

Temenos Performance Benchmark 2026



Modernizing without disruption:
proven performance for composable
banking transformation

October 2026

temenos

Contents

The 2026 Temenos Performance Benchmark	03
Why we benchmarked integrated core banking and composability	04
The Temenos Banking Platform at the heart of the benchmark	05
The 2026 benchmark scenario	07
The results: proven performance for a modernization strategy built on composability	08
Turning performance into modernization outcomes	12
The 2026 benchmark partner	13
The Temenos Performance Benchmark team	14
Appendix: technical report	15
Benchmark setup and architecture	16
Products and capabilities tested	17
Hardware, software and data setup	18
Execution and monitoring	19
Transaction mix and results tables	20
Overall TPS – Lending, Deposits, TPH & microservice	21
Scalability test results	22

The 2026 Temenos Performance Benchmark

Not simply a test of performance, but also the test of a modernization model.

As core banking systems become more distributed and composable, an important question emerges: can they deliver the required levels of performance, scalability and resilience while operating alongside integrated banking systems?

That question formed the basis of the 2026 Temenos Performance Benchmark. While banks are pursuing incremental modernization of their core technologies, banking architectures are becoming increasingly distributed and composable. Yet these composable capabilities do not operate in isolation. They must coexist with integrated core banking platforms, payment systems and AI-powered workloads, while delivering the new levels of performance, scalability and resilience expected from mission-critical banking infrastructure.

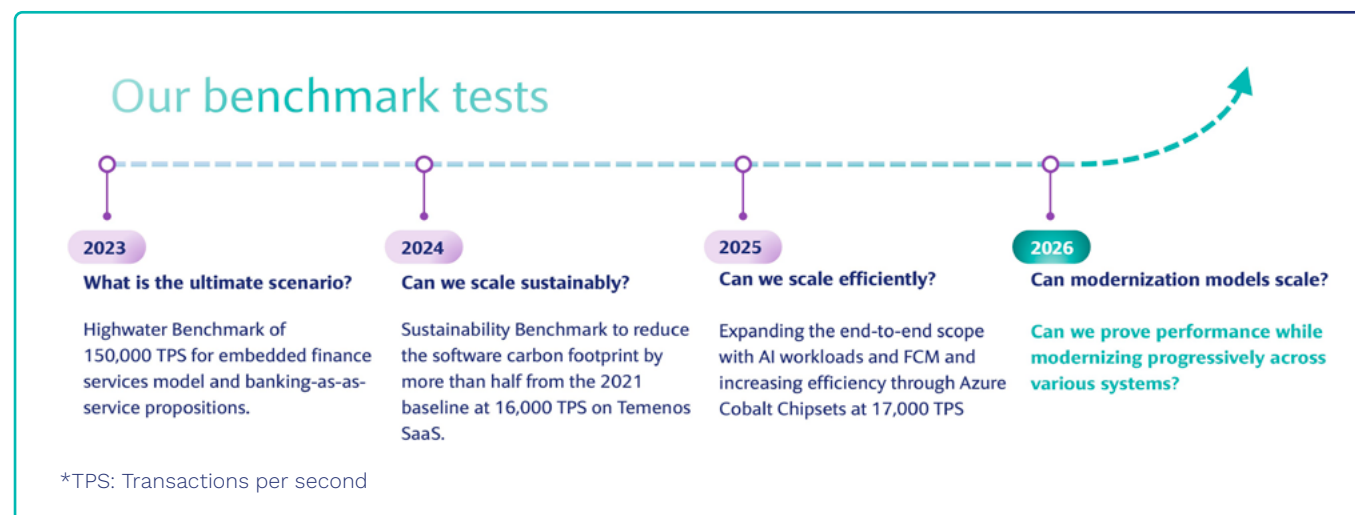
Our previous performance benchmarks always focused on answering a single question: can the platform scale? But as we arrived in 2026, composable capabilities alongside proven, integrated core systems are helping banks move beyond once-in-a-generation transformation programs. Instead, they can deliver new products, enhance customer experience and target innovation in months rather than years.

To test this reality, the 2026 Temenos Performance Benchmark examines a combination of integrated core banking and composable core capabilities within a single, production-scale ecosystem. As AI moves from experimentation to operational adoption, we also examine how AI-powered banking

interactions perform alongside core banking, payments and composable services. This is crucial, as the ability to support these workloads at scale becomes just as important as traditional transaction processing.

While 16,385 transactions per second (TPS) is an important performance milestone, the real significance of the 2026 benchmark lies elsewhere: the results demonstrate that composable

capabilities are not only a flexible modernization option, but also a high-performing one. Operating alongside integrated banking systems, they deliver the scalability, resilience and efficiency required for mission-critical banking workloads, while enabling banks to innovate faster, modernize incrementally and adopt new capabilities without disrupting proven core banking services.



Why we benchmarked integrated core banking and composability

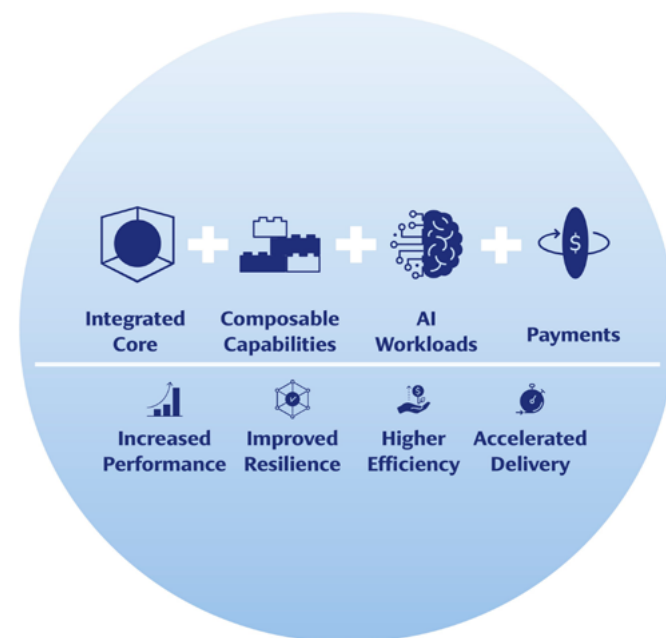
At Temenos, composability is not about fragmenting the banking landscape into separate services. It is about enabling banks to introduce, operate and scale specific banking capabilities independently while maintaining the performance, resilience and consistency of a broader banking platform.

In this benchmark, that approach is represented by the Composable Deposits capability, which operates as an independently scalable service while remaining fully integrated with core banking, payments, microservices and AI-powered interactions running across the same ecosystem.

The objective of composability is not to replace proven banking platforms, but to give banks greater flexibility in how they modernize them. New capabilities can be introduced where they deliver the greatest business value, while continuing to leverage the scale, resilience and operational maturity of existing banking services.

This raises an important question: **how do integrated and composable approaches perform when operating together?**

Rather than focusing solely on peak transaction throughput, this year's benchmark examined a production-scale workload where integrated core banking solutions, composable capabilities and AI-powered services operated side by side. The objective was not simply to measure scale, but to understand efficiency and performance in a scenario that reflects how many banks are modernizing today.



Modernization



Composability



Coexistence



Distributed



Performance



Scalability



Resilience

The Temenos Banking Platform at the heart of the benchmark

The Temenos Banking Platform is designed to support the reality of an ever-evolving industry.

Built on more than 30 years of banking innovation, the Temenos Banking Platform has been designed around a single platform, single code base and a commitment to continuous upgradability. This gives banks a clear path to the latest releases and technology capabilities, allowing them to benefit from ongoing innovation without the disruption, challenges and cost of major re-platforming programs.

