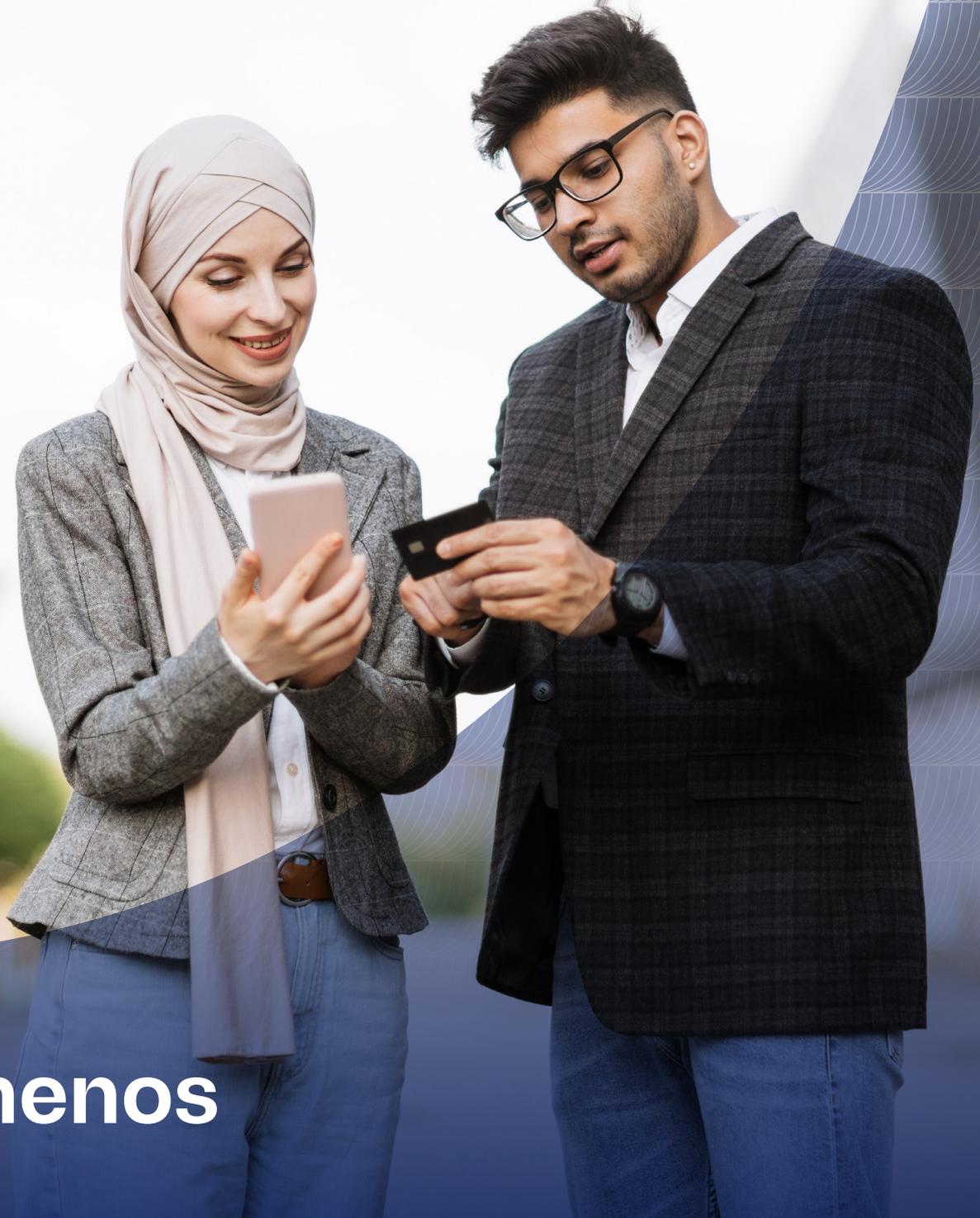


Temenos Islamic Banking

Temenos Islamic Banking is a flexible and efficient award-winning solution, delivering an outstanding Shari'ah compliant experience to your customers using a combination of digital and human interaction, leveraging advanced graphical product building capabilities and modern technology to create offerings that are compliant and personalized enabling your digital transformation.



temenos



6

MONTHS IMPLEMENTATIONS



2_x

THE BANK CAPITAL



80₊

ISLAMIC BANKING INSTALLATIONS



#2

IBS INTELLIGENCE SALES
LEAGUE TABLE 2019



How we address your goals and challenges?

