

Temenos Islamic Banking

Modern Islamic banking built on trusted Shari'ah-compliant foundations



Temenos Islamic Banking enables financial institutions to deliver fully Shari'ah-compliant services on a proven, AI-powered core banking platform. Supporting retail, commercial, corporate, wealth, and inclusive banking models, it combines digital and human interaction with advanced product capabilities and modern technology to deliver compliant, personalized offerings while improving operational efficiency, enhancing flexibility and accelerating digital transformation.

Why Temenos for Islamic Banking

Temenos provides a proven, Shari'ah-compliant solution designed to help Islamic banks address these challenges, improve efficiency, and support sustainable growth across their operations.



Proven Shari'ah-compliant foundation

Fully aligned with Shari'ah requirements and accounting principles, with configurable compliance to meet local regulatory needs.



Comprehensive banking coverage

Supports Islamic banking across retail, commercial, corporate, wealth, and inclusive segments within one operating model.



Flexible product innovation

Advanced product capabilities enable rapid introduction of new financing structures while maintaining compliance and control.



Digital and operational efficiency

Automation and streamlined processes reduce operational risk and deliver consistent customer experiences.



Proven scale and global expertise

Trusted by Islamic banks worldwide, supporting institutions of all sizes with a platform continuously enhanced through ongoing investment.



Innovation is integral to our success, and we invest heavily in research into combining leading-edge banking services with Shariah guidelines, Temenos fits right into this mix. With Temenos core banking, we have reduced time to market for new products by at least 30 percent compared to our legacy systems—which helps us to increase our appeal to consumers."



Ali Imran Khan,
Deputy Chief Information Officer
at Meezan Bank



Of all solutions we considered, Temenos offered the most comprehensive set of Islamic finance capabilities. We also noticed that many other leading banks in Saudi Arabia, Egypt and the United Arab Emirates run Temenos, which gave us a great confidence that Temenos could support us with expert resources in our region."



Spokesperson,
at Al Rajhi Bank

Challenges facing Islamic banks

Islamic banks operate in a complex environment shaped by regulation, competition, and rising customer expectations while supporting continued growth.

- **Complex Shari'ah compliance**
Maintaining consistent compliance, transparency, and auditability across products and profit distribution.
- **Fragmented systems and processes**
Disconnected platforms limit visibility, control, and operational efficiency.
- **Diverse segments and structures**
Delivering services consistently across retail, commercial, corporate, wealth and inclusive banking.
- **Innovation under compliance pressure**
Launching new products quickly without increasing operational or regulatory risk.
- **Rising digital expectations**
Customers expect seamless experiences across digital and relationship channels.

You're in good company



Key benefits

Temenos Islamic Banking provides a unified foundation enabling banks to deliver compliant, efficient, and scalable Islamic banking services across all customer segments.

- **Shari'ah compliance**
Configurable controls and profit distribution capabilities ensure transparency, auditability, and consistent compliance across Islamic products and financing structures.
- **Unified Islamic banking operating model**
Manage retail, commercial, corporate, wealth and inclusive Islamic banking within a single solution, improving visibility, operational control, and consistency across portfolios.
- **Flexible Islamic product configuration**
Rapidly design and introduce Shari'ah compliant financing structures, accounts and deposits while maintaining governance standards and reducing time-to-market.
- **Operational efficiency through automation**
Streamline processes, reduce manual intervention, and improve straight-through processing to lower operational risk and cost-to-serve.
- **Consistent relationship-led experiences**
Support seamless engagement across digital and human channels, delivering personalized Islamic banking experiences aligned with customer expectations.

Industry recognition



#1 best-selling banking software in 8 categories for 19th consecutive year in IBSi SLT 2024



#1 In the IBSi SLT 2025 across 13 categories, for 20th consecutive year

To learn more about Temenos for Islamic Banking:

Discover Temenos Islamic Banking

Read Islamic Banking success stories

About Temenos

Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class composable 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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