

Temenos Core

The Foundation of Banking

Over 950 banks leverage Temenos Core across banking segments and across the globe. With access to modern tooling, composable solutions and embedded intelligence, they modernize selectively while benefiting from the breadth and depth of the industry's most comprehensive banking platform.



Temenos Core for Retail Banking

Offers a functionally rich, flexible and agile core processing engine that enables your institution to offer personalized, customer relevant products.



Temenos Core for Business Banking

Offers cutting-edge functionality that enables banks to create innovative banking products targeting all Business Banking customers.



Temenos Core for Corporate Banking

Temenos Core for Corporate is an integrated core banking system with deployable components which cover all areas of corporate banking.



Temenos Core for Wealth

Offers support for Securities and Derivative trading activities to support Wealth and Mass Affluent sectors. Supporting the entire trade, settlement, and custody cycle for a full range of instruments.



Temenos Core for Treasury

Strengthen liquidity, capital and risk management through real-time treasury capabilities that help banks improve efficiency, compliance and profitability.



Temenos Core for Islamic Banking

Temenos offers a range of modules that Islamic banks can access to aid them in offering a high quality Islamic financial solution for retail, business, corporate and trade finance, delivered using a flexible product designer.



Temenos Core for Payments

Through configurable functionality, the Temenos Payments offering can empower financial institutions to extend and enhance capabilities through a suite of powerful tools and frameworks.

The Composabe foundation for modern, intelligent banking

Leverage the industry's most comprehensive banking capabilities and use composable solutions to modernize the areas that matter most.



Temenos offers **Modular banking capabilities**, enabling banks to adopt an incremental approach to modernization of existing core banking technology: Instead of overhauling entire core banking systems at once, banks can selectively modernize specific areas where it needed most and create decoupled solutions made from modular capabilities.

[Explore Composability](#)



Progressively modernize legacy core systems, by gradually replacing outdated components with robust, modular core capabilities that offer the rich Temenos functionality. Offered on a small software footprint, serverless deployment and with modern APIs, banks can deliver their business strategies one by one.

[Explore Modernization](#)



Our **Intelligent Core** framework helps banks leverage embedded Copilots and AI Agents directly within banking capabilities and workflows, helping increase productivity, improve decision-making and accelerate innovation without creating new technology silos or operational complexity, enabling AI adoption that is scalable, governed and business-ready.

[Explore Intelligent Core](#)

**950+ banks use
Temenos Core
Banking**

**Cloud-native
industry-leading
scalability**

**Proven across 150+
Countries**

**One platform
One code base**

Start your modernization journey today

Successful modernization is no longer about replacing everything at once. Our Progressive Modernization Guide explores proven strategies for introducing change progressively, accelerating outcomes, and simplifying the path from legacy architectures to modern banking capabilities.

[Explore the Guide](#)



Ongoing access to leading core capabilities



Ongoing access to leading product design tools



Ongoing upgradability



Agnostically deployable



Available as proven SaaS



Temenos SaaS Innovation in Banking

The Temenos Core is available on Temenos SaaS. 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, and currently banks across retail, business, corporate and wealth in over 30+ regulated jurisdictions.

Temenos SaaS is delivered using AWS and Azure.

[Explore Temenos SaaS](#)

The Beating Heart of Our Clients



QIK Banco uses Temenos Core on Temenos SaaS to scale out to 10+ million Dominicans in record timeliness, delivering the highest level of technological, security and service standards in banking.



Banque International à Luxembourg delivered full modernization 30-plus-year-old legacy core system for retail, corporate and private business lines, while navigating the requirements of the regulator to improve data quality, transparency, and speed of payments.



EQ Bank completed the move of Temenos Core to the Temenos SaaS in just 12 months. By embracing the cloud this enables EQ Bank to increase the productivity, resulting in 40+ updates to live each month, delivering new value to their end customer daily.

Explore core banking in your segment

Core for Retail

Core for Business

Core for Corporate

Connect with us: www.temenos.com/products/get-in-touch/