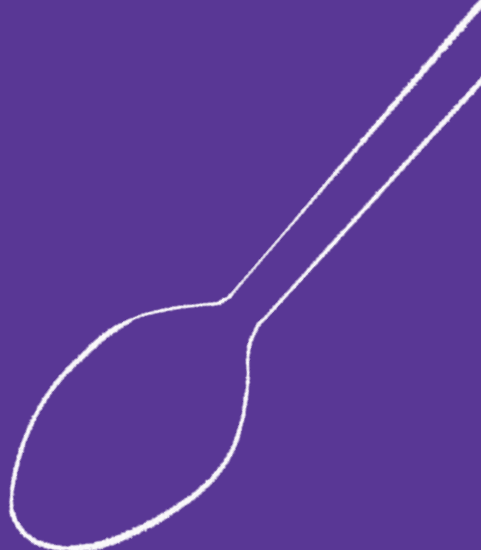
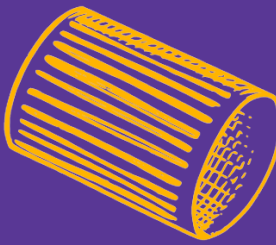




Implementing Temenos

Recipes for

Success

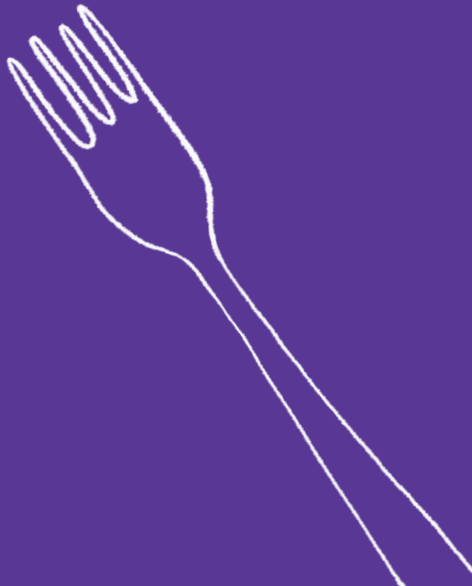
World Wisdom, Strategies,
and Leveraging AI



An Aspire Systems Cookbook



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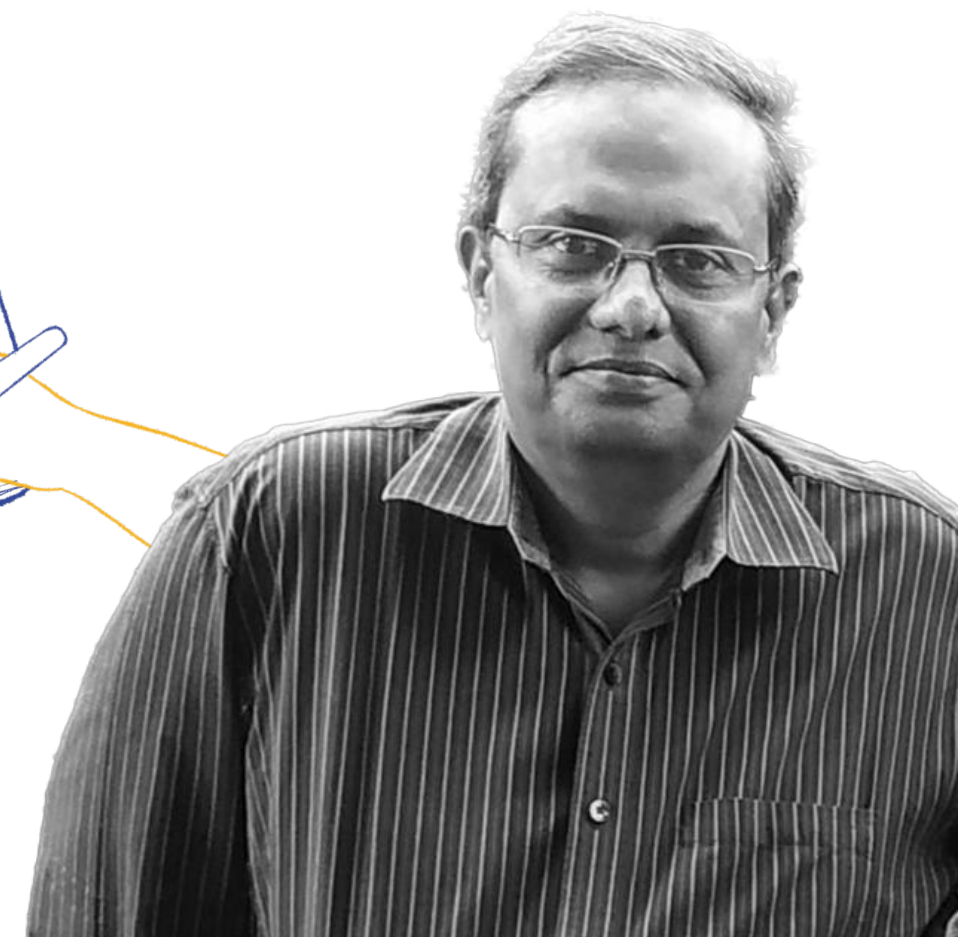


About the Author

Anantha Venugopal is a visionary leader with over 40 years of expertise spanning the banking and fintech industries. With 23 years of foundational experience working for a public sector bank in India, he was responsible for their core banking systems, application testing, and enterprise software implementation. His career took a transformative leap when he joined Temenos, the global frontrunner in core banking technology, where he dedicated over 8 years to shaping the future of fintech through innovative product implementation and strategic IT advancements.

In 2023, Anantha brought his wealth of knowledge to Aspire Systems, where he continues to redefine excellence as a seasoned product implementation specialist. Renowned for his forward-thinking approach, he champions the evolution of implementation methodologies, leveraging cutting-edge accelerators and AI-driven strategies to optimize efficiency and deliver transformative outcomes.

A passionate advocate for technological innovation, Anantha is frequently sought after as a thought leader and speaker, sharing insights that bridge industry expertise with actionable advancements. His work reflects a relentless commitment to empowering organizations through smarter, faster, and more agile solutions.



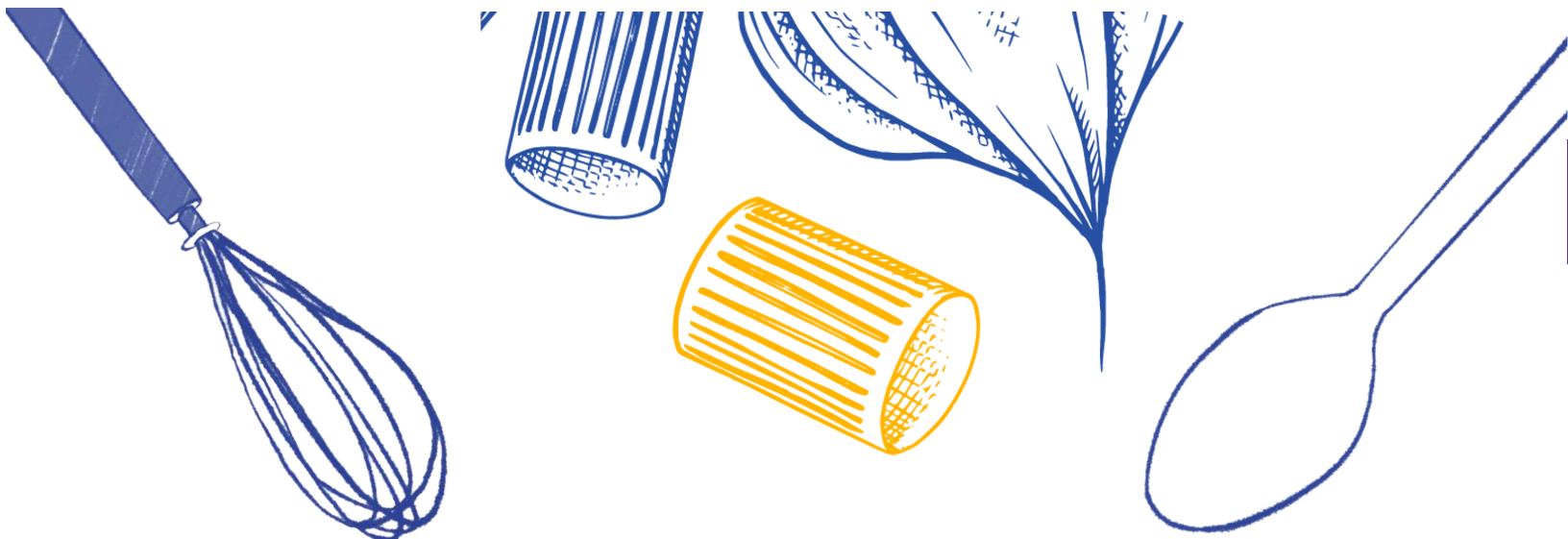


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Recipes for Success

World wisdom, strategies,
and Leveraging AI

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Foreword

The evolution of a core banking system (CBS) mirrors the art of crafting a perfect dish, a delicate balance of ingredients, precise timing, and expert execution. Just as a chef creates a memorable meal by blending the right flavors, banks must craft a strategy that aligns technological innovation with business goals, ensuring that each element of transformation fits cohesively into a larger vision.