This "timeless platform" approach enables banks to remain current across all deployment models, continuously adopting new capabilities as they emerge, whether cloud-native architectures or AI-powered services. By combining continuous innovation with a clear upgrade path, Temenos helps banks modernize with confidence while preserving operational continuity and long-term technology agility.

Built to provide both breadth and flexibility, it enables banks to modernize at their own pace while continuing to benefit from proven banking capabilities. Rather than pursuing wholesale replacement programs, banks can adopt progressive modernization strategies that balance innovation with operational continuity.



The Temenos Banking Platform at the heart of the benchmark

By combining choice, evolution and speed, the Temenos Banking Platform helps banks evolve incrementally, leverage new technologies, and continuously deliver value to customers:



Broad banking capabilities across all banking segments, including core, deposits, lending, payments, digital, financial crime mitigation and supporting services.



Available as SaaS, enabling banks to continuously benefit from innovation while reducing operational complexity and accelerating time-to-value.



Configurable and safely extensible, enabling continuous change through low-code and AI-assisted platform tooling.



Composable capabilities that enable progressive modernization, helping banks deliver transformation and business value in months rather than years.



Cloud-native and cloud-agnostic technology, proven to support any deployment model, scale and performance requirement.



Continuous innovation delivered through a single code base, ensuring ongoing access to the latest capabilities and technologies while maintaining operational continuity.

These characteristics reflect the requirements of modern banking: continuous innovation, progressive modernization, AI adoption and ever-increasing demands on scale and performance. The Temenos Banking Platform is designed to meet these challenges, providing a foundation where proven banking services, composable capabilities and emerging technologies can operate together efficiently, resiliently and at scale.

The 2026 benchmark scenario

A production-scale banking environment that reflects how many banks are modernizing today.

The 2026 benchmark is designed to reflect the ways in which many banks are modernizing today. It combines core banking services, payments, composable capabilities and AI-powered interactions within a single, production-scale environment, using a workload mix of 76.2% enquiries and 23.8% transactions.

Rather than pursuing the highest possible throughput—already demonstrated through the 150,000 TPS [Highwater Benchmark achieved in 2023](#)—the focus is on demonstrating production-scale performance, efficiency and scalability. The 2026 benchmark achieved 16,385 TPS, showing how integrated core banking solutions, composable capabilities and AI-powered services can operate together effectively within a modern banking architecture.

What makes this benchmark particularly relevant is not just the workload volume, but the architecture it represents. Modern banks increasingly operate a blend of integrated core services, composable capabilities and AI-powered experiences, all interacting within the same ecosystem. The benchmark was designed to reflect this reality, testing whether modern banking architectures can deliver the performance, scalability and resilience required to support continuous modernization without compromising operational stability.

Dataset area	Benchmark data volume
Temenos Core	50 million customers 25 million savings accounts 25 million current accounts 25 million loan accounts 6 transactions loaded for each savings and current account Loans created and disbursed to savings accounts.
Composable Deposits	25 million deposit accounts 25 million current accounts
Microservices	50 million customers 125 million accounts
Workload Mix	76.2% enquiries 23.8% transaction 30-minute ramp-up followed by a 30-minute stable period for the transaction mix

The results: proven performance for a modernization strategy built on composability

The benchmark confirms that progressive modernization does not require a trade-off between operational stability and tangible innovation.

This benchmark demonstrates how banks can introduce composable and AI-powered capabilities alongside existing core services, scaling each independently while remaining fully integrated. As the Temenos Banking Platform is built on a common architecture and single code base across products, the platform allows banks to modernize at their own pace, introducing new capabilities where they create the greatest value, and with minimal technology disruption. The result is a lower-risk path to modernization that preserves resilience, performance, and long-term architectural flexibility.

Existing core banking services can continue to deliver the scale, resilience and operational efficiency required for demanding banking

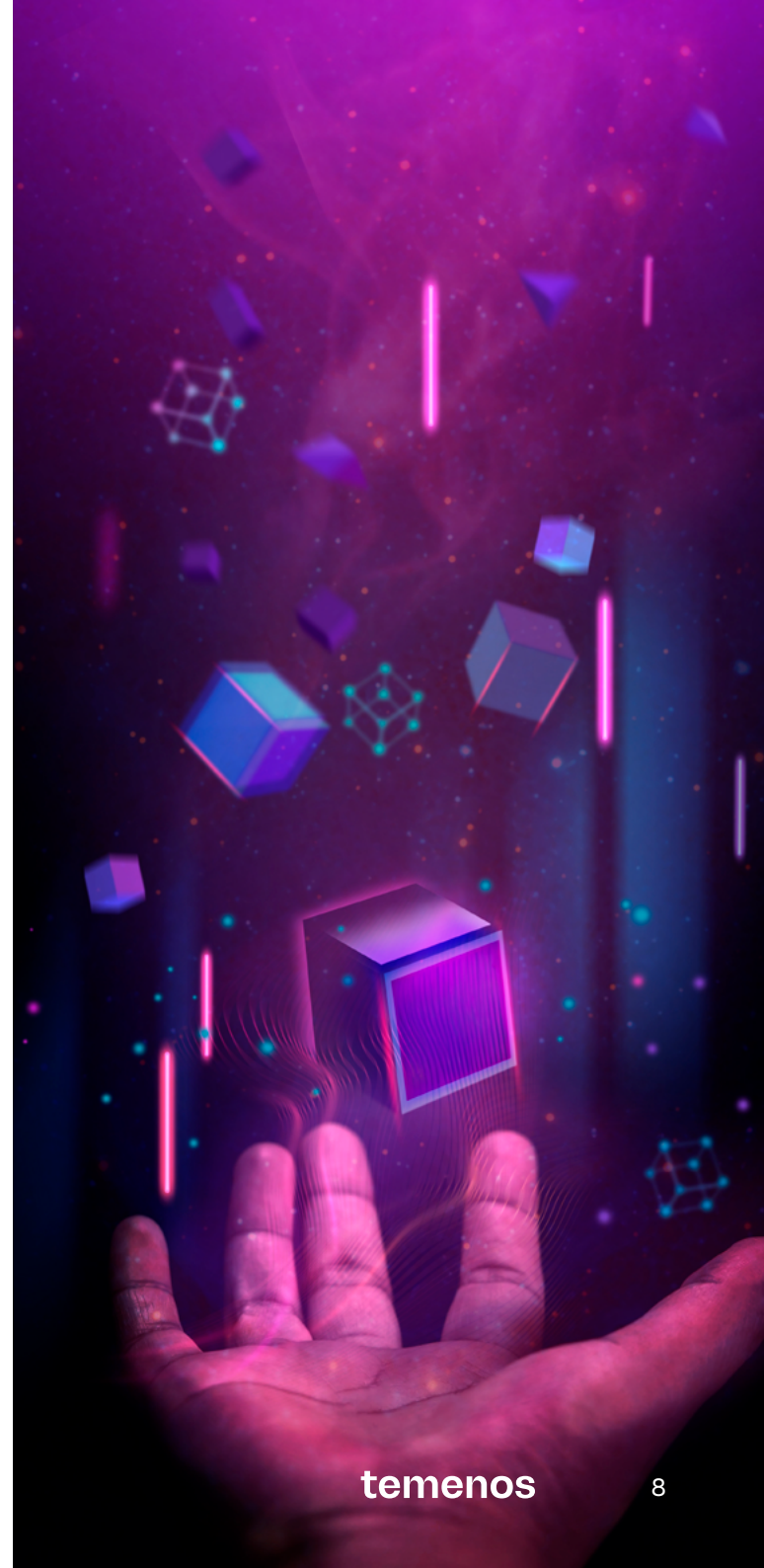
environments, while new composable capabilities can coexist with and complement established banking services. In the benchmark, the composable deposits capability achieved 2,109 TPS while remaining fully connected to the wider banking platform, demonstrating how specific functions can be optimized and scaled independently without sacrificing integration or operational consistency.

