bad actors and market volatility
- Engaging with customers where they are by embedding services in their business
- Ability to quickly embrace new market innovations e.g. tokenized money, alternative networks



**Banks using
Temenos Payments experience:**

12%
higher STP rate for
payments

60%
lower payments
investigations rate

82%
lower time required for
manual repairs

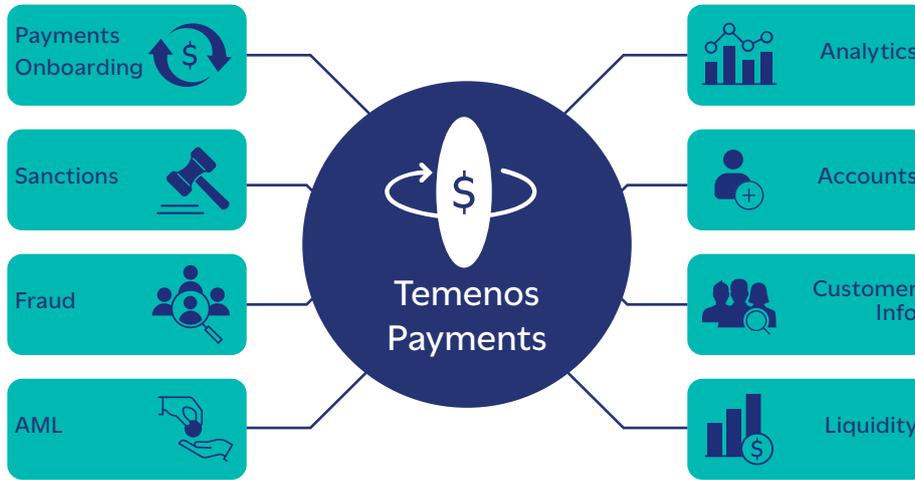
63%
higher year-on-year
payments growth rate

Temenos Payments Hub – Industry Leading Payments Platform

External payment clearing services Domestic – International

Functional Aspects

- ✓ End-to-end solution
- ✓ High STP
- ✓ Optimized journeys
- ✓ Financial crime protection
- ✓ Pre-built integration
- ✓ Compliant scheme SLAs
- ✓ Multiple schemes support
- ✓ Core agnostic



Technical Characteristics

- 24/7/365 real-time ✓
- Elastic scalability ✓
- Low friction ✓
- Low latency ✓
- API first ✓
- Deployment Flexibility ✓
- Extensible ✓
- Advanced monitoring ✓

Automated Payment Lifecycle Management Maximise payment processing efficiencies



Temenos Payments Hub – Characteristics

	24x7x365 availability		Multi-Entity, Multi-Timezone, Multi-Currency		Intelligent Routing, Business Segmentation, Prioritization
	Setup through configuration of rules & processes		Fully automated exception and timeout handling		Compatible with any core banking, fraud and screening solution
	Modelbank approach with configuration		Upload of clearing directories		Future date and time-controlled warehouse
	Real time dedicated dashboards		Enhance and extendable platform		Omni channel support
	Real time status tracking and balance updates		Variants of ISO20022 and settlement specifics		Solution for direct /indirect participant, Agency services



Temenos Payments Hub

With Temenos Payments, Hamilton Reserve Bank now has the capabilities to offer lightning speed cross-border payments to its global clientele. “We can process millions in client transactions every year. Temenos Payments gives us the scalability and sophisticated functionality that we need to provide real-time multicurrency payment options and handle large volumes of transactions quickly, efficiently, and securely,”

Ghassan Nasr

CEO of International Markets
Hamilton Reserve Bank

To find out more about Temenos Payments Hub

[Search Temenos Payments Hub](#)

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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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