As a Temenos partner for nearly a decade, Aspire Systems has been at the core of this transformation for several banks across all geographies – spanning multiple business systems, regulatory frameworks, and has delivered advanced core banking solutions designed to streamline operations, enhance customer experience, and ensure compliance in an increasingly complex regulatory environment. With Temenos as the backbone for modern financial institutions, we have successfully empowered banks scale, innovate, and create the ideal base for the AI-driven digital economy.

This book is an attempt to distill some of our key learnings and the experiences of our top SME Anantha, who heads delivery of Temenos implementations at Aspire Systems. He shares his insights, and the strategies employed in the deploying several core banking solutions for a variety of bank types. Through the lens of case studies, we explore the challenges faced during legacy modernization and the tools that enabled banks to drive global connectivity and maintain high standards of operational efficiency.

Every bank's journey toward implementation, modernization, or digitalization is unique, and much like every dish requires a tailored recipe, each transformation requires a customized approach. In this book, we explore what it takes to overcome implementation challenges, ensure smooth transitions, and create a future-ready system that empowers banks to thrive.

As we stand on the cusp of a digital revolution in banking, the lessons shared here reflect the deep expertise, dedication, and forward-thinking that define Aspire Systems and Temenos. This book marks the beginning of an ongoing journey – one where banks, with the right tools and partners, can continually evolve to meet the challenges and opportunities of tomorrow.

SURESH RANGANATHAN

Global Head BFS & Temenos Partnership



Secrets From the Chef's Station

CBS & Banking Getting the Context Right is the Key

The chef's Prelude

- Every seasoned chef knows where dishes most often go wrong — burnt sauces, under-seasoned broths. In core banking, failed transformations are often caused by scope creep, misaligned teams, and underestimating complexity.
- Insight is drawn from dissecting the hidden risks in such system integrations — strategic alignment between IT and business, ensuring tech investments reflect actual business growth goals, and explore how issues such as legacy system constraints, siloed data, and batch-based processing could hinder innovation in current core setups.
- Prepping CBS Implementations – From capturing tacit knowledge & craftsmanship to Interface-driven interactions, every tidbit comes in handy to prep an interesting spread.

A McKinsey & Company report found that only about 30% of CBS transformations successfully migrate products and ledgers to the new system. This underscores a significant gap in successful implementation and highlights why getting the context right from the start is important.



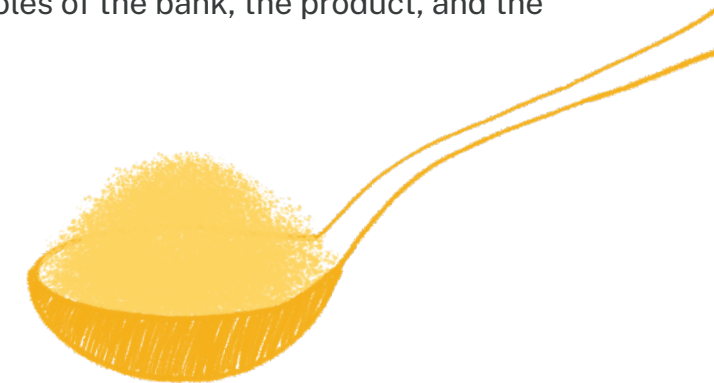
Today, the urgency for transformation is evident. According to Fortune Business Insights, the global core banking software market was valued at USD 17 billion in 2024 and is projected to grow to nearly USD 60 billion by 2032, at a CAGR of 16.9%, a reflection of how deeply modernization has become central to banking strategy.

In any fine kitchen, success lies not just in following the recipe but in understanding the ingredients, anticipating challenges, and mastering the timing. Core Banking System (CBS) transformations follow a similar principle. The recipe remains the same, but each dish or implementation depends heavily on the skill, judgment, and situational awareness of the “chef.”

A successful CBS implementation is not solely about deploying a product. It requires a well-rounded approach that addresses the interconnected roles of the bank, the product, and the implementation partner.

The Inside Scoop

CBS Implementation The Banker's Experience



Banking Then: Tacit Knowledge and Craftsmanship

Banking has evolved from being a highly personalized, skill-driven craft to a scaled, multi-layered operation that serves diverse demographics and demands a wide range of capabilities beyond traditional banking expertise.

Bankers were expected to master a Book of Instructions, stay updated on regulatory nuances, and make real-time decisions using nothing more than their training and experience.

Banking knowledge wasn't stored in systems; it lived in the minds (tacit knowledge) of the bankers themselves. Professionals were expected to know regulatory clauses, operational rules, and internal instructions by heart, managing a wide range of scenarios without relying on automated prompts or validations. Whether it was a complex inheritance transaction, credit decision on a lending proposal, an account opening for minor, or a freeze order on an account from a court, the banker made decisions based on knowledge, expertise, judgment, lot of common sense, OOTB thinking, and institutional memory.

Banking Now: Interface-Driven Interactions

Over time, with the evolution of CBS tools, this embedded knowledge migrated into machines. Rules, conditions, and processes were codified into configurable workflows, decision trees, and system prompts.

As systems grew more complex, many bankers became distanced from the fundamentals of banking law and practice.

Today, many front-line employees operate through interfaces and hotkeys, hitting F4 or F11 without always knowing what lies beneath. The result? CBS is now being implemented for users who depend entirely on the system to guide their work. This is the biggest implementer's nightmare. You cannot expect the bank to validate what we have implemented. Hence, first time right is not a virtue but a responsibility.

This disconnect has real implications. CBS implementations are now being designed for users who depend entirely on the system to guide their work, users who often cannot articulate what they need from it beyond the screens they're used to. The system has become the teacher.

Le Chef's Life Hacks

The View from the Other Side of the Table

Beyond Features: Rethinking the Business Model

A wholesome CBS transformation requires insight from both sides of the table, the operational demands of the bank, and the technical nuances of the system and its integrations. When banks embark on CBS journeys, they don't just need technical help; they need strategic guidance and a fresh approach to their business priorities.

Too often, however, banks overlook the need for this kind of expertise, focusing more on the technical solution rather than understanding how the new system will align with their current and evolving business goals.

The Modern System Integrator's Role

System integrators today must be more than implementers, they must act as strategic partners who:

- Speak the language of both banking and technology.
- Anticipate unspoken needs and align solutions to business strategy.
- Provide phased, roadmap-driven adoption guidance for sustained transformation.

A key challenge today is that most implementers today come with limited (few years of experience) often with a theoretical context, and not banks, which hampers the ability to scope the context efficiently and build holistic solutions.

Case in Point: Rethinking Banking for the Digital-Only World

During one particular transformation, Aspire Systems' digital-only rollout for a Malaysian private wealth bank, the focus wasn't merely on implementing a cloud-first, API-rich platform. The real challenge lay in helping the bank rethink banking itself. This bank had no physical branches, and its primary channel for customer interaction was digital. Aspire Systems didn't just dive into coding; instead, they worked with the bank to understand and reshape how banking services could be delivered in a world that was becoming entirely digital-first.

By ensuring that the technology implementation aligned with a broader vision for customer experience and business growth, Aspire Systems helped the bank establish a future-ready, scalable solution.



Avoid Getting Fingers Burnt

Pitfalls in the Kitchen

Overloading the Transformation Agenda

CBS projects are high-pressure environments, much like busy kitchens during a dinner rush. Mistakes are common when expectations are unclear or overly ambitious.

A common challenge in CBS transformations is that many banks enter the process without a clear understanding of their needs. This lack of clarity often leads to risky starts. One major pitfall is the urge to solve every legacy issue in one go: compliance gaps, customer journeys, data quality, and operational bottlenecks — all bundled into a single program.

