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Innovation Without Constraint

The best of both worlds in banking:
Temenos, powered by AWS

Everyone's Banking Platform

powered by aws

Contents

The pieces have finally come together   Express lane to the cloud   So much is possible   Safer, more resilient, and fully compliant   We'll take you there

temenos   2

The pieces have finally come together

Temenos and Amazon Web Services (AWS) have teamed up so you can break free of the constraints that are putting the brakes on innovation and slowing your digital transformation. The Temenos Banking Cloud on AWS is already helping hundreds of financial institutions disrupt the market, optimize their technology investments and build a modern workplace. Banks can now improve their banking experiences to better serve their existing customers while developing innovative offerings to open new markets and attract new customers.

The Temenos 2022 Highwater Benchmark demonstrated that we have the capacity to process the entire world's banking transaction volumes on a single cloud environment, which included:
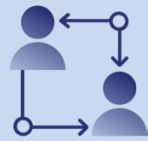
100 million
Customers

200 million
Deposit accounts

100,000
Transactions per second

61
Transactions per second per core

The solution is here today and it looks like this:

Temenos Banking Platform
Supporting 3000+ banks to compose financial services across retail, corporate, SME, and wealth.

Temenos Banking Cloud
Utilize Temenos banking solutions and Temenos Exchange services through Software-as-a-Service (SaaS).

AWS
Unparalleled security, reliability, and compliance from one of the top global cloud providers.

An entire ecosystem
200+ cloud-native services and ready-to-go features, plus banking-ready APIs and microservices.

Expertise
A team of cloud and technology experts immersed in everything banking.

Temenos and AWS together
Proven capacity to process the entire world's banking transaction volumes in a single environment.

Express lane to the cloud

More than 700 banks around the globe use Temenos' cloud-native digital banking and core banking services. And nobody knows cloud better than AWS. Finally, you'll have a meaningful presence in the cloud where you can start innovating at any speed.

Composable banking puts you in control

All the tools you need to assemble, configure, deploy, and extend your capabilities. Compose new banking services using a rich offering of Temenos solutions as well as the Temenos Exchange ecosystem and capabilities from incumbent systems. With Temenos, it's easy to innovate and progressively modernize your legacy banking systems as you choose.

In the cloud there's more of everything

AWS beats on-premise banking infrastructure by every measure. Get compute capacity at a fraction of your current cost. Increase resilience with the highest availability and global redundancy. And keep it all safe with compliance protocols and security that are impossible to duplicate.

Invent, or reinvent

With access to over 700 enterprise API endpoints on the Temenos Developer Community portal, your developers will have powerful tools to meet the demand for new products and services, and to design experiences that your customers will love.

Make the right connections

Adopt top-performing, third-party integrations for every part of your business—front to back—with solutions from the AWS Marketplace and Temenos Exchange. Choose from a wide array of software, services, and tools that will transform how you look at innovation.

The pieces have finally come together

Express lane to the cloud

So much is possible

Safer, more resilient, and fully compliant

We'll take you there

temenos

4

So much is possible

> "Temenos Transact on AWS provides lower infrastructure and operating costs for WeLab Bank's core banking, while the AWS Cloud delivers auto-elastic capabilities, making it very easy for WeLab Bank to scale for future business growth."

Kenneth Chau
Chief Technology Officer, WeLab Bank

> "By launching the first digital-only bank in Ecuador with Temenos on AWS, we are setting the standard for banking innovation within the Diners Club International franchise network globally."

Mónica Carrión
Vice President of Services Center, Diners Club Ecuador

So much is possible

With Temenos on AWS, you'll be able to accomplish things that simply weren't feasible before. Now you've got the right platform and the right tools running securely on unlimited cloud capacity. It's time to think big. Really big.

Shred your list of worries. And think about what you can do when you're not stressing about security, compliance, resilience, capacity, and internal IT knowledge gaps. Make yourself a list of opportunities: Test and launch exciting products, enhance customer experiences, reinvent processes to gain more efficiency, and provide better data for decision making. If you're not banking in the cloud, chances are you can't:

Implement **Temenos Explainable AI (XAI)** and **machine learning (ML)** technologies that previously only the very largest financial institutions could afford.

Try out new solutions, test, and prototype without disrupting day-to-day business and **reduce time-to-market between 43% and 59%.**

Say yes to new business models—including **banking as a service (BaaS), crypto,** or **blockchain**—in ways that make sense for your customers.

Make **environmental, social, and governance (ESG)** goals real by lowering your carbon footprint by 80%.

Use all your data to finally get a **complete picture of your customers** and predict what they'll truly respond to.

Leverage the continuous updates of the **Temenos Banking Cloud**, cosuming the latest services to deliver trusted and innovative banking.

