

# Temenos Copilot for Core

Do more with Temenos Core

Copilot for Core simplifies how banks use Temenos Core by enabling natural language interaction inside core workflows. It gives instant access to customer data, insights, and core capabilities, helping bank staff serve customers faster and product teams design and optimize products more efficiently — boosting productivity, speed, and customer satisfaction without added complexity.



## Key benefits

**Grow your banks' revenues** by discovering and understanding changing market needs and offering products that resonate with your customers. **Improve customer satisfaction and reduce operating costs.**

Embedding a gen AI-powered Copilot within Temenos Core makes the platform more intuitive and accessible for everyone. It enables business users to maximize core capabilities and uncover actionable insights by asking questions in natural language.

### Benefits for Banks:



**Build loyalty** by understanding your customers' behaviour and the opportunities this creates. Get easy access to customer insights in the Core to deliver the most relevant products.



**Grow revenues** by accelerating productivity and **reduce time-to-market** by enhancing staff skills and knowledge around product design across all core banking capabilities.



**Deliver operational efficiency** by generating test cases for happy and unhappy paths, and receiving support for regulatory compliance.

### Benefits for Bank Employees:



**Streamline the end-to-end journey when creating a new product** by getting support throughout the entire journey of creating a new product, from designing the right products to developing them in Temenos Core.



**Boost employees' knowledge and skills** with guided support on using out-of-the-box Temenos Core capabilities – helping them to understand the platform's full potential and configure customer-oriented products.



**Improve customer satisfaction**, replacing complex, multi-step navigation with simple natural-language questions, allowing users to serve their customers faster and access the right information instantly.

## The challenge

Retail banks operate in a very competitive environment with constantly evolving regulatory complexity and customer expectations. The need for faster delivery of personalized and relevant products is growing, and at the same time the pressure to improve operational efficiency, to increase revenues, and to comply with local regulations is getting more intense. At the same time, complex outdated core systems, with fragmented data require a lot of specialist's knowledge and time to drive actionable insights, thus delaying new product cycle and innovation.

To overcome this issue, banks are spending a considerable amount of money to modernize these platforms. Still, it is hard for them to fully breadth and depth of their functionality. Insights remain hidden across their multiple systems, documents, and sources, making it extremely hard to generate actionable insights. Bank employees need time-consuming training and manual processes that prevent them from optimizing their products and respond quickly to market opportunities.

With the use of Generative AI banks can now address all these challenges to offer a seamless experience that will improve customer satisfaction, enhance internal productivity, and comply with local regulation. Still, even with this technology available, there are cases where the business impact is marginal. The key to success is a system that is connected fully with each bank's system to read the data directly from their Core.

So, to remain competitive, banks need AI capabilities that are deeply embedded within their core system, accessible through natural language, and aligned to real banking workflows—turning data, insights, and system knowledge into a true competitive advantage.

Recent research conducted for Temenos shows that banks plan to improve their customer experience, offer new services, reduce costs, and modernize legacy systems. Specifically, their top three goals over the next year are to:

**46%** Invest in new technology to improve customer experience.

**35%** Offer new financial products/services.

**34%** Reduce operating costs.

The same research also indicates that banks are implementing gen AI to:

**64%** Improve their customer experience.

**58%** Enhance their customer support services.

**55%** Boost internal productivity.

## Features

- **Pre-configured and pre-integrated:** Trained with Temenos data sources (documentation, processes, learning material, Temenos Core Data) and pre-integrated with Temenos Core.
- **Modular and expandable:** Each AI tool is implemented as a standalone AI capability. Tailor your capabilities and add your own AI tools.
- **Secure:** Only authorized users can access data and get responses, based on their roles.
- **Transparent:** By linking to underlying data sources used to create a response, Copilot boosts confidence and allows you to dive in at your own pace.
- **Multi-channel:** Accessible via a standalone web client, Core Explorer, and Microsoft Teams.
- **Multi-platform:** Available for on-premise, Cloud, or Temenos SaaS customers.

## Temenos SaaS

Temenos Copilot for Core will be initially available for SaaS customers running on Azure, and for other Cloud providers in 2026.

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.

## Learn more

To find out more about Copilot for Core:

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