

Temenos Composable Retail Lending

Flexible, future-ready lending

Composable Retail Lending allows banks to rapidly launch and customize lending products without disrupting system-wide banking operations. The composable approach helps banks overcome common modernization challenges, such as prolonged operational impact, while reducing risk and costs.

Banks are under growing pressure to keep their consumer loans, mortgage loans and retail lines of credit offerings competitive while maintaining operational resilience and controlling costs. Traditional, monolithic core banking systems often lack the agility required to respond seamlessly 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. With Composable Retail Lending, banks can take a first step towards a more efficient path to modernization.

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 Lending can be scaled up and down, based on demand, independently from other capabilities, and increases the resilience of the bank's ecosystem.

Key capabilities & benefits



Multi-product configuration:

Create various types of retail lending products including consumer loans, mortgage loans and retail lines of credit.



Flexible pricing:

Use an external pricing tool, such as Temenos Composable Pricing Capability, or an in-house or a third-party solution to provide fees and interest.



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 loan, such as min/max amount, min/max term, and payment schedule.



Granular control over features:

Enable or disable specific features for each loan, such as penalty interest or charges, 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.



Flexible payment schedule:

Enables customers to personalize the repayment schedule and define payment holidays when in financial difficulty, or for seasonal workers.



Flexible overdue processing:

User-defined overdue statuses and configurable interest suspension options for each stage of overdue loans. Overdue status automatically changes, based on the defined rules, but allows manual adjustments when necessary.



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.

Explore Composable Retail Lending



Contact Us



To find out more about Composable Retail Lending:

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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