Lessons from the Field: Focus First, Expand Later

Aspire Systems' success with a leading NBFC in Africa demonstrates a best-practice approach: focusing first on critical deliverables, digitized loan origination, and streamlined approvals, while deferring non-essential features to later phases.

For Aspire Systems, avoiding these pitfalls comes down to four things:

- Clarity before configuration
- Business-first thinking
- Helping clients unlearn legacy mindsets
- Deep stakeholder engagement

Stirring the Pot

Change Management & Cultural Readiness

Why Change is Hard (And What to Do About It)

Change is the secret ingredient that many forget to season properly.

While systems and architecture form the foundation of CBS change, it's the people behind them who determine the outcome. Transformation efforts must account for behaviour, mindset, and culture just as much as functionality, technology, and integrations. You're asking them to let go of old habits and adopt new ones. This requires a lot of conviction and commitment from the user community. Driving the same is the prime responsibility of a System Integrator.

Two ideas form the backbone of every successful transformation:

1. Unlearning — letting go of legacy workflows and tools
2. Reengineering — adopting new ways of working that are often uncomfortable till they realize the advantages.

Driving Sustainable Adoption

This resistance is emotional, not logical. Adaptation is hard. That's why Aspire Systems builds structured change management practices into its methodology, from early stakeholder onboarding to training, empathy mapping, and post-go-live support.

“Real transformation starts by delivering what matters most and building the confidence to handle the rest, step by step”

Gartner highlights that most banks initiate core banking modernization without thoroughly assessing their readiness. This oversight can lead to increased risks, including time and cost overruns of 25% or higher. CIOs who bypass core banking program readiness assessments significantly increase the risks that lead to program failure.

“People don't resist change because the new system is wrong; they resist because the old one falls within their comfort zone.”

“Re-thinking business priorities is essential before implementing any system. Often, banks don't realize what they need until they're guided through the process.”

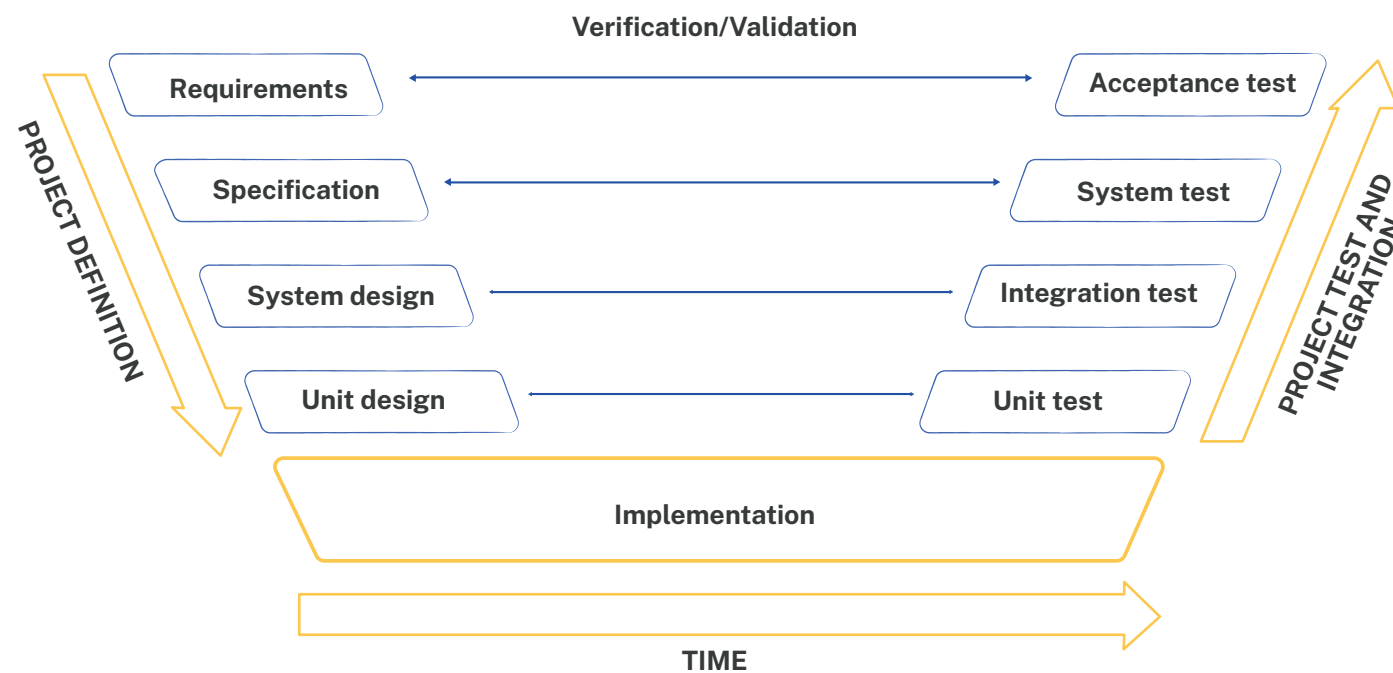
This insight is critical, as many banks still view CBS transformations primarily through a technical lens, thinking in terms of features and functions. However, the true value comes from rethinking business processes, customer engagement, and strategic outcomes in parallel with technology implementation.

From the Gourmet Kitchen

End State Visualization - Key to Success

A Pattern That Repeats

Across multiple implementations, one observation keeps resurfacing: critical issues bubbling up during UAT sign-off or, worse, post go-live. These last-minute discoveries derail timelines, stress delivery teams, and shake client confidence just when it should be at its peak. It traces back to a common mistake: critical components being introduced at the wrong time



In delivery terms, it's known as defect injection timing. Flaws introduced early in requirement gathering or design often remain hidden until integration or UAT, where they surface dramatically.

By then, fixing them requires extensive rework, and sometimes, a complete redesign of the entire system.

Planning Like a Sous Chef

Think of designing a banking solution like planning a fine dining experience. A seasoned sous chef doesn't just cook, they orchestrate.

They think through:

- Who are the guests? (Client personas and stakeholders)
- What are the dietary needs? (Functional, compliance, and regulatory constraints)
- What's the cuisine? (Architecture styles: microservices, modular, event-driven)
- What's the service style? (User interfaces, channels, access layers)
- Are there special needs? (Legacy constraints, localization, performance quirks)

Nothing is left to chance. The "menu" is curated with care. The same intent is essential in solution design or the meal risks falling flat, no matter how skilled the chef.

The chefs Table

Enter the Design Authority

To bring order to this complexity, we're introducing a structured governance approach, the Design Authority (DA).

This is not just a checkpoint. It's a governance layer that ensures every design decision is based on:

- Requirement
- Tech stack
- Organizational/channel structure of the bank
- Regulatory requirements
- Accounting framework
- Local elements like currency, language, calendar, and local practices.

Care should be taken that this process is not turning into a bottleneck, and hence, internal SLAs are to be agreed upon.

Success metrics to be established:

- First-pass design approval rate
- Drop in design-stage defects
- Review turnaround time
- Stakeholder satisfaction across delivery, sales, and architecture

A strong end-state visualization is translated into a comprehensive blueprint, supported by a 360-degree impact analysis.

Executing this process requires exceptional attention to detail and the consistent application of practical common sense throughout every aspect of the system.

Plating the Experience

End State Visualization

While DA brings structure, End State Visualization is where art meets architecture like plating the dish with a touch of flair and foresight.

Here, the architect envisions an effective system to deliver:

- Improved efficiency and productivity
- Scalable business with more sales products/services
- More automated and error-free operational leverage
- Hassle-free regulatory compliance
- Better profitability
- Value to the investors/stakeholders

To meet these expectations and more, the responsibility falls on the Architect, who must possess a clear and well-defined 'End-State Visualization'.

This entails designing a system that effectively addresses all of the client's legitimate business, profitability, and regulatory needs.

It is a role that calls for creativity and passion, driven by original thinking that can only be developed through years of hands-on experience.

This approach to thinking, however, is at risk of becoming obsolete and must be institutionalized to preserve its value. In the banking industry, this capability is most often found in individuals who have worked as bankers themselves, those who practiced banking by the rule book and engaged with customers in real-time, face-to-face settings. With the shift to the digital era, these human interactions are being replaced by automated systems.

Customers now primarily engage with banks via digital channels, and in-branch visits are becoming increasingly rare. Given this shift, it is crucial to preserve and institutionalize this rare capability by transferring such experiential knowledge into AI-based systems. Doing so will not only safeguard the skill of end-state visualization but also enhance it, creating greater value for consumers of financial services.