The benchmark demonstrates that composability does not necessarily need to replace existing, integrated core systems; rather, it gives banks greater choice in how they evolve them. New capabilities can be adopted alongside existing services and expanded over time, enabling gradual modernization while preserving the benefits of a proven, enterprise-scale platform.

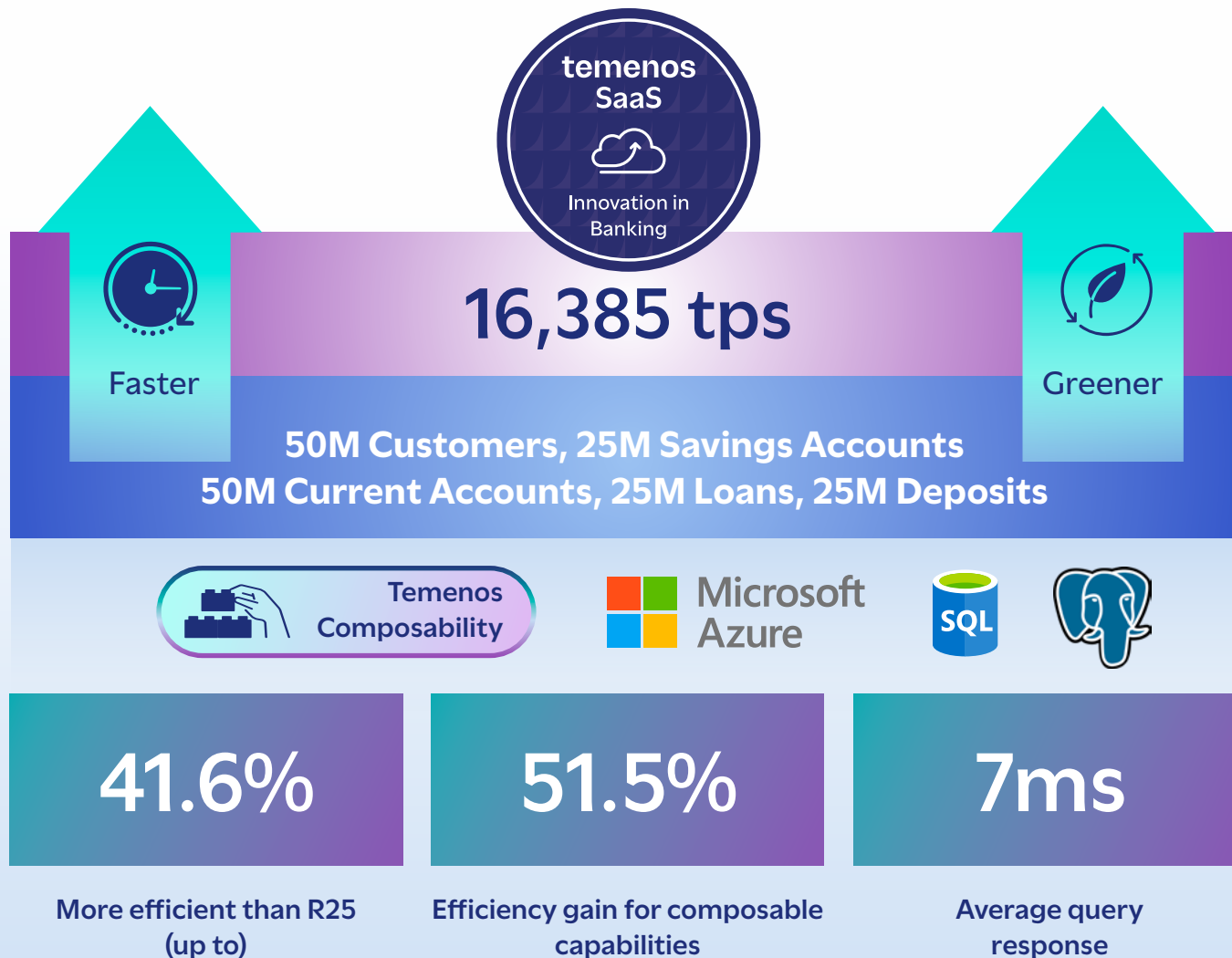
Modernize for what's next

See how composability can give banks the flexibility to modernize progressively, evolve individual capabilities and build for the future without replacing everything at once.

[Watch composability demo](#)



The results: proven performance for a modernization strategy built on composability



Temenos Benchmark 2026

- Cloud-native composable architecture
- Lending, Deposits, Temenos Payments Hub (embedded)
- Microservices and Copilot for core deployed as modular components
- On Temenos SaaS
- Serverless technologies platform, efficient ARM COBALT chipsets
- Parallel orchestration for lending, one container deployment
- Product-like architecture on Microsoft Azure

Area	Achieved throughput	Business relevance
Temenos Retail Enterprise Service – Lending	1,539 TPS	Demonstrates continued strength of integrated packed-solution transaction processing across loan, account and customer workloads.
Temenos Payments Hub	244 PPS	Shows payment processing included in the mixed banking benchmark rather than treated as an isolated test.
Temenos Composable Deposits	2,109 TPS	Proves the performance of a composable deposit capability while retaining the flexibility to operate in a broader landscape.
Temenos Holdings enquiries	12,241 TPS	Highlights high-volume enquiry performance for customer, balance, transaction, loan and deposit information.
Temenos Copilot for Core	252 RPS (requests)	Recognizes AI-assisted interaction as a performance-tested workload within core banking operations.
Total benchmark	16,385 TPS	A realistic high-scale transaction benchmark across core banking, payments, deposits, microservices and AI-assisted workloads.

Performance in the AI era: scaling Temenos Copilot for Core

As AI-powered assistants become embedded within core banking environments, performance considerations extend beyond traditional transaction processing to include AI-driven interactions and decision support. To reflect this evolution, Temenos Copilot for Core was included as part of the benchmark workload, ensuring AI services were measured alongside core banking, payments and composable capabilities rather than in isolation.

[Temenos Copilot for Core](#) enables users to interact with Temenos Core through natural language, helping them retrieve customer information, access operational insights, monitor branch performance and identify sales opportunities more efficiently.

As AI becomes embedded into frontline servicing, operations and product management activities, the benchmark demonstrates that AI-powered capabilities can scale alongside core banking workloads without becoming a bottleneck or

compromising platform performance, resilience or user experience.

The AI workloads sustained 252 requests per second with sub-50 millisecond response times as part of the benchmark workload. For banks, this means

users can receive near real-time responses when accessing customer information, operational insights and recommendations through natural language interactions, while the platform simultaneously processes high volumes of transactions, payments and enquiries.

Copilot API	Achieved TPS	Average response time	Response time
GET_Conversation	135	13.5 ms	31 ms
GET_Conversation_History	117	32.2 ms	41.3 ms
Total Temenos Copilot for Core	252 (requests)	Mixed API result	Measured as part of the benchmark

Turn the vision into reality

Discover how AI, intelligent agents and embedded banking intelligence are reshaping the core to accelerate innovation, improve resilience and simplify operations.

[Explore the Intelligent Core](#)

The results: what has changed and why it matters

Beyond performance, the benchmark validates the architectural evolution of the Temenos Banking Platform and the supporting infrastructure, demonstrating how modern cloud, composable capabilities, AI-powered services, and a unified platform architecture combine to support progressive modernization at scale.

