

## Temenos Group AG Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

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Temenos Group AG Due Diligence Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Temenos Group AG and its competitors. This provides our Clients with a clear understanding of Temenos Group AG position in the **Software and Technology Services Industry**.

- The report contains detailed information about Temenos Group AG that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.
- Another part of the report is a SWOT-analysis carried out for Temenos Group AG. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.
- The Temenos Group AG financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.
- In the part that describes Temenos Group AG competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.
- Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Temenos Group AG business.

### About Temenos Group AG

Temenos Group AG, a holding company, engages in the development and marketing of integrated banking software systems. The company also engages in the in support and the implementation of the systems at various client locations around the world, as well as in offering help desk support services to existing users of TEMENOS software systems. Its client base comprises banking and other financial services institutions.

TEMENOS provides financial institutions with integrated banking systems. The company's solutions,

TEMENOS T24 and TEMENOS Core-Banking, are utilized in a variety of segments including retail, wholesale, universal, international corporate banking, wealth management and private banking, as well as microlending.

The company offers its products and services in three main geographic regions: Europe, Middle East, Africa, Russia & Baltic States (EMEA), Asia Pacific (APAC) and Americas (composed of North America [NA] and South America [SA]). The group also operates Product Support and Development centers in India and Spain.

## Segments

The company operates its business in three distinct segments: software licensing; Maintenance and services. Software licensing segment engages in the licensing, development, and maintenance of its software.

**Software licensing:** Software licensing operations include granting customers licenses to use its banking applications software, either through an initial license or through the purchase of additional modules or user rights, but exclude any amounts that are related to maintenance. Software development services to the clients include developing requested additional functionality. Optional software maintenance is included in most software license arrangements. Maintenance provides customers with rights to unspecified software product upgrades, maintenance improvements and access to the help desk during the term of the support period and is recognized ratably on a straight-line basis over the term of the arrangement.

**Maintenance:** Maintenance provides customers with rights to unspecified software product upgrades, maintenance enhancements and access to the help desk during the term of the support period and is recognised ratably on a straight-line basis over the term of the arrangement.

**Services:** Software implementation and support services include consulting and implementation services.

## Products

**TEMENOS T24:** TEMENOS T24 is technically improved banking system. It pairs flexible business functionality with the most improved and scalable architecture. This gives it unprecedented power and opportunity to meet the challenges. TEMENOS T24 is built on open architecture, offers low cost of ownership and uses established standards, such as HTTP, XML, and J2EE. The design of TEMENOS T24 offers multiple application server support offering horizontal scalability and supporting huge numbers of users with true non-stop resilience.

TEMENOS T24 supports the business areas, such as: core functions, such as customer relationship manager, market risk, credit risk, accounting & general ledger, multi-company, multi-currency and multi-language, management information and profitability, document and image management, payments, nostro reconciliations, confirmation matching, and workflow; retail banking, such as current and DDA accounts, savings and deposit accounts including fixed deposits, overdrafts accounts, cheques, cards, consumer lending and hp, mortgages, revolving credit, and mutual funds; private banking, such as securities, portfolio management, portfolio modeling and re-balancing, portfolio reporting including performance, fiduciaries, and intermediary (agent) compensation and commissions; treasury, such as money market, foreign exchange, swaps, FRA, securities, Repos, futures & options; corporate/wholesale, such as commercial lending, syndicated lending, trade finance & letters of credit, documentary collections, bills, guarantees & standbys, and leasing; and multi-channel, such as internet, call centre, and other electronic channels.

**TEMENOS Core-Banking:** TEMENOS Core-Banking provides a modern, scalable retail banking application capable of handling the business volumes

The above Company Fundamental Report is a half-ready report and contents are subject to change. It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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- 1 – Data availability depends on company's security policy.
  - 2 – These sections are available only when you purchase a report with appropriate additional types of analyses.
- The complete financial data is available for publicly traded companies.

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