The Secret Sauce

4 Principles Every Bank Must Align Before CBS Implementation

- **Business Alignment** – The CBS must align with both the bank's current operations and future growth strategy.
- **Scalability for Size** – The system should support the volume, channels, and customer base the bank serves now and plans for tomorrow.
- **Operational Readiness** – Design must reflect the bank's transaction complexity and processing needs.
- **Regulatory Compliance** – The solution must adapt to local regulations, data residency, and statutory mandates.



"One of the biggest barriers to CBS transformation is expecting the new system to behave exactly like the old one. Without a reset in expectations, even the best implementations risk falling short."

There is a quiet irony at play: Advanced core systems are now often deployed for users who may not fully understand what those systems are fundamentally designed to achieve.



3



Nailing the Perfect Blueprint

Best Practices

The chef's Prelude

- Master chefs follow time-tested techniques while adding their own flair. Likewise, successful core implementations balance proven frameworks with bank-specific adaptations.
- Not all kitchens are the same — boutique cafés and five-star restaurants have different needs. Similarly, retail banks, digital-only banks, and universal banks require tailored core banking strategies.
- Whilst DevSecOps, automated CI/CD pipelines, and containerization are modernizing the deployment and early API strategy can speed up ecosystem integration, it is important to establish an alignment of principles between the business, IT, product principals, and system integrators.
- Just as each dish has its own unique ingredients, secret sauces and tailored preparation techniques, each bank has its uniqueness which should be acknowledged and incorporated into the thought process, for producing the perfect dish.

“It is critical to build a mise en place of implementation best practices — from agile delivery to modular design — to create a strong foundation for execution. This chapter serves up segmented strategies that recognize operational scale, service models, and regulatory complexity.”

Every successful dish begins with a well-thought-out recipe, and every successful core banking transformation begins with a robust blueprint. But in CBS implementations, there's no one-size-fits-all recipe. The secret lies in customizing the approach to match the bank's size, strategy, delivery model, and maturity.

This section explores how to tailor transformation frameworks, align stakeholders, pre-empt common challenges, and adapt core banking platforms to diverse operating models from retail to investment, corporate to digital.

Get the Right Texture

Tailoring the Approach to the Institution Type

Setting the Foundation: Universal vs Contextual Customization

Just as a master chef adjusts texture based on ingredients, CBS transformations must be customized to suit the institution's profile. Best practices fall into two categories: universal and contextual.

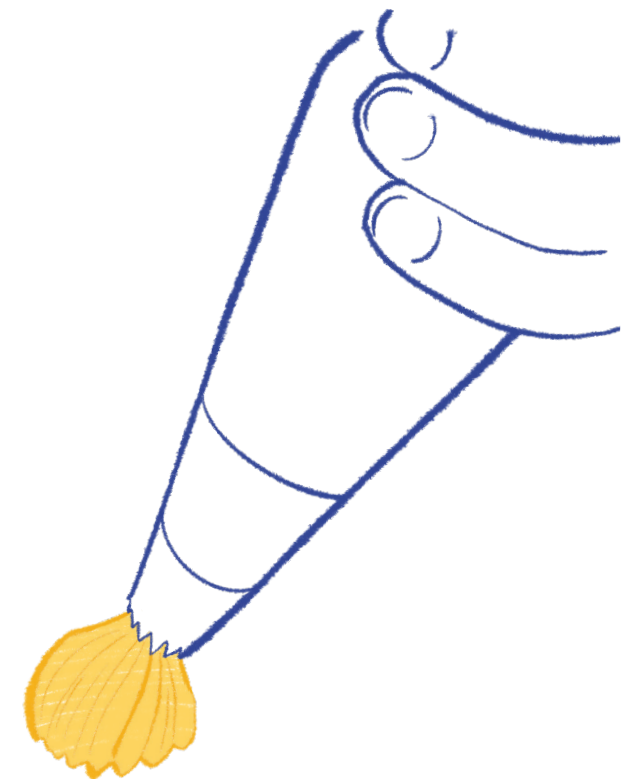
- The universal foundation includes
- The bank's business model
- Scale and customer base
- Operational style and delivery channels
- Regulatory context
- Growth roadmap

These act as the skeletal structure common to all implementations and shape both application architecture and hardware design.

The design is shaped by two key factors:

- Size of the institution
 - Delivery model — branch-led or digital or hybrid
- For example, A purely digital bank demands different architectural and hardware configurations than a branch-driven one, even before the first workflow is designed.

Getting the texture right ensures that the CBS not only fits the current institution, but also leaves room for long-term growth and transformation.



The blueprint must be contextualized based on the institution type:

Greenfield digital banks require cloud-native, composable, API-led systems, with digital onboarding as the default. Infrastructure is virtual, and deployments are often SaaS-led with minimal or no on-prem footprint.

Mid-size banks often opt for modular rollouts. With limited resources, they need reusable templates and accelerators, phased integrations, and pre-configured models to reduce time to market.

Tier-one banks operate at a different scale, with millions of customers and thousands of branches. Their CBS journey is phased, compliance-intensive, and deeply integrated with the legacy ecosystem.

Non-Banking Financial Institutions (NBFCs) — Lending focused, serving a targeted customer base. Tailored and popular products, simple but stable integrations, and ensuring smart turnaround time. Strong post-sanction follow-up and collection mechanism.

Micro finance and community banking institutions — People focused with inclusive banking as an objective. No big structures, but quick processing capabilities. Cost effectiveness is the selling point.

Flavoring - Layering it Right

Align Stakeholder Expectations

Managing Expectations Across Multiple Audiences

The biggest friction point in most implementations isn't technology, it's expectation mismatch.

Different stakeholders carry different visions of success

- *The System Integrator (SI) thinks in terms of platforms and timelines.*
- *The Product Principal focuses on system capability.*
- *The Implementation Partner manages delivery logistics and solution tailoring.*
- *The Bank's leadership is driven by ROI and business continuity.*
- *The End Users care about usability and performance.*

The lack of an alignment amongst these stakeholders could potentially turn the implementation into a tug of war among competing priorities, with the prospects of impacting design or sub-optimal road-mapping. Strong CBS partners ensure that all stakeholders, technical and non-technical, are aligned on three dimensions from Day Zero:

1. **Vision:** What is the bank solving for?
2. **Scope:** What must go live now, and what can wait?
3. **Platform expectations:** What can and cannot be done with the chosen product?

In many cases, system integrators like Aspire Systems act as both SI and implementation partner. In such scenarios, their responsibility deepens. The key to success lies in adopting the right stance:

- Think like the bank
- Recommend platform choices based on real business appetite
- Help craft a long-term, scalable roadmap



Balance the Spice Quotient

Pre-Emptively Mitigate Challenges

Anticipating Problems Before They Boil Over

The best chefs taste as they cook, and the best CBS teams anticipate issues before they boil over. Surprisingly, most CBS transformations don't fail due to technical complexity. They stumble because of human assumptions, misaligned expectations, and poorly scoped ambitions. As projects scale, three recurring pitfalls tend to surface:

- Overloaded scope from the bank's side
- Fixed bid limitations from the SI side
- Feature mismatches from the product principal's side

The solution lies in structured moderation. Instead of attempting to solve every issue at once, successful programs focus on time-boxing the roadmap and scope-boxing the deliverables, prioritizing what's critical now, and deferring the rest with intention.

Lessons from the Field

Pre-emptive mitigation starts with

- Comprehensive business discovery
- Regulatory alignment
- Business-oriented scoping of current and future needs

Aspire Systems' approach also emphasizes:

- **Scalable Application Design:** Future-proof architectures that support multi-currency, multi-language, and multi-entity setups.
- **Module Rationalization:** Activating only the necessary modules instead of overselling large bundles.
- **Platform Alignment:** Ensuring cloud-readiness and architectural resilience.

The true value of a systems integrator lies not in delivery speed alone, but in helping clients avoid overbuying, defer unnecessary licensing, and scale investments gradually based on business maturity.

You don't serve everything from the buffet on Day One, you plate what the guest needs most, and let the rest follow.



A Recipe for Every Palate

Adapting the Product to Business Models

In the culinary world, recipes are crafted not only for flavor but also for the diner's unique tastes, allergies, and preferences. In core banking, transformation recipes must likewise match the bank's business model, not just as it is today, but as it evolves. Understanding the institution's operating style, product focus, and growth plans is key to adapting the Temenos suite effectively.

Whether it's a digital-first startup, a community institution, an NBFC, or a multinational investment bank, success lies in aligning functionality with appetite.



