

Temenos Inclusive Banking

Expand access, scale efficiently,
and drive sustainable growth.



Temenos Inclusive Banking is a packaged, purpose-built solution based on Temenos Core, tailored to the needs of inclusive finance institutions. It enhances the efficiency, reliability and stability of service delivery while combining core business capabilities - such as lending, deposits and payments - with the specific requirements of microfinance and community banking models. It accelerates time-to-market, reduces operational complexity, and helps institutions better serve customers while supporting sustainable growth.

Why Temenos for Inclusive Banking



Fast time to market.

Pre-configured capabilities and intuitive business-led tools enable fast, low-risk deployment while accelerating product innovation and rollout.



Operational efficiency.

Automated workflows and role-based dashboards reduce manual effort and help teams work more efficiently with greater control.



Enhanced customer and member experience.

Digital journeys and configurable communications enable seamless, personalized engagement across every channel.



Scalability and growth.

Scalable and extensible architecture that enables expansion and progression to full-service banking.



Open, compliant, and flexible platform.

API-led integration and built-in compliance ensure fast and secure connectivity with regulatory alignment.



Continuous innovation and investment.

Continuous platform investment and customer collaboration drive ongoing innovation aligned with real-world needs.

Who we serve

Temenos Inclusive Banking supports a wide range of institutions delivering inclusive and community-based financial services, with solutions tailored to their stage of growth and operational maturity.

Microfinance institutions:

digitize and scale lending-led models with efficient, affordable operations and a clear path to broader financial services.

Credit unions and community banks:

deliver member-centric, relationship-driven banking with modern digital capabilities and strong operational control.

Growing and emerging financial institutions:

launch quickly with a packaged right-sized platform and confidently expand into advanced banking capabilities.

* Credit unions and community banks outside of the US and Canada

You're in good company



The impact of our transformation has been phenomenal: we can now deliver even higher-quality services to our customers without driving up cost and complexity for the business. In our sector, continuous innovation is crucial to compete effectively."

Claire Byrne, Chief Executive Officer
at St Raphael's Garda Credit Union



Temenos Financial Inclusion is a great core dedicated to microfinances, with simple screens and tailored features and functions. It was what we needed."

Rob Keijzers, Chief Digital and
Information Officer at ASA International

Key capabilities & benefits

Accelerate core modernization: Help banks launch and manage lending, deposits and payments on a scalable, integrated platform.

Drive digital growth: Increase acquisition and conversion with seamless onboarding and origination experiences.

Boost efficiency: Reduce manual effort through automated workflows, approvals, SLA tracking and task management.

Deepen customer relationships: Give teams a unified customer view to improve service, engagement and cross-sell opportunities.

Enable future-ready innovation: Support compliance, reporting, API integration, cloud deployment and continuous expansion.

You're in good company



Financial Institutions that run Temenos Core banking have benefit from:

37%

Less time spent on
configuring & testing to
launch new products*

50%

Lower front office
staff time spent on
admin tasks*

22%

Higher growth &
innovation share of
their IT spend*

*Source: Temenos Value Benchmark

To find out more about Temenos Solution for Inclusive Banking:

Connect with us

Explore our customer 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 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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