Temenos Islamic runs on the best banking banking technology ensuring full Shariah compliance for all types of Islamic banking products. It has been proven globally with tier 1 Islamic banks.

Temenos Islamic Model Bank provides an accelerated implementation for your bank making sure you can go live in a short timeframe and start generating return on Investment. Temenos Islamic delivers a full digital experience for the bank of the future coupled with XAI.

What our solution covers?

Deliver an outstanding Shari'ah compliant experience to your customers using a combination of digital and human interaction, leveraging advanced graphical product building capabilities and modern technology to create offerings that are compliant and personalized while reducing your operational costs and risks.



COMPLIANT

Temenos Islamic Banking is fully compliant to Shari'ah requirements, processes and accounting entries. It is parameter-driven, enabling banks to adapt it to their own specific compliance requirements.



COMPREHENSIVE

Temenos Islamic Banking covers all areas of banking, from retail to SME to corporate, private wealth and inclusive banking with rich functionality across all verticals.



ENABLE INNOVATION

With its flexible product builder, Temenos Islamic Banking allows financial institutions to create a wide range of products while facilitating innovation and a fast time to market.



DIGITAL

Built on the best digital platform as selected by Ovum, enabling banks to face digital challenges and competition.



SCALABLE

Temenos Islamic Banking serves small financial institutions and the largest banks in the industry using the same software. It benefits from significant investment in banking technology, ensuring it is up to date and future proof.



Functionality

Deliver an outstanding Shari'ah compliant experience to your customers using a combination of digital and human interaction, leveraging advanced graphical product building capabilities and modern technology to create offerings that are compliant and personalized while reducing your operational costs and risks.



Temenos Islamic Banking combining processing scale with flexibility

With advanced development tools, including pre-configured services and workflows, you can now accommodate rapid expansion in existing business areas and adapt quickly to evolving customer needs for new products and services. This gives you first-mover advantage over competitors and allows you to offer a superior level of service.



Islamic Banking has been designed with efficiency as a priority

Most routine processes can be automated, supporting straight through processing (STP), reducing the number of errors and the need for manual intervention, driving down operating costs. Temenos Islamic Banking also offers solutions to support a broad range of functions in diverse locations, transforming a legacy environment. Costs can again be cut and controlled by reducing the number of legacy applications that need to be supported. Whilst back-office staff and operations can be consolidated in a low-cost location to produce significant business savings.



Islamic Treasury

A module offering full treasury coverage including front, middle and back office functionality for Islamic money market contract and capital market products including Sukuk.



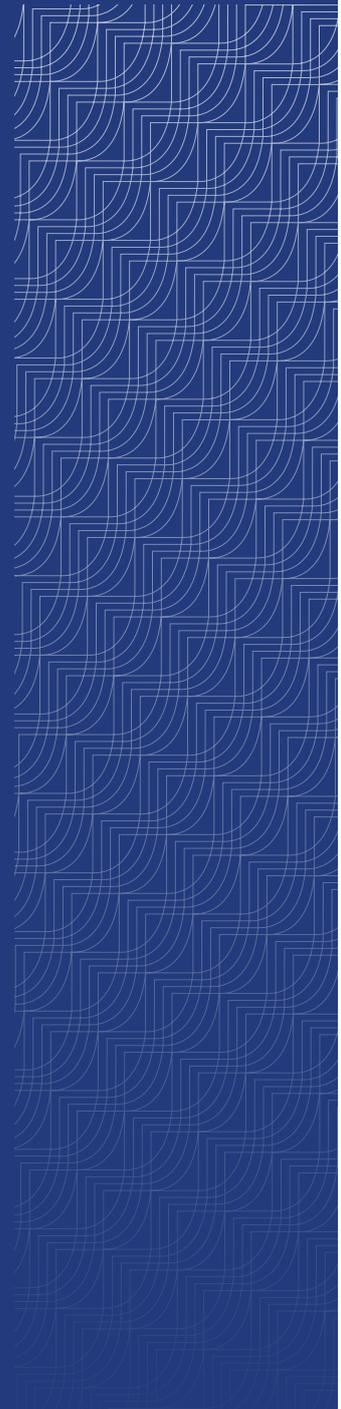
Islamic Portfolio Manager

A sophisticated investment management platform for Islamic compliant investments offering functionality such as Islamic index trading restriction, portfolio purification (for companies no longer Islamic index listed), and the support of non-listed share purchases through special approval matrix.