1. Retail Banks – Whisking for Speed & Customer Experience



Retail banks thrive on scale, speed, and convenience. Their systems must support high-volume transaction processing, fast customer onboarding, and a seamless omnichannel experience.

Key implementation priorities include:

- *Low-latency performance and real-time responsiveness*
- *Seamless onboarding, KYC, and credit scoring journeys*
- *Integrated support for mobile, web, and branch channels*
- *Preconfigured product templates for rapid go-to-market*

The Largest Commercial Bank in Vietnam
Partnered with Aspire Systems to transform its retail banking journey, with Temenos Digital. Aspire Systems delivered a fully customized end-to-end retail digital experience tailored to the bank's vision of modern, customer-centric banking.

2. Corporate Banks – Braising for Complexity & Broad Portfolio Mix



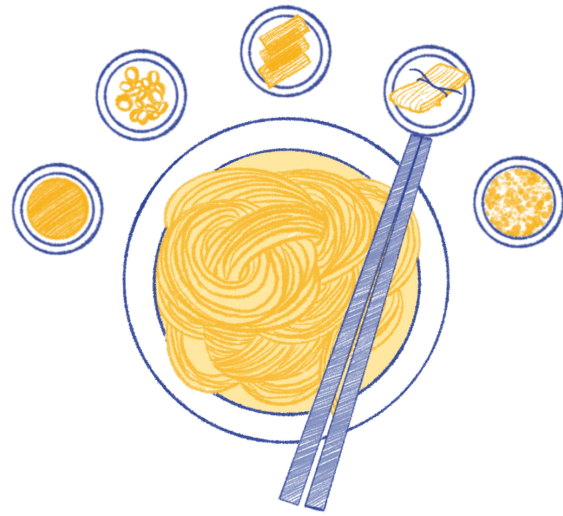
Corporate banks manage layered account structures, long-term relationships, high-value transactions, and strong regulatory compliance. Their CBS must reflect this operational complexity and support deep configurability.

Core design considerations include:

- *Multi-tier authorization workflows and role-based approvals*
- *Integration with trade finance, treasury, money market, and cash management*
- *Relationship-based pricing and bespoke client offerings*
- *Modular configuration of complex lending cycles*

A Maltese Retail and Corporate Bank
Accelerated its digital journey with the power of Temenos Digital, Retail, and SME banking services on Temenos SaaS cloud. Aspire Systems enabled swift rollout for a seamless and enhanced experience for the bank's clients. Powered by Malta.

3. Investment Banks – Sous-Vide for Precision & Risk Management



Investment banking demands absolute precision and rigorous oversight. The core must support compliance-heavy processes, structured products, and real-time financial data.

Key system capabilities include:

- Real-time integration with market data and risk engines
- Support for structured instruments, trading positions, and portfolio analytics
- Automated reconciliation and audit-grade transaction logging
- Regulatory-ready reporting frameworks (e.g., Basel III, IFRS 9)

A Leading NBFC in Kuwait

Took a significant leap in its digital journey with a Temenos core upgrade from R14 to R23. Aspire Systems ensured a smooth transition, elevating the institution to new heights of functional efficiency and performance.

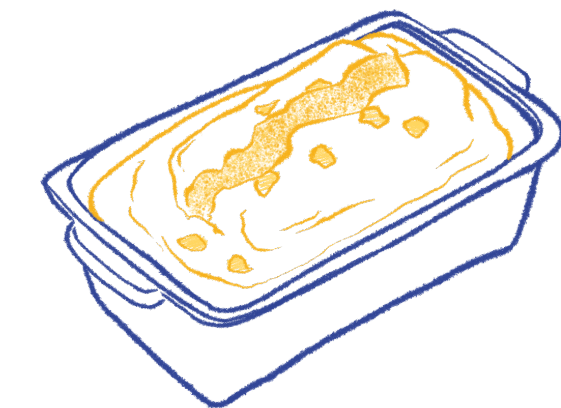
Digital-native banks are cloud-first, API-enabled, and composable by design. Their transformation priorities center around rapid deployment, open integration, and agile scalability.

Implementation must focus on:

- Cloud-native, SaaS-ready architecture with elastic scalability
- Open APIs and ready-to-integrate fintech modules
- Business-led configuration for fast product experimentation
- Modular licensing models to scale features as the bank grows

The Malaysian Digital Arm of a Private Wealth Bank

Went live seamlessly with Temenos Transact, Digital, TPH, FCM, and TDH on Temenos SaaS cloud. Aspire Systems led the implementation and played a dual role as the System Integrator and Testing partner, delivering a smooth rollout amidst high expectations. Powered by Malaysia. Powered by Temenos Transact, digital, TPH, FCM, and TDH.



4. Digital Banks – Baking in Innovation

From architecture decisions — cloud-native vs. hybrid, SaaS vs. on-prem — to cost modeling - CAPEX-heavy vs. OPEX-driven transformations — strategies should align with a bank's growth trajectory and technical maturity. The ecosystem strategy (e.g., fintech partnerships, BaaS) changes the design and extensibility requirements of core platforms.

Further, address localization needs and compliance variation in multi-country core deployments and finally, the differentiation between transformation vs. greenfield vs. parallel run strategies should all be based on bank maturity, digital ambition, and risk appetite, in order to achieve the right implementation and roll-outs.

The Secret Sauce

Tips & Tricks to getting the implementations right

- Start with a minimum viable product (MVP) or core-first rollout to reduce complexity.
- Adopt a strong governance model with clear ownership and escalation paths.
- Digital-only banks can benefit from cloud-native cores and rapid deployment cycles.
- Large universal banks may need phased rollouts and integration with legacy systems.
- Regional/community banks should focus on vendor partnerships that offer simplicity and localization.
- Microfinance and niche institutions must balance cost constraints with scalability.

"Always align architecture decisions with the bank's long-term business model, not just current needs. Standardize wherever possible — limit variations in processes across business lines."



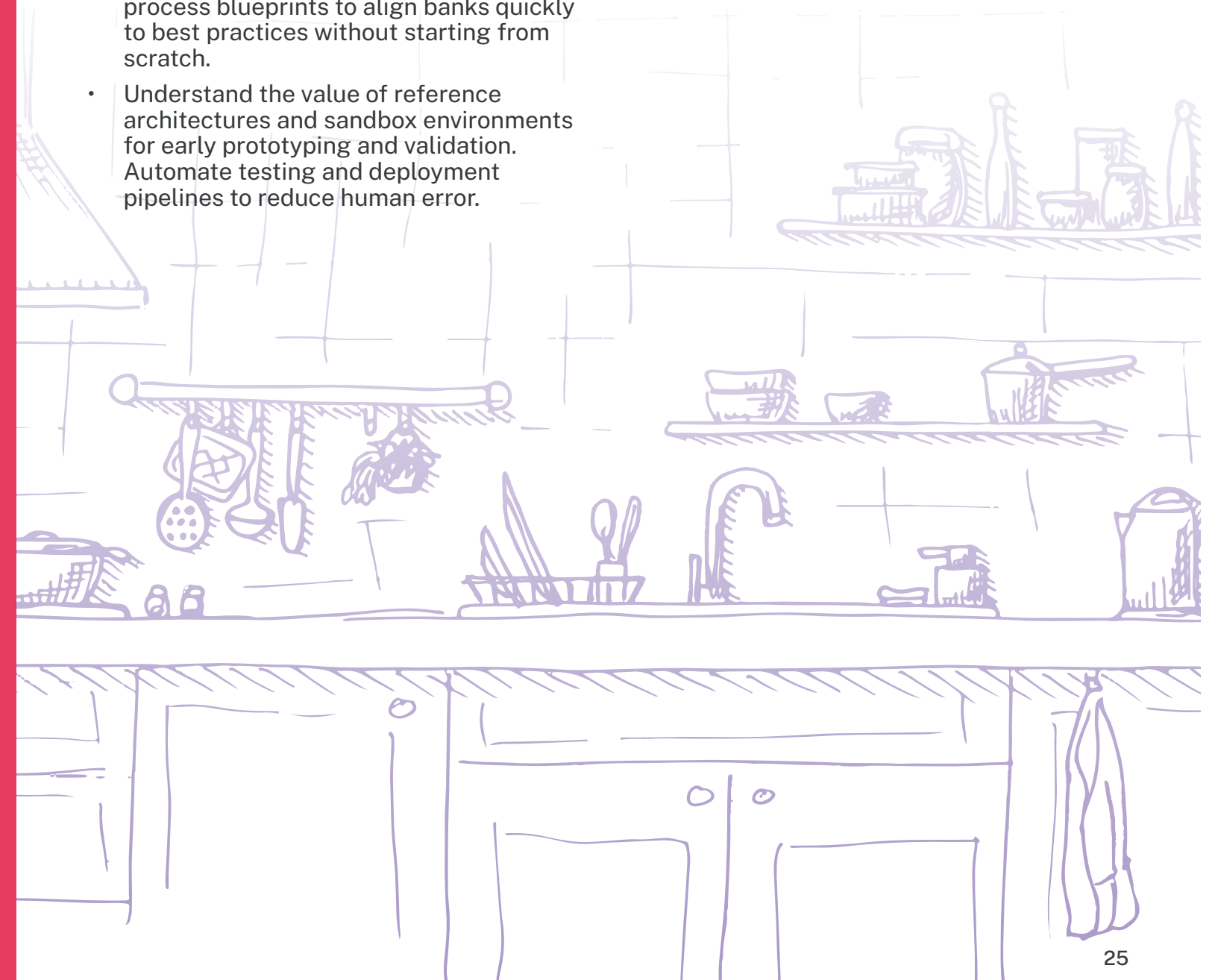
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The chef's Prelude

