

Temenos Composable Deposits Capability



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Flexible and Future-Ready Deposits

Temenos Composable Deposits Capability allows banks to rapidly launch and customize deposit products without disrupting system-wide operations. The composable approach helps banks overcome modernization challenges, such as prolonged operational impact, while significantly accelerating time-to-market. Built on cloud-native architecture, Composable Deposits strengthens operational resilience and allows banks to modernize progressively at their own pace – creating value earlier on in the process.

Why Temenos for composability?

Deep industry expertise

Temenos delivers true banking software based on over 30 years of global expertise and leveraging proven, domain-rich functionality from Temenos Core.

Easy to install

Rightsized capabilities align with standard banking domains, making out-of-the-box features simple to configure, deploy, and adopt.

Simple upgrades

Each capability is designed with clear functional boundaries and is packaged on its own, enabling quick and easy upgrades, without impacting other capabilities.

Rapid product innovation

Independent, API-first and event-driven capabilities allow banks to launch new offerings quickly as customer and market needs evolve.

Operational agility and scalability

Built on cloud-native architecture, Composable Deposits can be scaled up and down, based on demand, independently from other capabilities and increases the resilience of the bank's ecosystem.

Seamless integration

Open APIs and event-driven design ensure smooth integration with other Temenos capabilities—such as Product and Pricing Manager, Pricing, and Holdings—as well as third-party systems through clear contracts, enabling banks to curate their own technology ecosystem.

Cost efficiency

Composable architecture lowers total cost of ownership by reducing the overall technology footprint, simplifying upgrades, and allowing for independent scaling up and down, as well as reduced vendor lock-in.

Risk reduction

Disruption affecting one capability will not automatically affect others, reducing the risk of system-wide disruption.

Enhanced customer experience

Supports digital channels and origination workflows through APIs and events with clear contracts, enabling real-time data and processing, personalized services that deepen engagement, and better customer experiences.

What's driving banks to composability?

Banks are under growing pressure to keep their current, savings and term deposit offerings competitive while maintaining resilience and controlling costs. Traditional, monolithic core banking systems often lack the agility required to respond quickly to changing market demands or new technologies. Upgrades are typically complex and slow, requiring significant operational effort and causing disruption across other areas of the business.

Temenos Composable Deposits Capability addresses these challenges through API-first and event-driven architecture that operates independently and can therefore be modernized and tested separately from the rest of the banking operations. This differs from the conventional “big bang” modernization approach, where if one area of the system is upgraded, the entire system is affected.

Composable Deposits enables banks to launch products faster, customize them with ease, and upgrade without disruption. It is part of Temenos Composable Solutions, which can be deployed either as point solutions or as part of a broader landscape of Temenos or third-party systems.



Key capabilities & benefits



Multi-product configuration:

Create various types of deposits, including current accounts, savings accounts, term deposits, and multi-currency accounts.



Flexible pricing:

Use an external pricing tool, such as Temenos Composable Pricing Capability, or an in-house or a third-party solution to provide the pricing of current, savings and term deposit products, in terms of fees and interest rates.



Seamless account management:

Comprehensive lifecycle management including account opening, maintenance, and closure, supported by APIs for ease of integration with other systems.



Customizable terms and conditions:

Define terms for each deposit, such as minimum amounts, interest payment frequencies, and pre-closure penalties.



Granular control over features:

Enable or disable specific features for each deposit, such as overdrafts on current accounts, account statements, and additional services, providing tailored customer experiences.



Event-driven architecture:

Events are published following significant actions (like account creation or closure), facilitating real-time integration with analytics and reporting tools, and enhancing operational efficiency.



Multi-currency support:

Customers can maintain account balances in multiple currencies, catering to globally active customers who transact regularly across borders, and helping them reduce typical currency exchange costs.



Flexible product management:

Works seamlessly with Temenos' Product and Pricing Manager to ensure consistent product creation and management, making it easier to adapt to market changes and customer demands. It can also be integrated with an existing product management tool.

To find out more about Temenos Composable Deposits Capability:

Explore Temenos Composable Deposits Capability

Contact Us

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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