Taken together, these changes reflect the continued progression of the Temenos Banking Platform to meet the evolving needs of modern banking. They demonstrate how the platform continues to incorporate proven innovations across cloud, AI, composability and platform engineering, enabling banks to adopt new capabilities with confidence.

This gives banks continuous access to modern technology and innovation without compromising the performance, scalability and resilience required to run critical banking services at scale.

Technology evolution	What changed on the Temenos platform	Why it matters for banks
ARM & ARM Cobalt architecture	Optimization of the Temenos platform for Microsoft's latest cloud infrastructure and ARM-based compute.	Improve performance and infrastructure efficiency, enabling banks to support growing transaction volumes while optimizing cloud consumption and operational costs.
JDK 21 & WildFly upgrade	The platform was modernized to a current Java runtime and application stack.	Reduce technical debt and provide a foundation for continuous innovation, helping banks adopt new capabilities faster and remain on a supported technology stack.
Migration from Javax to Jakarta	Temenos aligned the platform with modern Java enterprise standards.	Future-proof modernization efforts by adopting technologies that support long-term innovation, ecosystem compatibility, and easier integration of new services.
Single-container architecture & Direct Connect	Components previously operating separately can now run within a simplified deployment model.	Simplify operations, accelerate deployments, and reduce infrastructure complexity, helping banks modernize and scale more efficiently.
Composable capabilities on the banking platform	New composable services, such as deposits, can operate alongside traditional packaged banking services.	Modernize individual banking domains incrementally, reducing transformation risk and avoiding large-scale core replacement programs.
AI integrated into core banking operations	Temenos Copilot for Core can operate alongside transaction processing as part of the same platform environment.	Introduce AI-assisted servicing, operations and productivity use cases while maintaining enterprise-scale platform performance.
Mixed workload platform architecture	Core banking, payments, deposits, microservices and AI workloads can run concurrently.	Support progressive modernization while maintaining operational resilience and performance across the banking estate.

Turning performance into modernization outcomes

What the benchmark reveals about the future of banking modernization.

The future of banking modernization is not a choice between preserving the past and embracing the future. It is the ability to evolve both in parallel. This benchmark demonstrates how banks can combine proven core banking services with composable capabilities, AI-powered workflows, and modern cloud technologies within a common architecture.

As a result, banks can modernize progressively, accelerating innovation and business change while preserving the scale, resilience, and operational stability of existing banking operations. This aligns with the priorities we see across the banking industry, where progressive modernization is not a trade-off between innovation and stability, but a practical and lower-risk approach to transformation.

Rather than pursuing large-scale replacement programs, banks increasingly seek to modernize specific capabilities, introduce AI-powered services, and adopt cloud technologies at a pace aligned to business priorities.

Temenos offers a range of assessments, performance and modernization advisory services designed to help banks evaluate their current architecture and define a progressive modernization roadmap aligned to their business objectives.

[Learn more about our Transformation Services](#)

Explore your modernization opportunities

Every bank's modernization journey is different, but the following questions can help shape the path forward:

1

Which business capabilities would benefit most from modernization? Identify high-priority domains such as deposits, lending, payments, customer servicing, or AI-enabled operations where incremental change could deliver measurable business value.

2

How can innovation be introduced without compromising core operations and resilience? Explore how composable capabilities, AI services, and SaaS adoption can be introduced alongside existing banking systems to accelerate modernization while minimizing risk.

3

Is the current architecture prepared for AI, composability and elastic scale? Evaluate architecture readiness: whether the technology estate can support AI-driven workflows, API-based services and independently deployable business capabilities within a unified operating model.

4

Can the architecture scale with future demand? Evaluate operational readiness: whether growing transaction volumes, digital interactions and AI-powered workloads can scale efficiently without impacting performance, resilience or customer experience.

5

What is the most effective modernization roadmap? Develop a phased roadmap that combines progressive modernization, cloud adoption, and continuous platform innovation to reduce complexity and accelerate business outcomes.

The 2026 Benchmark partner

The 2026 benchmark was delivered in collaboration with Microsoft Azure.

Microsoft and Temenos have worked together since 2011 to accelerate the shift of core banking to the cloud, delivering multiple benchmark achievements along the way. Together, this combines banking expertise, cloud innovation and AI capabilities to support banks as they evolve their technology landscape, adopt new services and deliver value faster.

This partnership enabled Temenos and Microsoft to validate how modern banking platforms can support the performance, scalability and resilience required by banks as they evolve their technology landscape.

Temenos and Microsoft jointly support banks through a range of modernization programs designed to accelerate cloud adoption and business transformation. Combining proven assessment frameworks, strategic advisory services, cloud adoption initiatives and large-scale migration programs, these offerings help banks make informed technology decisions, reduce transformation risk and realize value faster.

The combination of the Temenos Banking Platform, Temenos SaaS and Microsoft Azure enables banks to benefit from cloud-native technology, global scale and continuous innovation while meeting demanding requirements for performance, security, resilience, compliance and data governance.



**Learn More About
Microsoft Azure & Temenos**



Learn More about Temenos SaaS

The Temenos Performance Benchmark team

Delivering a benchmark of this scale requires collaboration across a broad range of disciplines and expertise. This was made possible through the combined efforts of benchmark leads, architects, performance engineers, database specialists and supporting teams who designed, executed and validated the testing program.

Name	Role
Arun Kumar Ramasamy	Benchmark Lead
P Mahalakshmi	Deposits Composability Benchmark Lead
T Mohanraj	TPH Benchmark Lead
Rakesh Karripot Balakrishnan	Architect
Dinesh Kumar Kothandaraman	Microservices and Copilot Lead
Gayathri Parameswaran	Deposits Composability Benchmark Lead
Kiruthikkumar Sivashanmugam	Performance Engineer
Prakash V	Performance Engineer
Praveen Lalbahathur	Performance Engineer
Aiswarya Somi Gopinath	Performance Engineer
Someshvar V	Performance Engineer
Koustav Das	Performance Engineer
Syed Amanat Abbas	Performance Engineer
Poobalan Kumar	Database Administrator