- Chefs don't chop every ingredient by hand — smart tools enhance precision and speed. In core banking, accelerators like data migration frameworks, localization templates, and integration adapters can significantly de-risk and expedite implementation.
- Use pre-built data migration tools to reduce manual effort and ensure auditability. Include data validation and reconciliation tools as part of your end-to-end data migration strategy to avoid hidden liabilities.
- Leverage localization packs for regional compliance and regulatory reporting. Consider business configuration kits and process blueprints to align banks quickly to best practices without starting from scratch.
- Understand the value of reference architectures and sandbox environments for early prototyping and validation. Automate testing and deployment pipelines to reduce human error.



Don't just collect accelerators — develop a strategy for customizing and sequencing their use. Explore the pantry of available tools and how to integrate them wisely into your transformation.



Hitting the Right Notes

Checklists and Accelerators for Efficient Execution

An Earthy Infusion

Reusable, Quality-Checked and Templatized Frameworks

An independent study, conducted in June 2024, highlights that 53% of institutions utilizing legacy core systems are struggling to scale their operations due to data silos and production bottlenecks.

It underscores a growing consensus in the industry: banks must prioritize transforming their core banking systems to embrace the potential of cloud technologies fully.

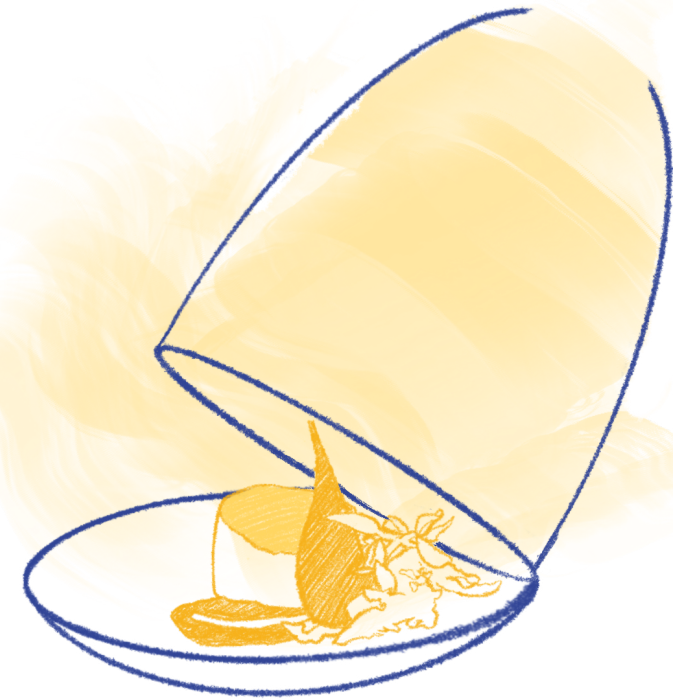
However, the research also indicates that the perceived risks associated with migrating to newer technologies are significant, with 69% of respondents citing these fears as a barrier to deploying next-generation solutions.

Given the industry context of legacy software dragging down productivity, and quality, and the risk perception acting as a dampener on the ambitions of banks to adopt new technology, service providers' tools and accelerators are instrumental in enhancing the productivity and quality of core banking implementations like Temenos.

In the world of core banking system (CBS) implementations, efficiency and quality are paramount. Aspire Systems' Transact Accelerators provide reusable, quality-checked frameworks designed to streamline migration, upgrades, and product creation processes. These frameworks come with built-in features that ensure consistency, reduce manual efforts, and accelerate the

Data Migration Accelerators

Data migration plays a pivotal role in the journey to Temenos Transact, as migrating legacy data from on-premise or cloud systems can often pose significant challenges. Aspire Systems' Data Migration Accelerators aim to streamline this process, ensuring rapid, seamless, and secure migration.



The Aspire Systems DM Tool integrates all these accelerators, providing a robust platform for managing the ETL (Extract, Transform, Load) processes.

This tool offers advanced data profiling, cleansing, and transformation features, all through an intuitive low-code/no-code interface.

The tool is optimized for cloud-native environments, ensuring scalability and high performance during data migration.

Key tools include:

- **Error Reporting Tool:** Identifies and reports migration errors, ensuring data integrity.
- **Reconciliation Tool:** Helps reconcile the source and target data, improving accuracy.
- **Gap Analysis Tool:** Detects discrepancies and ensures data consistency across systems.
- **Data Scrambling Tool:** Ensures data privacy by masking sensitive information.
- **Data Mapping Application:** Ensures proper mapping of legacy data to the Temenos system.

A Hint of Oak

Country Layer Accelerators for Temenos Implementations

What Is the Country Layer on Temenos Digital?

The Country Layer on Temenos Digital (formerly Temenos Infinity) is a configurable extension designed to meet the specific regulatory, legal, and market needs of individual countries. It ensures that banks operating in multiple regions can deliver a compliant and localized digital banking experience without compromising the integrity of their global platform.

Modular Flexibility for Global Consistency

Built on a flexible architecture, the Country Layer functions as a modular overlay that customizes key components of the digital banking stack, such as user interfaces, workflows, authentication flows, and compliance rules. This allows banks to deploy a unified global platform while adapting essential functions to meet local requirements.

Use Cases: Localizing for Regulatory and Market Needs

The power of the Country Layer lies in its adaptability. For example:

- *In one geography, it can integrate with national identity databases to support local KYC (Know Your Customer) regulations.*
- *In another, it can tailor digital onboarding processes to regional compliance standards.*
- *It can also support multi-language capabilities, adapt payment flows to regional systems (such as SEPA in Europe or UPI in India), and align security protocols with local frameworks.*

These local customizations ensure banks can deliver relevant, compliant, and user-friendly experiences across jurisdictions.

Accelerating Go-to-Market with Pre-Configured Templates

One of the key advantages of the Country Layer is its library of pre-configured, country-specific templates. These accelerators help financial institutions significantly reduce the need for custom development, allowing for faster rollouts in new markets. By leveraging these templates, banks can meet local regulatory requirements more efficiently and reduce time-to-market for digital services.

Empowering Scalable, Compliant Global Expansion

The Country Layer equips banks with a strategic tool for international expansion. By balancing global consistency with local customization, it enables institutions to scale digital services confidently across borders. It ensures ongoing regulatory compliance, minimizes operational risk, and supports tailored customer journeys that resonate with local users, all within a unified platform architecture.

The Lingering Aftertaste

Features that Distinguish the Accelerator

Technical Upgrade Accelerators

Upgrading core banking systems can be complex, particularly when dealing with legacy systems. Aspire Systems' Technical Upgrade Accelerators are tailored to handle the specific challenges faced during upgrades, ensuring minimal disruption and faster time-to-value.

Key tools include:

- **Scoping Tool for Local Code Compatibility:**
Assesses compatibility between customizations and the CBS.
- **Optimization Tool for Conversion:**
Enhances conversion efficiency.
- **Advanced Test Scenario Finder Tool:**
Automatically identifies relevant test scenarios.
- **VOC Extraction and Correction Tool:**
Extracts and corrects Voice of Customer (VOC) data, ensuring that client feedback is integrated into the upgrade process

Close of Business (COB) Monitoring Utility

Monitoring the Close of Business (COB) process traditionally required managing multiple screens and systems. Aspire Systems' AIO - All-in-One COB Utility consolidates this into a single, user-friendly interface, providing real

Key features:

- **Single Interface:**
Combines all COB monitoring into one screen, eliminating the need for multiple tabs.
- **Error Monitoring:**
Lists errors in a table format, making it easier to identify and address issues.
- **Email Alerts:**
Customizable notifications to inform users of COB progress and errors.