The pieces have finally come together

Express lane to the cloud

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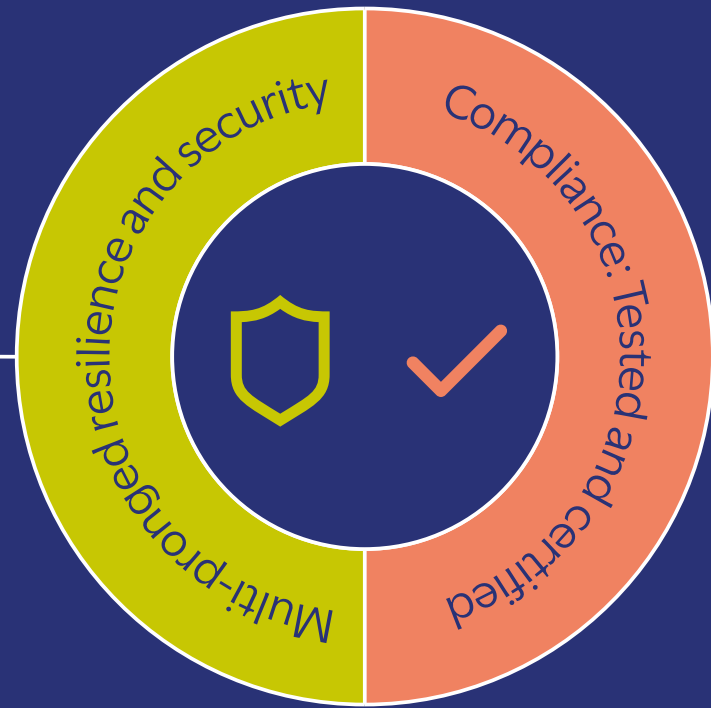temenos

6

Safer, more resilient, and fully compliant

You simply cannot compromise when it comes to security, availability, and compliance. You cannot risk customer data being lost or compromised, the stakes are too high—not only financially, but in the potential for damage to the brand. AWS has the most secure cloud infrastructure in the world. With Temenos on AWS, you'll be always on, up to date, highly secure, and compliant.

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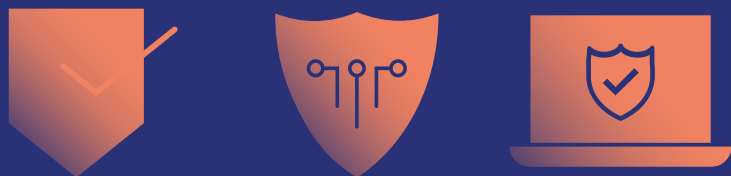
Multi-pronged resilience and security

- Temenos solutions run in an isolated VPC, using AWS service endpoints to remove any requirement for internet access.
- Automated software updates and immediate patches keep AWS customers ahead of potential vulnerabilities.
- AWS Regions provide global coverage, with every AWS Region comprising multiple Availability Zones for regional resilience.
- Each AWS Availability Zone consists of one or more discrete data centers with redundant power, networking, and connectivity.
- AWS has the lowest service disruption record and highest availability in the market.

Multi-pronged resilience and security

Compliance: Tested and certified

Compliance: Tested and certified

- Temenos has invested in a globally trusted and certified program that includes SOC 1, 2, and 3; Cloud Security Alliance; and ISO 2700x.
- Temenos clients operate under more than 30 regulators. We provide a "AAA" ESG rating and support clients with the required legal and security frameworks.
- AWS customers can access controls that have been tested and validated by third-party auditors across ISO, PCI, SOC, and other certifications.
- AWS has achieved multiple, internationally recognized certifications and accreditations, including PCI DSS, SEC Rule 17a-4(f), Reg SCI, EU Data Protection Directive, FedRAMP, GDPR, FIPS 140-2, NIST 800-171, CSA STAR Level 2, and SOC 1, 2, and 3.

We'll take you there

This is more than a wise technology choice. You now have access to global experts with banking-specific experience who will guide your cloud transformation journey.

Using proven tools, training, and adoption frameworks, you'll envision opportunities in the cloud and map Temenos solutions to your strategic objectives. We'll be by your side as you design your environment, rapidly innovate, and grow at the pace that's right for you.

The AWS Cloud Adoption Framework (AWS CAF) helps businesses accelerate cloud readiness by focusing on six perspectives: business, people, governance, platform, security, and operations.

The pieces have finally come together: Temenos, AWS, and your drive to build the future of banking at your financial institution.

Now you can truly **innovate without constraint.**

The AWS Cloud Adoption Framework (AWS CAF) helps businesses accelerate cloud readiness by focusing on six perspectives:

Business
Ensure that cloud investments accelerate your digital transformation ambitions and business outcomes.

People
Focus on the continuous growth and learning of your culture, organizational structure, leadership, and workforce.

Governance
Orchestrate cloud initiatives while maximizing organizational benefits and minimizing transformation-related risks.

Platform
Build an enterprise-grade, scalable, hybrid cloud platform; modernize existing workloads; and implement new cloud-native solutions.

Security
Achieve the confidentiality, integrity, and availability of data and cloud workloads.

Operations
Ensure that cloud services are delivered at a level that meets the needs of your business.

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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 more than 3,000 banks—from the largest to challengers and community banks—in over 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.

About AWS

Amazon Web Services (AWS) is a pioneer at the intersection of financial services and cloud technology, enabling our customers to optimize operations and accelerate growth through the broadest set of services and partner solutions, all while adapting to ever-changing regulations. Thousands of financial services firms—from the fastest-growing FinTechs to systemically important financial institutions—are redefining their future on AWS.

**Ready to talk about your bank's cloud journey?
Get in touch today: www.temenos.com/contact-us/**

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