

temenos

# Digital Transformation Front to Back

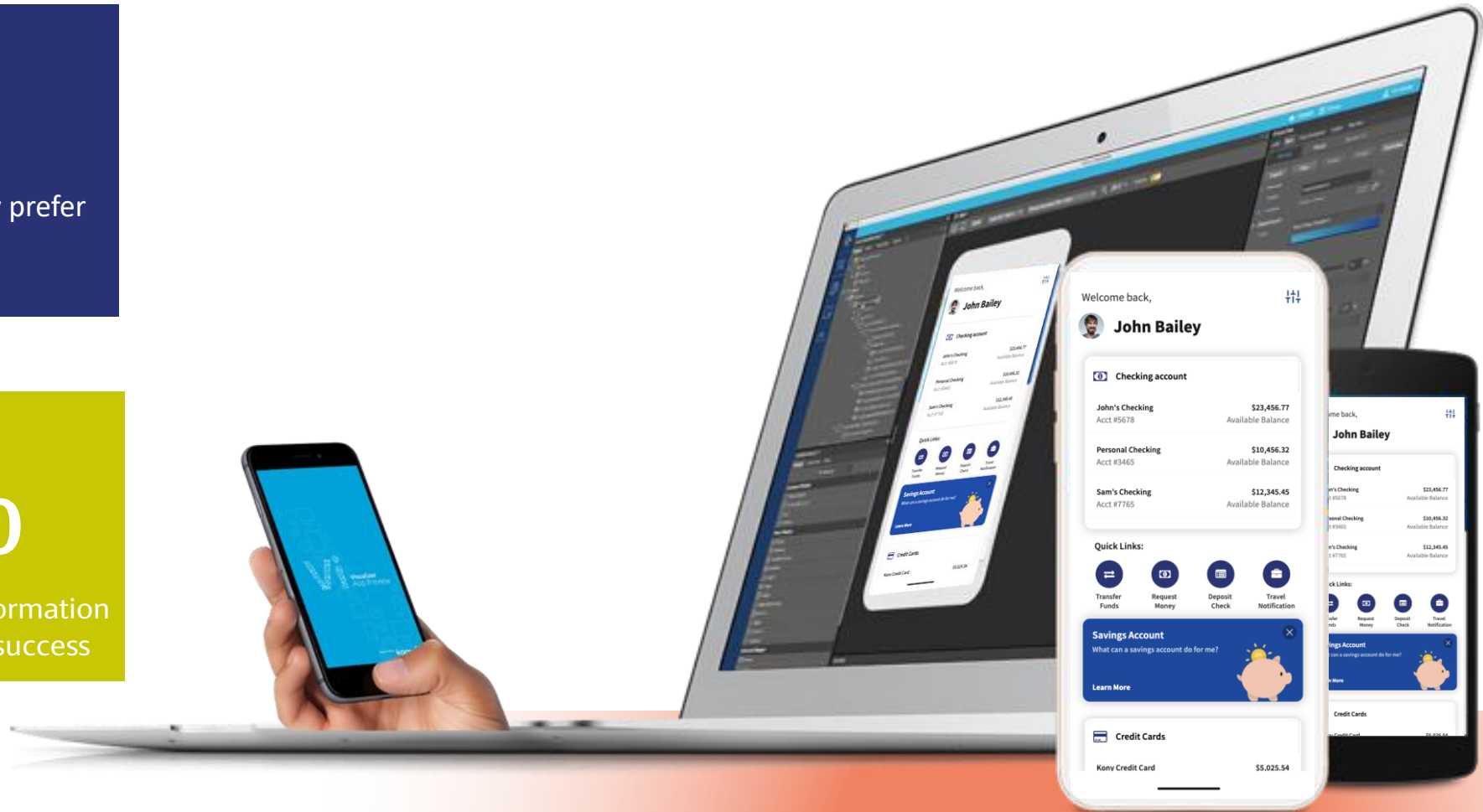
April 2024

# 80%

of banking customers now prefer digital interactions

# 94%

believes that digital transformation is crucial for their future success



# Regulatory obstacles in Territory

AML Regulations

KYC Requirements

SWIFT MX

Regulatory  
Compliance

Data Protection and Privacy  
Laws

Verification of Payee  
(VOP)

Sanctions  
Compliance

Consumer  
Protection Laws

Local Regulations

Instant Payment

But with so many  
**regulation**, our  
digital  
transformation might  
become  
**challenging**



Leading functionality + Latest technology  
= The winning combination



**Everyone's**

**Banking**

**Platform**

**3K clients**

In **150+**  
countries

Smallest  
Client

**500**  
accounts

Largest  
Client

**150M**  
accounts

**200+**  
partners

**Our top performing banks achieve Cost Income Ratios half the industry average**

# Temenos Products and Solutions



Temenos Digital



Temenos Payments



Temenos Transact



Temenos Risk & Compliance



Temenos Data & Analytics



Temenos Financial Crime Mitigation



Temenos Wealth



Temenos AI



Temenos Collection

**temenos**  
banking cloud 

-----  
Temenos manages the software



Client Installation  
on public or private cloud



Client installation  
on-premise

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Bank manages the software



# Temenos insights

temenos

Banks that run Temenos Digital have\*:

57%

Lower customer onboarding  
time on digital channels

29%

higher customers / FTE  
ratio

15%

lower attrition rate

57%

higher cross sell rate

\*Based on Temenos Value Benchmark, consulting benchmarking exercise with more than 140 banks globally



**Adaptability**

**Simplicity**

**Temenos**