Benefits include faster monitoring, improved accuracy, and a more efficient process.

These accelerators also provide benefits such as better reconciliation, faster testing, and optimized upgrade timing. With real-time tracking and automated processes, banks can ensure that the entire upgrade process is completed on time and within budget.

Automated Product Creation Accelerator

Creating products in Temenos Transact — whether loans, deposits, or accounts — requires extensive configuration. Aspire Systems' AA Product Creation Accelerator automates the creation of product groups, conditions, and parameters, significantly reducing manual configuration and parameterization time.

Benefits of this accelerator:

- **Reduces Manual Effort:**
Automates product creation and configuration.
- **Speeds Up Deployment:**
Processes product requirements in a single step, reducing deployment time.
- **Improves Accuracy:**
Ensures that all product details are accurately configured according to client requirements.

Instant Connect Utility

Integrating Temenos Transact with third-party applications often requires complex, time-consuming development. The Instant Connect Utility simplifies this process by offering a plug-and-play interface for seamless communication between Temenos Transact and external systems.

Key advantages:

- **Simplified Integration:**
Reduces the amount of code needed for third-party system integration.
- **Easy Configuration:**
With minimal setup, the tool ensures a smooth, secure connection between systems.
- **Pre-Defined Classes:**
Facilitates end-to-end connectivity with built-in authentication (tokens and OAuth2).

The Secret Sauce

Accelerating Success with Aspire Systems' Transact Tool

- Aspire Systems has developed a suite of proprietary accelerators that streamline the implementation process. These tools, such as the Automated Account Aggregators and the Close of Business (COB) All-in-One Utility, significantly reduce configuration time and improve operational efficiency.
- Whether it's data migration, technical upgrades, or product creation, Aspire Systems' suite of accelerators provides the tools necessary to handle even the most complex banking transformations.

Aspire Systems' Digital Banking Accelerator suite has been instrumental in delivering over 50 successful implementations, including neo and challenger banks



The chef's Prelude

- A forward-looking kitchen embraces tech — AI is the sous-chef of the future. For core banking, AI promises smarter decision-making, proactive service, and leaner operations.
- Navigate complexity, seamlessly blending AI into CBS to enhance speed, quality, and accuracy.
- Integrate AI-driven intelligence through APIs, and transform rigid Banking systems into agile, future-ready platforms.
- Examine real-world use cases where AI integrates with transaction monitoring, KYC, and credit decisioning engines in a core setting.



Explore the five pillars of FinEdgAI, Aspire Systems' AI/ML solution framework for banking, to revolutionize systems, incorporate AI in core environments — from data lakes, to real-time processing engines, and scalable model

GenAI - The Able Sous chef

Enhancing Speed, Quality and Accuracy



The number of UK financial institutions investing in artificial intelligence (AI) has doubled within a year, according to Lloyds Bank's ninth annual Financial Institutions Sentiment Survey. Almost two-thirds (63%) of respondents are investing in emerging technology, up from one-third (32%) in 2023.

The focus for banks and financial institutions has shifted from merely exploring artificial intelligence to making practical investments and applications. Early adopters and innovators are already experiencing the benefits, such as enhanced productivity, deeper customer insights, and a stronger competitive edge. The full impact across all business areas will evolve as institutions continue to innovate, test, and learn. The new-age technology is set to tackle the pressing challenges surrounding modernizing legacy systems, data stored across disparate locations, lack of collaboration amongst users, and budget constraints.

Spicing It Up:

Incorporating AI into a Core Banking System

1. Customer Experience: From Fragmented to Unified

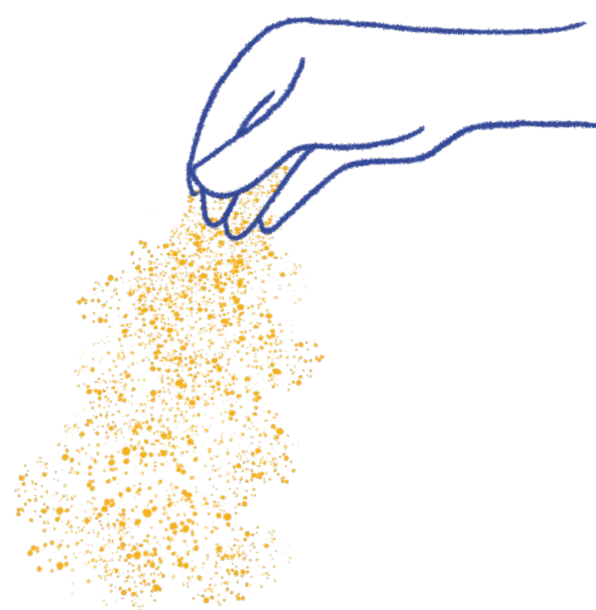
Traditional banks struggle with disjointed customer data, leading to missed cross-selling opportunities and impersonal interactions. FinEdgAI's Customer 360 solution aggregates various data from Bank's internal and external sources, creating a holistic view of each customer. AI-powered analytics use cases in FinEdgAI can predict individual needs — like hyper-personalized product recommendations — while FinEdgAI Chatbots resolve Customer queries instantly. Thus, results in Deeper Customer engagement, higher retention, and approximately 20-30% boost in cross/up-sell revenue.

2. Credit Decisioning: From Reactive to Proactive

Bank's legacy credit models mostly rely on outdated or incomplete data, which causes inconsistent risk assessments and defaults. Aspire System's FinEdgAI can tackle this for Banks with AI models-driven scorecards that analyzes real-time behavioral and transactional data. Early-warning delinquency models can cause at-risk borrowers numerous days in advance, while automated underwriting significantly reduces loan approval times. Thus, Banks can gain precision in lending, reduce non-performing loans, and deliver faster, fairer customer experiences.

3. Operational Efficiency: From Manual to Automated

There are several tedious processes like loan origination or document processing which drains the resources of banks. FinEdgAI's Hyper-lend framework facilitates in automating loan origination process using NLP to extract data, while Intelligent Banking Document Processor leverages GPT-4 to parse unstructured documents. Chatbots handles routine tasks like address updates, Contact details; thus freeing up staff time for high-value work.



4. Risk & Regulatory Evolution: From Static to Adaptive

Bank's legacy credit models mostly rely on outdated or incomplete data, which causes inconsistent risk assessments and defaults. Aspire Systems' FinEdgAI can tackle this for Banks with AI models-driven scorecards that analyzes real-time behavioral and transactional data. Early-warning delinquency models can cause at-risk borrowers numerous days in advance, while automated underwriting significantly reduces loan approval times. Thus, Banks can gain precision in lending, reduce non-performing loans, and deliver faster, fairer customer experiences.

5. Campaign & Channel Management: From Generic to Targeted

Spray-and-pray marketing strategy wastes banks budgets and annoys customers. FinEdgAI's campaign engine framework uses predictive analytics to segment audiences, design personalized offers, and optimize channel strategies — whether SMS, email, or in-app notifications. Thus, by aligning product campaigns with customer behavior, banks can achieve 3x higher conversion rates at much lower acquisition costs.

The FinEdgAI Advantage

Aspire Systems doesn't just deploy AI — it embeds intelligence into the fabric of banking framework. The FinEdgAI framework's pre-built models for credit risk, fraud detection, and churn prediction accelerate time-to-value, while seamless integration with CBS ensures minimal disruption. Aspire Systems FinEdgAI framework assists Banks with below key benefits:

Data-Driven Decisions

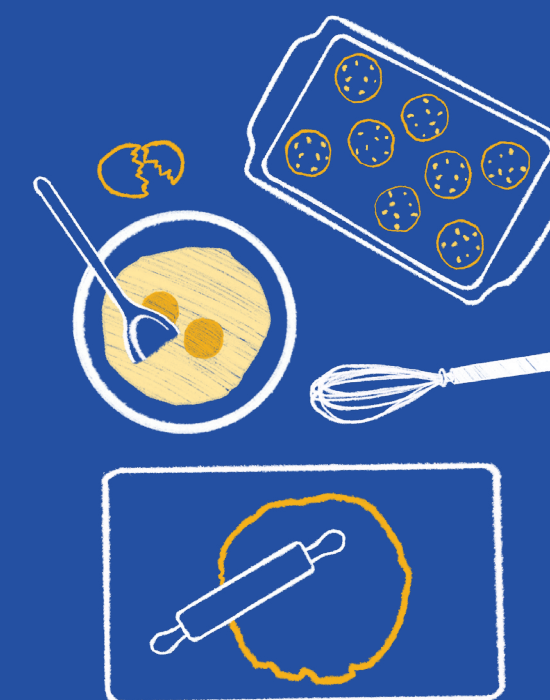
AI-model driven real-time dashboards empower relationship managers to act on insights, like pre-delinquency alerts or customer lifetime value trends.