Appendix

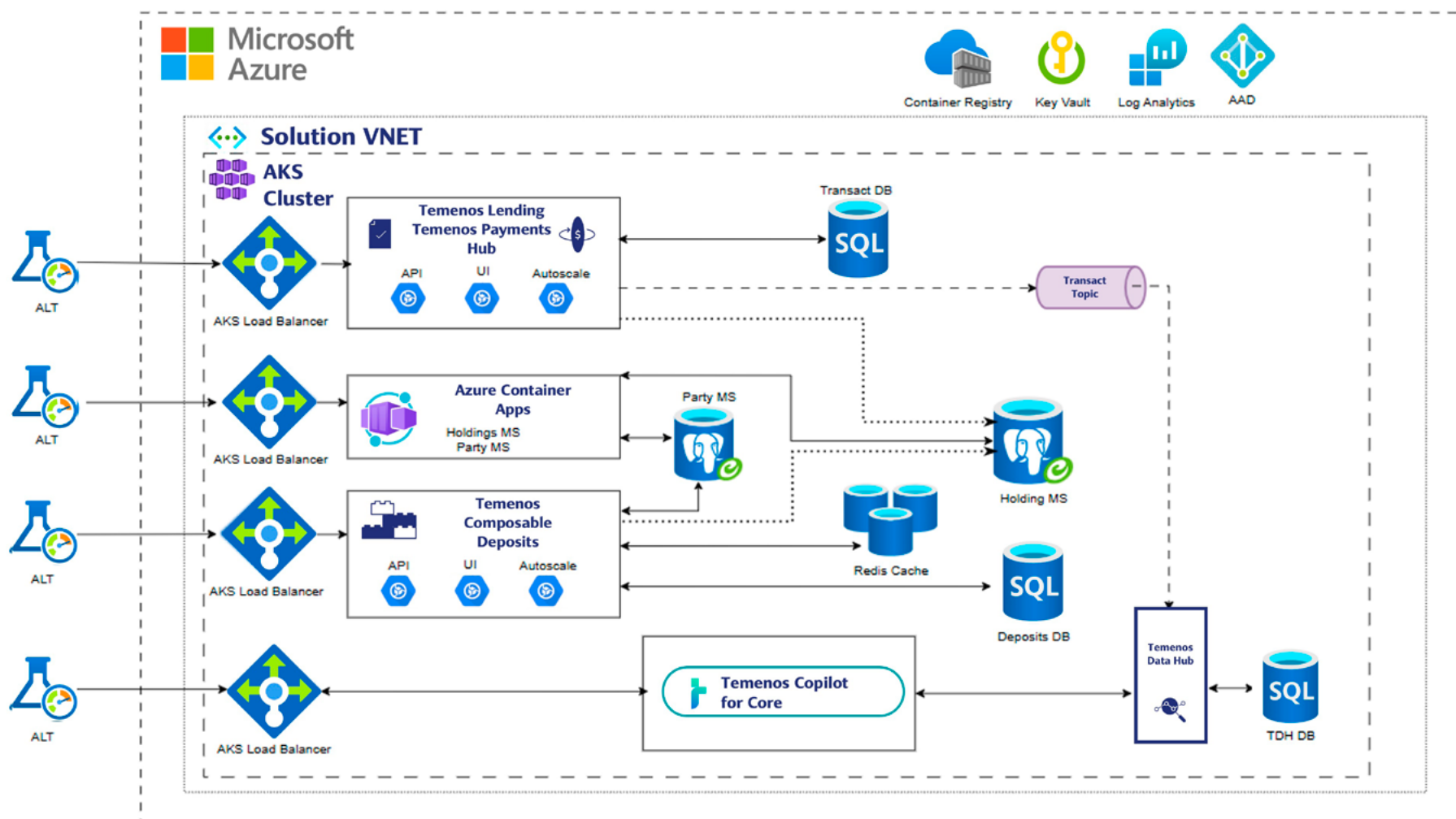
Technical Report

This technical appendix is intended for readers who want to understand the benchmark setup, products tested, infrastructure, execution tools, transaction mix and detailed results.



Benchmark setup and architecture

The 2026 Performance Benchmark was conducted to evaluate performance, scalability and sustainability of Temenos product offerings on the Microsoft Azure Platform. Performance testing was carried out for Holdings microservices, Party microservices, Temenos Payments Hub, deposits composability and Temenos Copilot for Core.



Products and capabilities tested

Capability	Description for technical appendix
Lending/Retail Enterprise Services	Ready-to-deploy product set covering retail banking operations, combining Temenos Digital, Temenos Core and Financial Crime Mitigation, with preconfigured products for accounts, lending, deposits and multi-currency services. Deployed on AKS and integrated with Azure SQL Database.
Composable Deposits	Standalone capability providing deposits functions and features, independently upgradable and able to operate as a point solution or as part of a broader Temenos or third-party landscape.
Temenos Payments Hub	Messaging framework used to accept and generate messages between Temenos Payments Hub and external systems. Deployed on AKS and integrated with Azure SQL Database.
Holdings and Party microservices	Holdings stores accounting entries and account balances and supports enquiries. Party manages customer-related information. Both were deployed in Azure Container Apps and integrated with Azure PostgreSQL.
Temenos Copilot for Core	AI-powered assistant embedded in Temenos Core to support natural language questions, real-time information retrieval and productivity-oriented workflows.

Hardware, software and data setup

Component	Node configuration	vCPU per pod	Memory per pod
Lending and TPH	Standard D96plds v6 (96 vCPU, 192 GiB memory)	6	12 GB
Deposits	Standard D96plds v6 (96 vCPU, 192 GiB memory)	6	13 GB
Holdings MS	General Purpose Dedicated D-32 (32 vCPU, 128 GB memory)	1	2 GB
Party MS	General Purpose Dedicated D-16 (16 vCPU, 64 GB memory)	1	2 GB
Copilot	Standard_D16ds_v5 (16 vCPU, 64 GB memory)	6	12 GB
TDH	Standard D96lds v5 (96 vCPU, 192 GiB memory)	4	10 GB

Application	Database	Tier / size	Storage	vCPU	Memory
Lending and TPH	Azure SQL Database	Hyperscale / Premium series	Hyperscale SSD (1.95TB)	128	625 GB
Deposits	Azure SQL Database	Hyperscale / Premium series	Hyperscale SSD	192	995 GB
Holdings MS	Azure PostgreSQL	General Purpose / Standard_D96ds_v5	Premium SSD (2048 GB)	96	384 GB
Party MS	Azure PostgreSQL	General Purpose / Standard_D16ds_v5	Premium SSD (512 GB)	16	64 GB
Copilot TBAC PostgreSQL	Azure PostgreSQL	General Purpose / Standard_D4ds_v5	32 GB	4	16 GB
Copilot ODS Database	Azure SQL Database	Hyperscale Gen5 / Standard-series	961 MB	2	10.4 GB
TDH	Azure SQL Database	Hyperscale PRMS / Premium series	Hyperscale SSD 1TB	80	560 GB

Execution and monitoring

Load for Temenos Core, Deposits, Copilot and Microservices was executed via Azure Load Testing. Load for embedded TPH was executed via JMeter. Monitoring tools included Dynatrace, Grafana, Azure Database Watcher, JMeter, Azure Load Testing, TAFJ Session Monitor, Session Management, SEAT and a custom Queue Metrics Tool.

