

Temenos Corporate and Commercial Banking

Deliver faster, more consistent credit decisions across corporate and commercial needs on a single, scalable platform.

Designed for banks serving corporate and commercial customers, Temenos Corporate and Commercial Banking unifies corporate lending and commercial finance on a single core banking platform, placing the bank at the heart of the customer relationship.

By replacing fragmented systems with a consistent operating model, it improves speed, control, and transparency across lending portfolios, reducing cost-to-serve, strengthening risk and pricing decisions, while supporting scalable and profitable growth as complexity increases.

Why Temenos for Corporate and Commercial Banking



One unified platform

Brings corporate lending and commercial finance together on a single, integrated core banking platform, providing a consistent view of customers, exposures, and risk across corporate and commercial portfolios.



Operational efficiency at scale

Standardizes products and processes, increases straight-through processing (STP), and automates manual, paper-driven activities, helping reduce operational complexity, lower cost-to-serve and mitigate risk.



Broad lending coverage

Supports bilateral, business and government-guaranteed loans, syndications, leasing, commercial real estate, asset-based and cash-flow lending, as well as trade and supply chain finance, all delivered on one platform.



Built to grow and adapt

Accelerates time-to-market for new products and structures while scaling as volumes and complexity increase, helping banks innovate, optimize balance sheet and risk exposure, and grow profitably over time.

Corporate banks that run Temenos Core have:

13%

lower **TIME-TO-MARKET** to launch new products*

x1.2

lower **NON-PERFORMING LOANS***

18%

lower **STAFF TIME** spent on admin tasks*

* Source: Temenos Value Benchmark

The pressures reshaping corporate and commercial banking

As financing structures grow more complex and customer expectations rise, many banks remain constrained by fragmented technology and manual processes. The result is slower credit decisions, limited visibility across portfolios, and rising cost-to-serve, making it harder to scale lending efficiently and compete in real time.

 **Fragmentation limits visibility**
Inconsistent systems prevent a single view of customers, exposures, and risk across corporate and commercial lending.

 **Manual processes increase cost and risk**
Spreadsheet-driven workflows, manual data entry, and document handling extend cycle times and raise operational risk.

 **Speed and flexibility are competitive requirements**
Legacy platforms struggle to support new products, pricing, and financing structures at the pace customers expect.

You're in good company


The Temenos platform will enable Commerce to deliver innovative solutions for our customers today and well into the future."

David Roller, Chief Information Officer at Commerce Bank



Capabilities and benefits powering corporate and commercial banking

Banks can adopt Corporate Lending, Commercial Finance, or combine both to deliver a unified Corporate and Commercial Banking solution that improves efficiency, decision-making, and scalability over time.

 **Corporate Lending**

- Bilateral loans
- Syndications and participations

 **Commercial Finance**

- Business loans
- Government-guaranteed loans
- Leasing
- Commercial real estate
- Asset-based lending
- Cash-flow lending
- Trade finance
- Supply chain finance / factoring

Industry recognition

#1 best-selling software provider in 13 categories in IBSi Sales League Table 2025



Leader in The Forrester Wave™: Digital Banking Processing Platforms, Q4 2024



Leader in the Omdia Universe: Cloud-based Core Banking, 2023



To find out more about Temenos solution for Corporate and Commercial Banking:

[Explore Corporate Banking Modernization](#)

[View our solution](#)

Temenos SaaS

Temenos Corporate and Commercial 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.