Islamic Profit Distribution

A module supporting the creation of Islamic deposits deposit pools, enabling you to link sources of funds to the investment made and run all calculations to distribute profit to investors.





Inclusive Banking

A range of modules that support financial inclusion in Islamic banking. Please request details on Microfinance for more information.



Core Banking

We have a range of modules that Islamic banks can access to aid them in offering a high quality, complete Islamic financial solution. Please request details on our Core product family for more information.



Islamic Corporate

An essential, quality corporate core banking platform offering Shari'ah compliance for construction finance and working capital finance through various components including multiple Islamic finance structures and credit facilities.



Islamic Trade Finance

A complete front to back-office and trade product lifecycle management solution for Islamic corporate banks, including letters of credit (LoC), collections, reimbursements and guarantees.



Islamic Deposit Builder

Islamic Deposit Builder enables Islamic Banks to build and service a variety of retail deposit solutions, through easy-touse tools and functions.



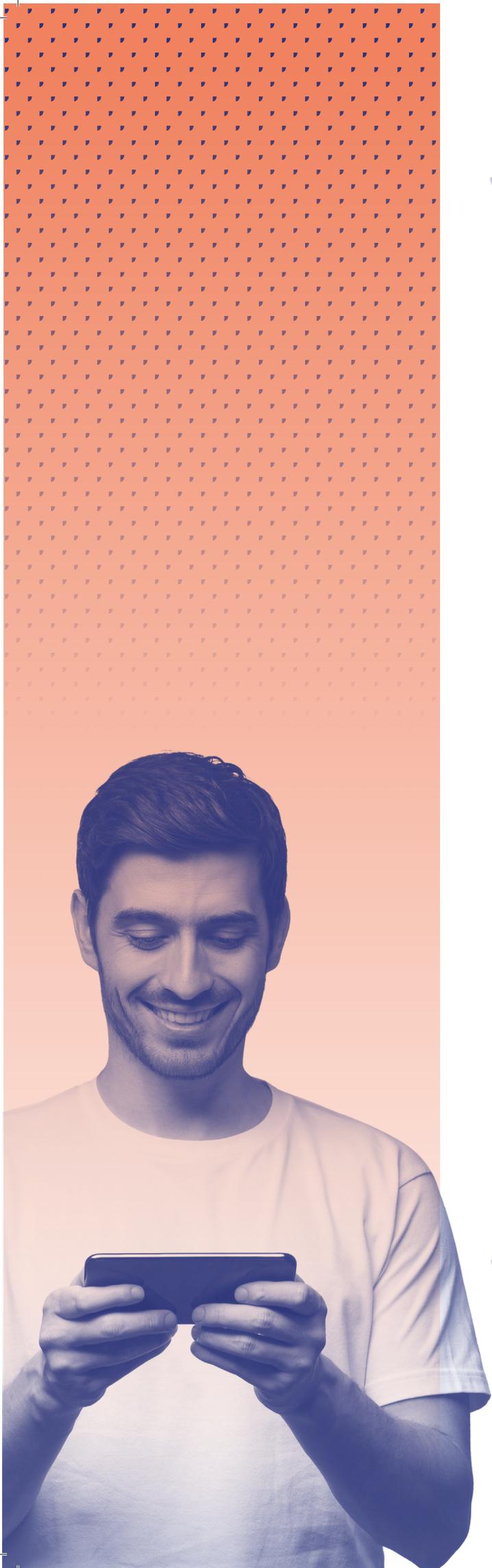
Islamic Financing Product Builder

An infrastructure for defining Shari'ah compliant banking products, using a componentized design model to provide a highly flexible product building and servicing functionality.



Islamic Retail

An essential, quality core banking platform offering Shari'ah compliance for personal finance through various components including advanced relationship pricing and personalization.