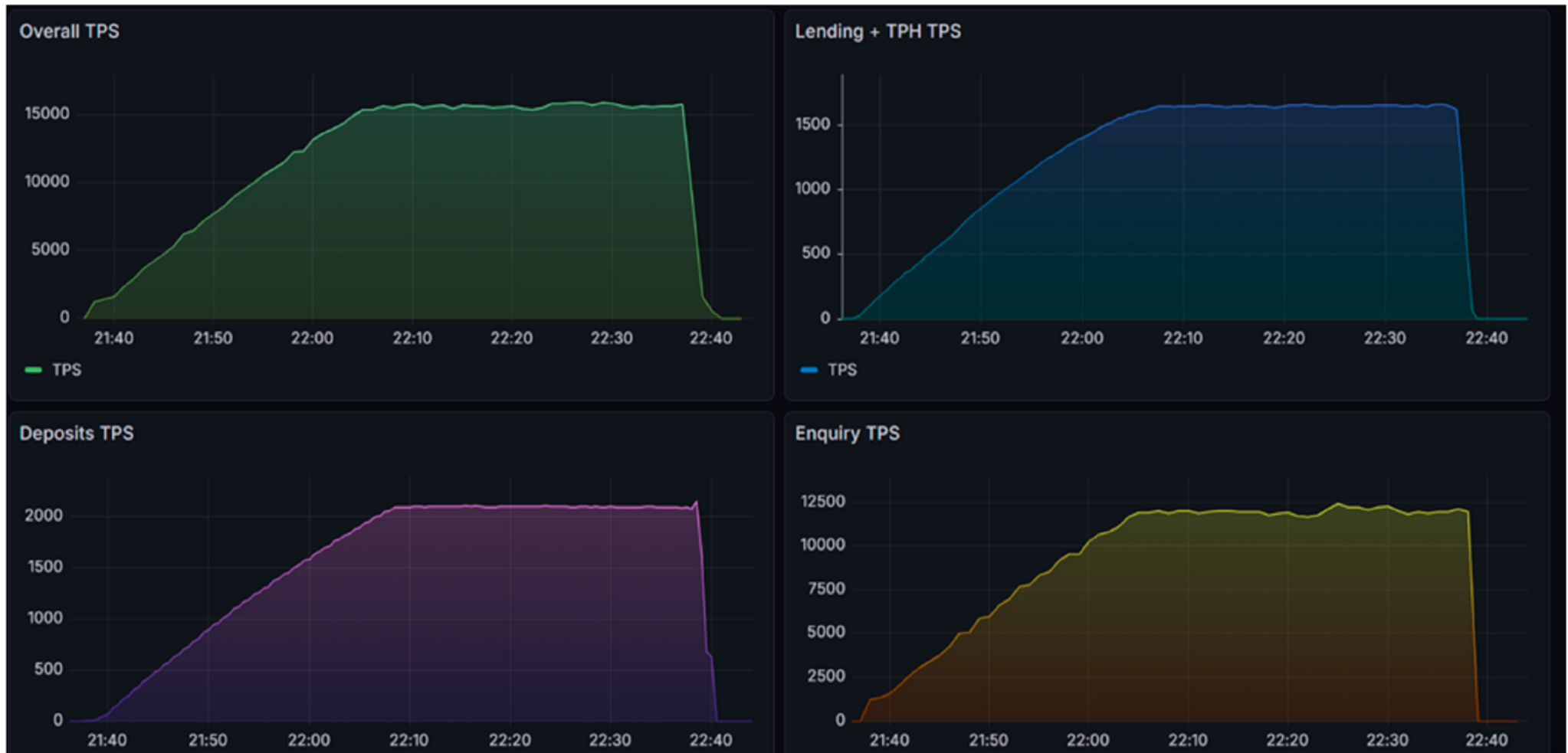
Tool	Purpose
Dynatrace	Resource utilization, application performance monitoring and in-depth analysis.
Grafana	Resource utilization, NGINX and ingress performance metrics.
Azure Database Watcher	Database monitoring, performance metrics and diagnostic logs.
JMeter	Data-volume injection and scalability measurement.
Azure Load Testing	API test execution and capture of scalability results and target metrics.
TAFJ Session Monitor	Detection of locking/sleep and verification of active sessions and agents.
Session Management	Heap memory detection during benchmark runs.
SEAT	Transaction analysis, including reads, writes, I/Os, path length and elapsed time.
Queue Metrics Tool	Custom Python-based visualization of ActiveMQ-level TPS and response-time metrics.

Transaction mix and results tables

The mixed benchmark used a 30-minute ramp-up followed by a 30-minute stable period. The table below summarizes the high-level transaction mix used in the report narrative.

API / area	Component	Achieved TPS	Response time
Customer Creation	Lending	80	123 ms
Current Account Creation	Deposits	25	662 ms
Savings Account Creation	Deposits	31	549 ms
Savings Account Creation	Lending	55	945 ms
Loan Creation	Lending	29	1,810 ms
Deposit Creation	Deposits	28	604 ms
Deposit Funding	Deposits	35	485 ms
Deposit Credit Booking	Deposits	1,006	90 ms
Deposit Debit Booking	Deposits	984	92 ms
Customer Enquiry	Party	1,080	10 ms
Balance Enquiry	Holdings	4,845	5 ms
Transaction List	Holdings	2,988	6 ms
Loan Information	Holdings	1,584	8 ms
Deposit Information	Holdings	1,744	7 ms
Incoming PO	TPH	129	213 ms
Outgoing PO	TPH	115	412 ms
Loan Repayment	Lending	215	160 ms
ATM Debit and Credit	Lending	1,160	105 ms
Temenos Copilot for Core	Copilot	252	23 ms
Total		16,385	

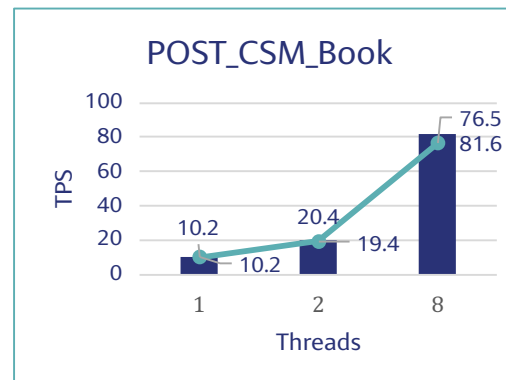
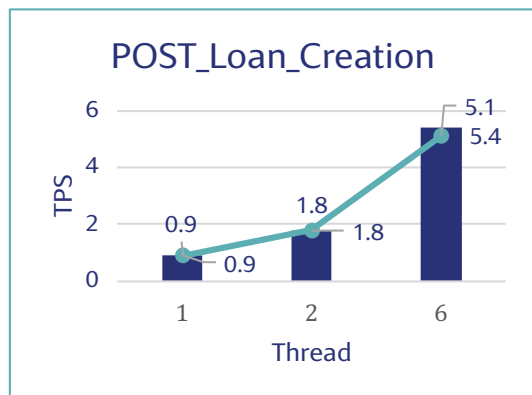
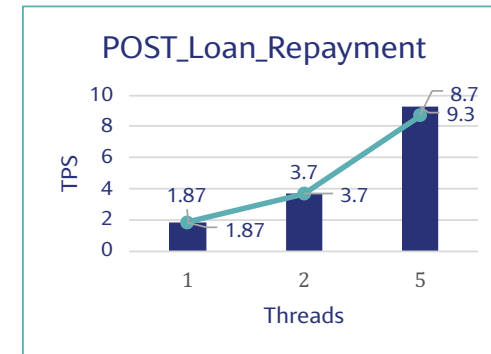
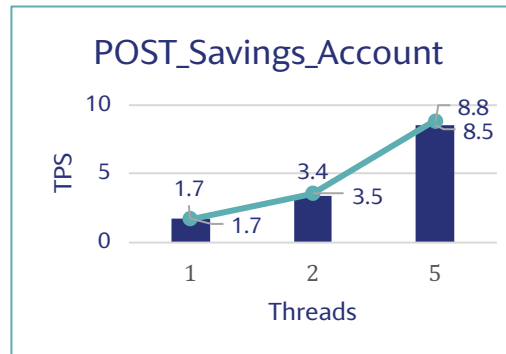
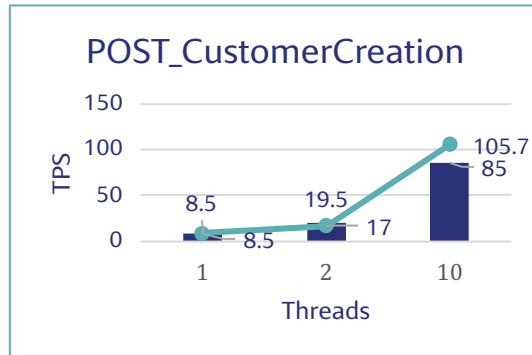
Overall TPS – Lending, Deposits, TPH & microservice



Scalability test results

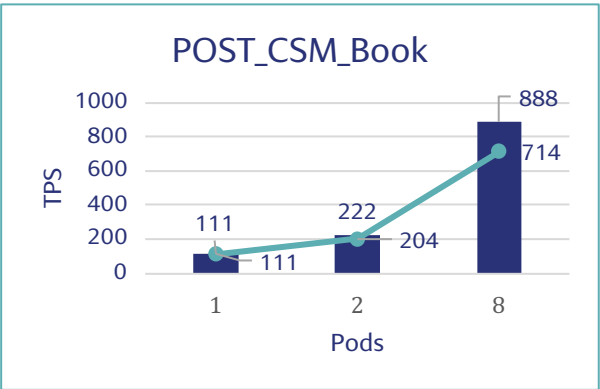
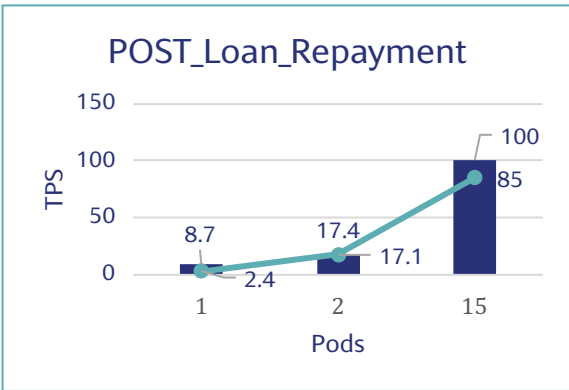
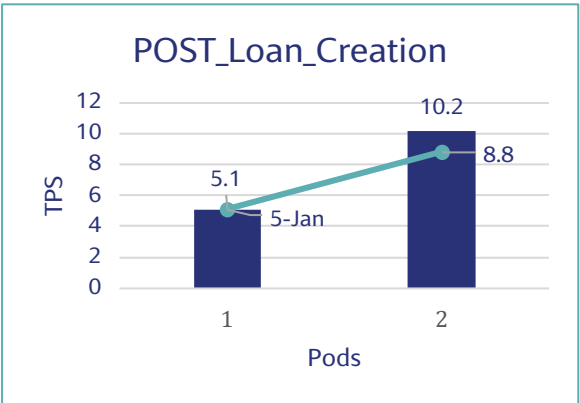
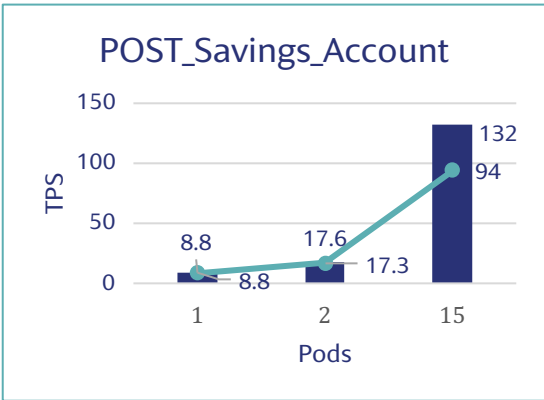
Lending Vertical Scalability

Expected TPS Achieved TPS



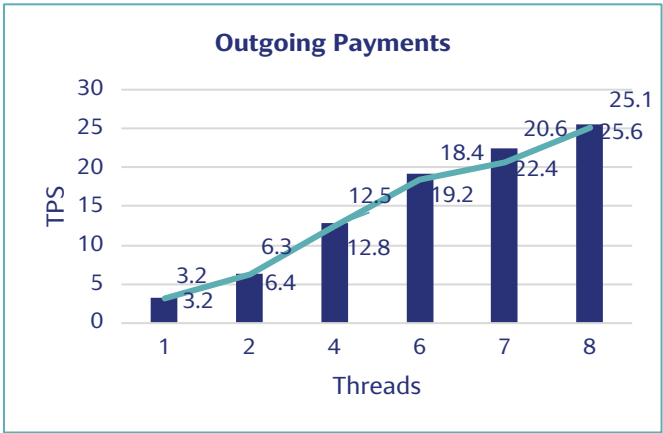
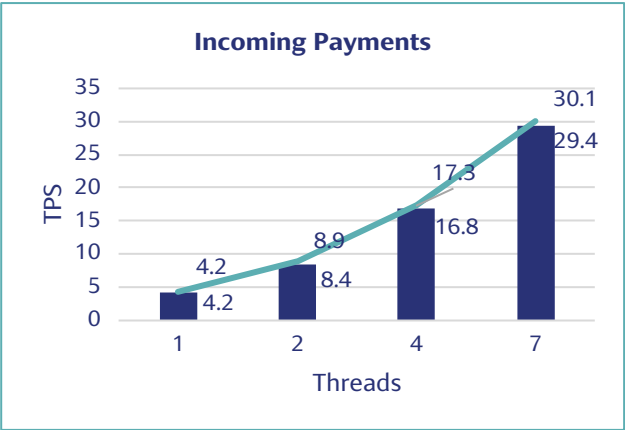
Lending Horizontal Scalability

Expected TPS Achieved TPS



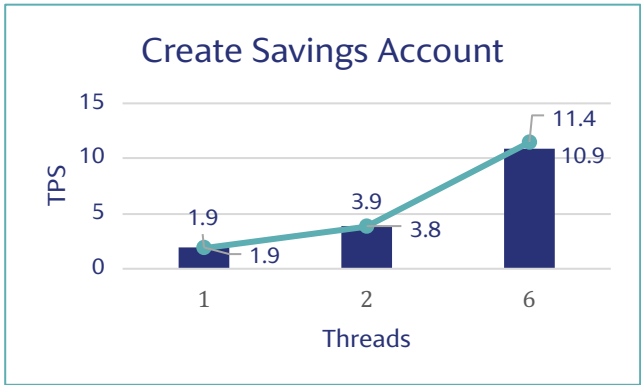
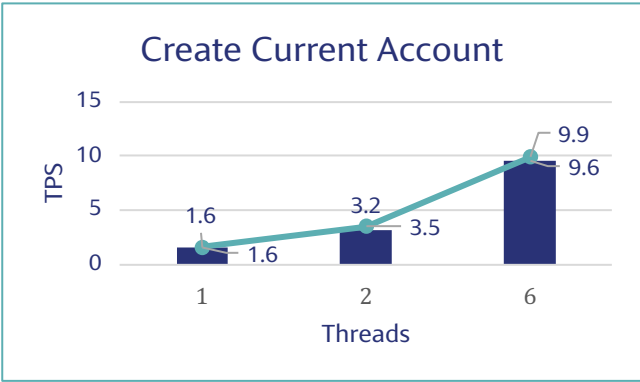
TPH Vertical Scalability

Expected TPS Achieved TPS



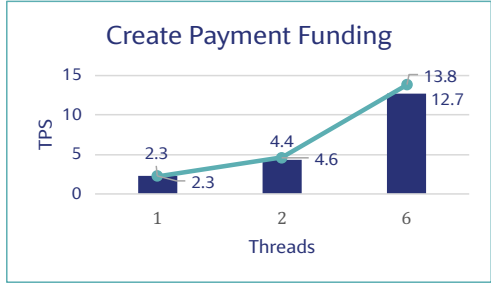
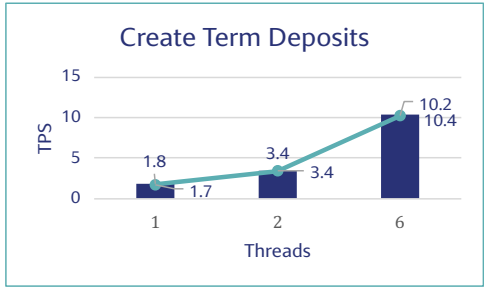
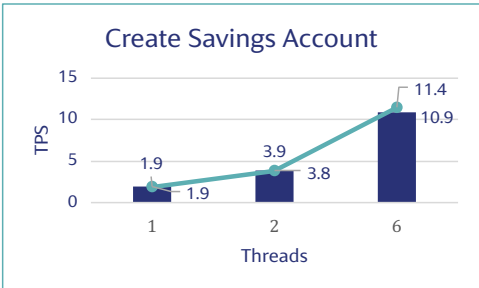
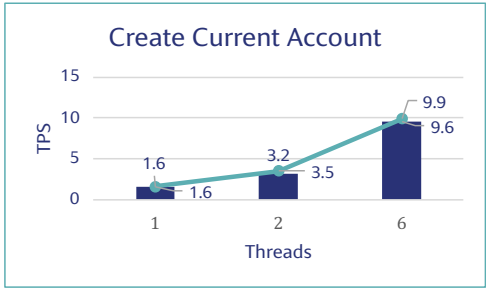
TPH Horizontal Scalability