Challenges

Compliance with Shari'ah
auditors pre-requisites

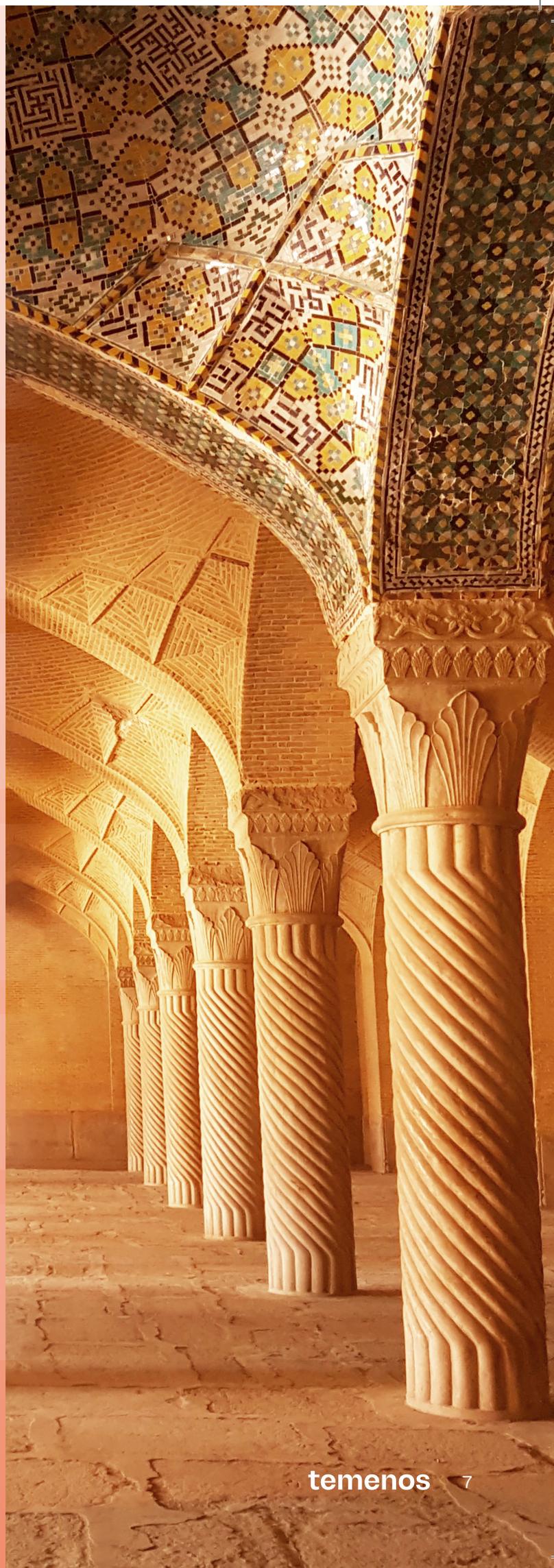
Manual processes

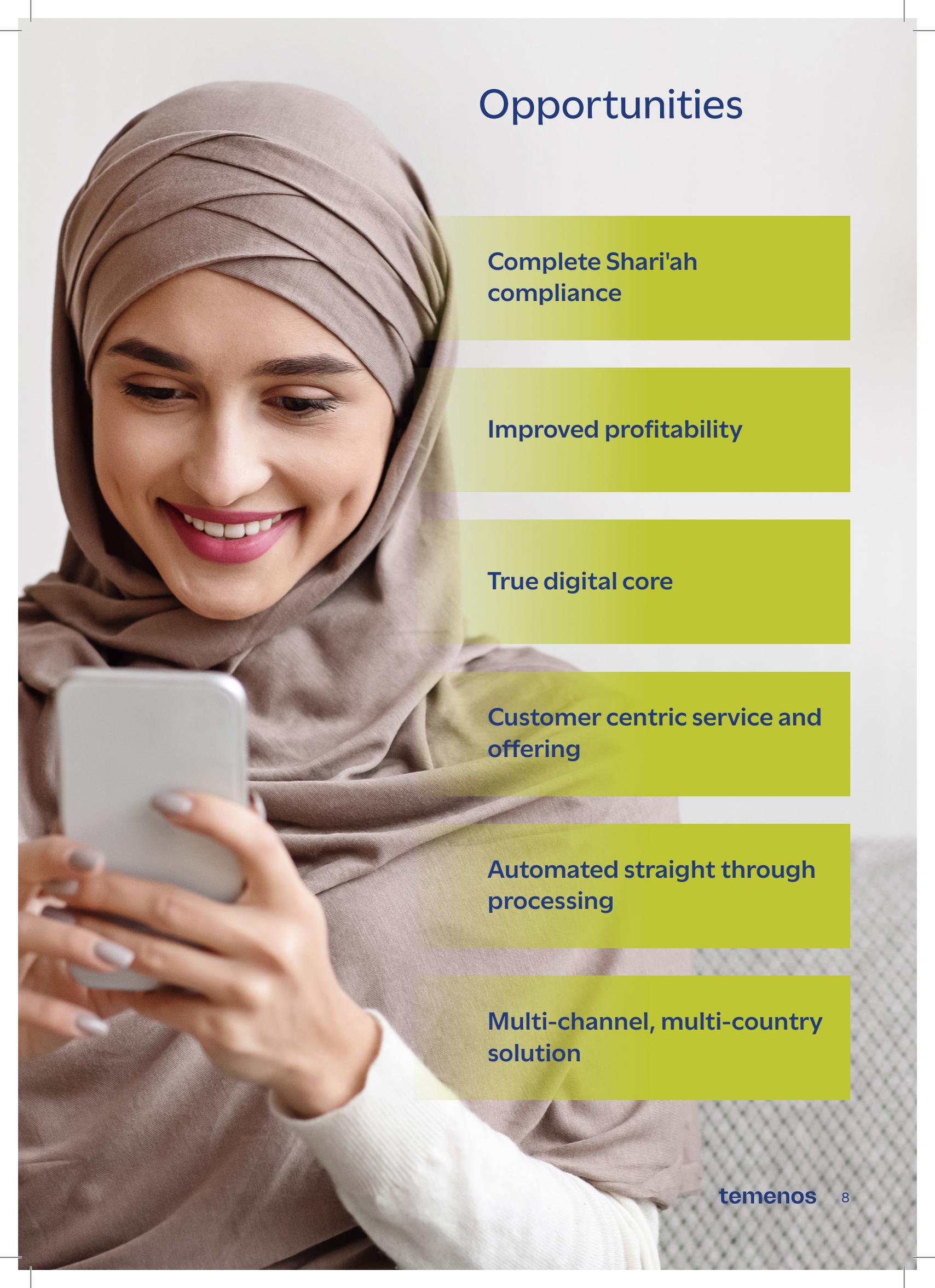
Gaining market shares

Operating a true digital core

Gaining market shares

High operating cost





Opportunities

**Complete Shari'ah
compliance**

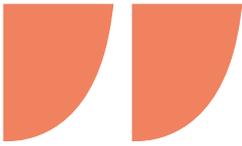
Improved profitability

True digital core

**Customer centric service and
offering**

**Automated straight through
processing**

**Multi-channel, multi-country
solution**



We are delighted to appoint Temenos as our strategic technology partner for our digital transformation. Temenos digital banking platform will enable us to transform faster, drive out complexity and lower our overall total cost of ownership. Temenos has a worldwide reputation for robust, innovative banking software and an extensive presence and commitment in the Saudi Arabia. With Temenos we will be able to introduce new and innovative products more quickly and help reduce operational costs, as well as offer a cutting-edge digital experiences to our customers.

Mr. Saif Al Dhaheri,
COO – Al Hilal Bank



Temenos Transact has had a positive impact on our business. It has enabled the bank to automate and streamline processes and improved the bank's overall operations' flow. We are delighted with the latest release of Temenos Transact, which will continue advancing the bank's productivity with its functional and technological enhancements. With the new Temenos Transact release, our plan is to further enhance the bank's investment management and profit management capabilities for Mudaraba and Wakala accounts. In addition, we plan to expand our Islamic derivatives products, and progress our Islamic mortgage financing.

Mr. Saif Al Dhaheri,
COO – Al Hilal Bank

temenos.com

Get in touch

To find out more about how Temenos delivers Islamic Banking solutions, [contact us.](#)

About Temenos

Temenos (SIX: TEMN) is the world's leading open platform for composable banking, creating opportunities for over 1.2 billion people around the world every day. We serve two-thirds of the world's top 1,000 banks and 70+ challenger banks in 150+ countries by helping them build new banking services and state-of-the-art customer experiences. The Temenos open platform helps our top-performing clients achieve return on equity three times the industry average and cost-to-income ratios half the industry average.

For more information, visit www.temenos.com

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