Expected TPS Achieved TPS



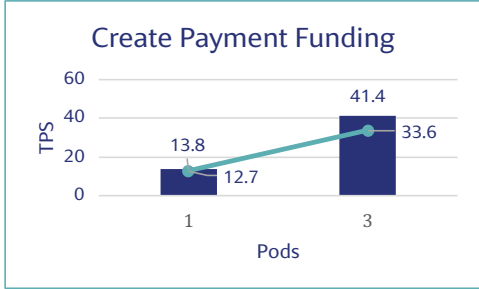
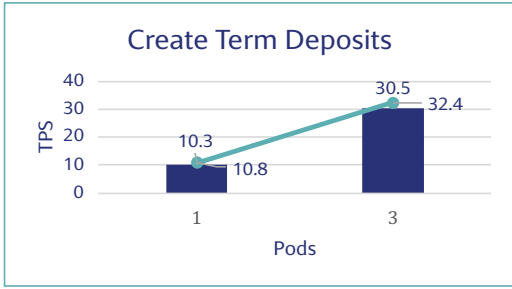
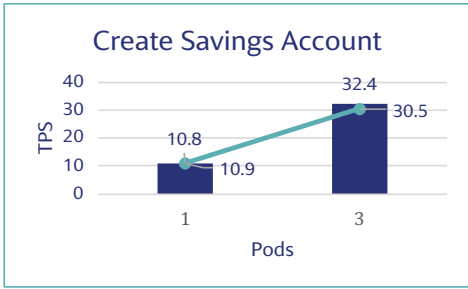
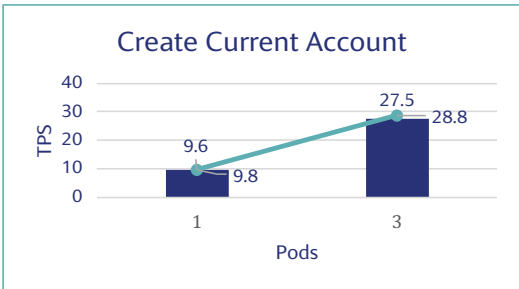
Deposit Vertical Scalability

Expected TPS Achieved TPS

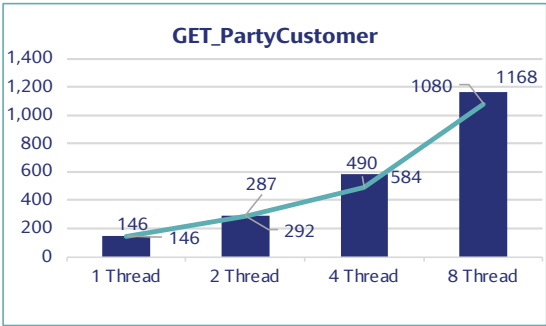


Deposit Horizontal Scalability

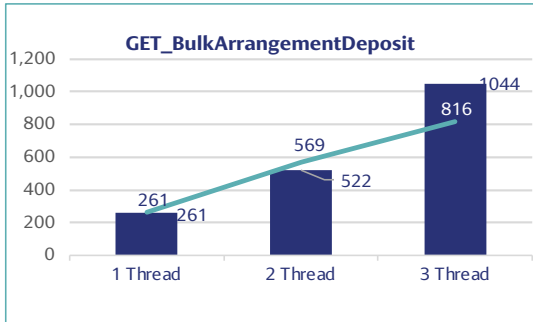
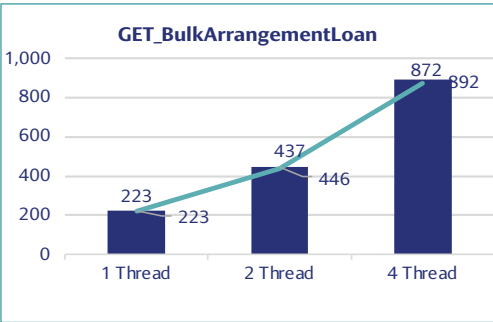
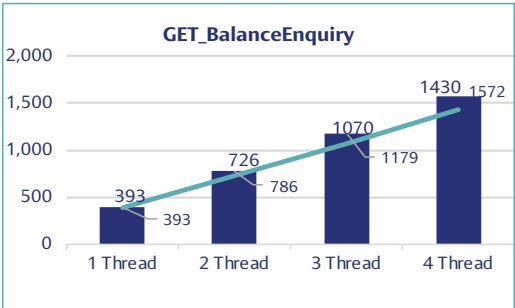
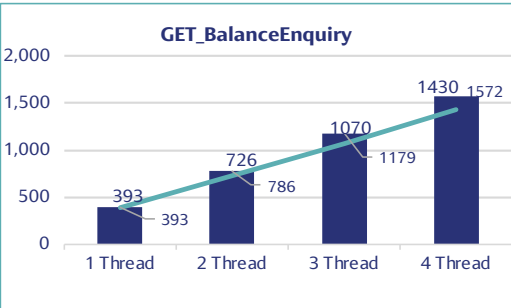
Expected TPS Achieved TPS



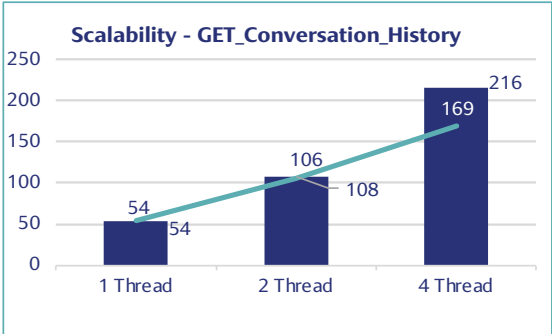
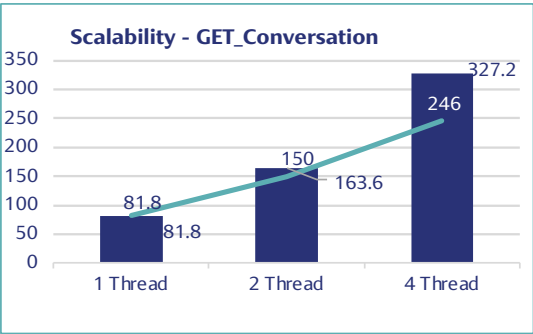
Party MS



Holding MS



Copilot Scalability



Technical conclusion

The 2026 benchmark was completed successfully, achieving 16,385 TPS across Temenos Core, Temenos Payments Hub, deposits composability, microservices and Temenos Copilot for Core. Composable Deposits achieved 2,109 TPS and met defined response time expectations with strong application-side utilization. Microservices introduced a deposit enquiry API under Bulk Arrangement for Holdings, while customer enquiry moved from Temenos Core to Party, improving response time in the source report. Temenos Copilot for Core was introduced into the benchmark transaction mix and achieved the target throughput for the tested APIs.

- Composable capabilities can deliver targeted efficiency advantages without undermining the value of integrated core banking solutions.
- Integrated core banking solutions remain a high-performing option for banks that want an end-to-end path.
- AI workloads now belong inside the benchmark narrative because Temenos Copilot for Core was performance-tested alongside banking workloads.
- The report should prioritize believable production-scale efficiency over abstract peak throughput.

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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

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