Scalability

Cloud-native deployment allows banks to scale AI capabilities without proportional cost hikes and can be easily deployable for all (Cloud/On-Prem/Hybrid) environments.

Future-Proofing

FinEdgAI framework chooses an Ensembled and Campion Challenger way of modelling which facilitates -Continuous model monitoring and updates which keep Banks Monitoring systems aligned with market shifts.



Aspire Systems' FinEdgAI framework acts as the catalyst, transforming banks into agile institutions where speed, precision, and personalization define its success. By automating manual tasks, mitigating risks proactively, and delivering hyper-relevant customer experiences, FinEdgAI turns CBS from transactional engines into strategic growth partners. In this era where digital-native competitors loom large, Aspire Systems ensures banks don't just survive but thrive — equipped with FinEdgAI that's as intuitive as it is transforming the future bank's horizon.

Escaping The Daily Grind

Automating Routine Tasks

Aspire Systems' CodeSpell: Leveraging GenAI to Squeeze out the Efficiencies

CodeSpell is an AI-powered tool designed to enhance software development processes by automating repetitive tasks, generating code, and improving code quality. This is similar to what IDEs added value as sidekick for developers in 2000s. GenAI has the potential to transform the landscape of core banking implementations – driving faster and better customizations and integrations.



Leveraging GenAI in the SDLC, core banking teams can rapidly transform business requirements into production-ready microservices, automate routine API generation, and enforce compliance and security patterns by design – significantly reducing time to-market while improving code consistency and maintainability.

Lessons from the Field: Focus First, Expand Later

1. Developer friendly

The akin to developers, the IDEs used for software development is going through this radical change with CodeSpell adding its plugin and delivering the coding assistance right at the place the developers need.

2. Code Snippet Generation

GenAI can generate reusable code snippets tailored to specific tasks or functionalities. By analyzing the syntax and context using large language models (LLMs), it helps developers integrate these snippets into their projects, improving code quality and reducing redundancy. Moreover, CodeSpell uses AI to generate code scaffolding and APIs which can be used to fast track the development and significantly reduce manual coding effort.

3. Quality enhancement

CodeSpell assists the developers to easily identify the errors in the code or potential errors by analyzing common error patterns. It also could support by providing suggestions to improve code reliability.

4. Code Documentation

CodeSpell automates the creation of comprehensive documentation for codebases, ensuring developers have detailed and accurate references not just for current development but also this acts as support for further support process.

5. Code Reviews

Code Reviews are now much more efficient with the support of CodeSpell. This can help with error detection, code consistency as per the organization standards, optimization recommendations that the developers themselves be able to leverage and also the leads could insist for.

6. Test Script Generation

CodeSpell can help generate automated test scripts in the unit testing and to ensure the test coverage is enhanced and thereby reducing manual testing effort.

7. Infrastructure Setup

CodeSpell automates cloud infrastructure management with Infrastructure-as-Code templates, ensuring effortless scaling and efficient resource management.

8. Real-Time Debugging Tips

Being integrated within popular IDEs, CodeSpell provides real-time debugging tips and code assistance thereby increasing the support to faster resolutions and support for better SLA.

The Secret Sauce

Getting Your AI Strategy Right

Embed AI into business workflows, not just products -

Ensure AI is operationalized by integrating it within core banking processes such as credit underwriting, fraud detection, transaction categorization, and service requests – moving beyond pilot use cases to enterprise-scale impact.

Use AI to proactively drive customer outcomes

Apply predictive analytics to identify churn risks, upsell opportunities, and cross-channel behaviors. Let the core system nudge users with timely offers or service interventions via real-time data insights.

Adopt modular AI services with clear interfaces

Design AI capabilities – like fraud scoring, recommendation engines, and NLP-based query handlers – as discrete, callable services that can be plugged into core workflows or exposed to channels via APIs.

Strategic Outcomes for Banks

- Reduced project overruns and delays
- Faster launch of new digital banking products
- Greater agility in responding to regulatory changes
- Improved developer productivity and retention
- Better alignment between IT delivery and business goal



The chef's Prelude

Trained to Delight, Certified to Serve

- It is critical that every successful CBS transformation has a team that knows more than just the recipe, they've cooked the dish many times over.
- The presence of Certified Temenos partners, like Aspire Systems, ensures not just credentials but comprehensive expertise across products, platforms, and implementation lifecycles.
- Delivering seamless, secure, and scalable banking solutions is driven by a deep knowledge of Temenos solutions, prebuilt accelerators, and compliance-ready modules, and backed by certified teams, with the right mix of resources.

“

But certification is just the entry ticket. At Aspire Systems, it's backed by real-world experience and a proven delivery. Certified consultants don't just follow Temenos implementation best practices, they've helped shape them through 50+ successful go lives and 10+ years of partnership. From compliance to customization, true mastery comes from a blend of certification and continuous hands-on delivery.

**Certification is the Foundation.
Experience is the Flavor**

The Michelin 3 Star Experience

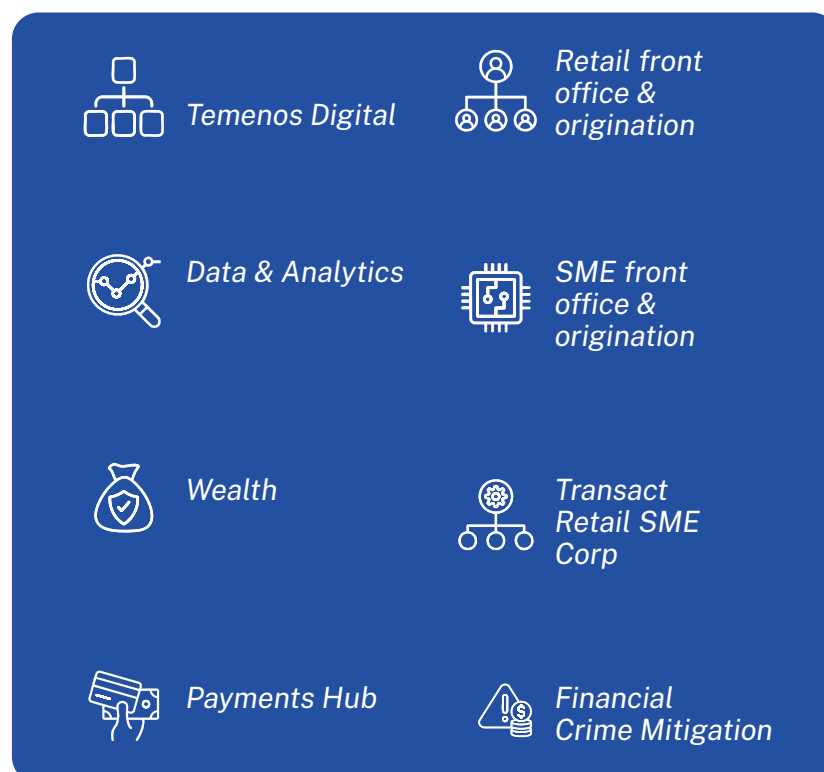
Aspire Systems & Temenos - The Strategic Partnership



A Leader in Temenos Implementations

Aspire Systems, being one of the top digital transformation catalysts for banks, and Temenos, the leading core banking specialist, developed a strategic partnership worldwide to accelerate customer experience strategy and operational efficiencies for bank.

Aspire Systems' Temenos capabilities range from certified consultants who build a robust digital banking roadmap, to capabilities across multiple products and platforms such as Temenos T24 Transact, Infinity Engage Digital Front Office, Temenos Payments, Data Lakes, and associated services.



Extensive digital & core banking transformation expertise

Large pool of technical & functional consultants

Process driven systematic approach to transformation aligned to Temenos Implementation Methodology

E2E SI for implementation, continued maintenance and support

Temenos CEO strength

1400+

Temenos Certifications

200+

TLC Licenses

400+

Temenos Consultants

14

Innovators

50+

Implementation Sites

10

years

Temenos Digital

250+

Professionals

Temenos Transact & Others

150+

Professionals

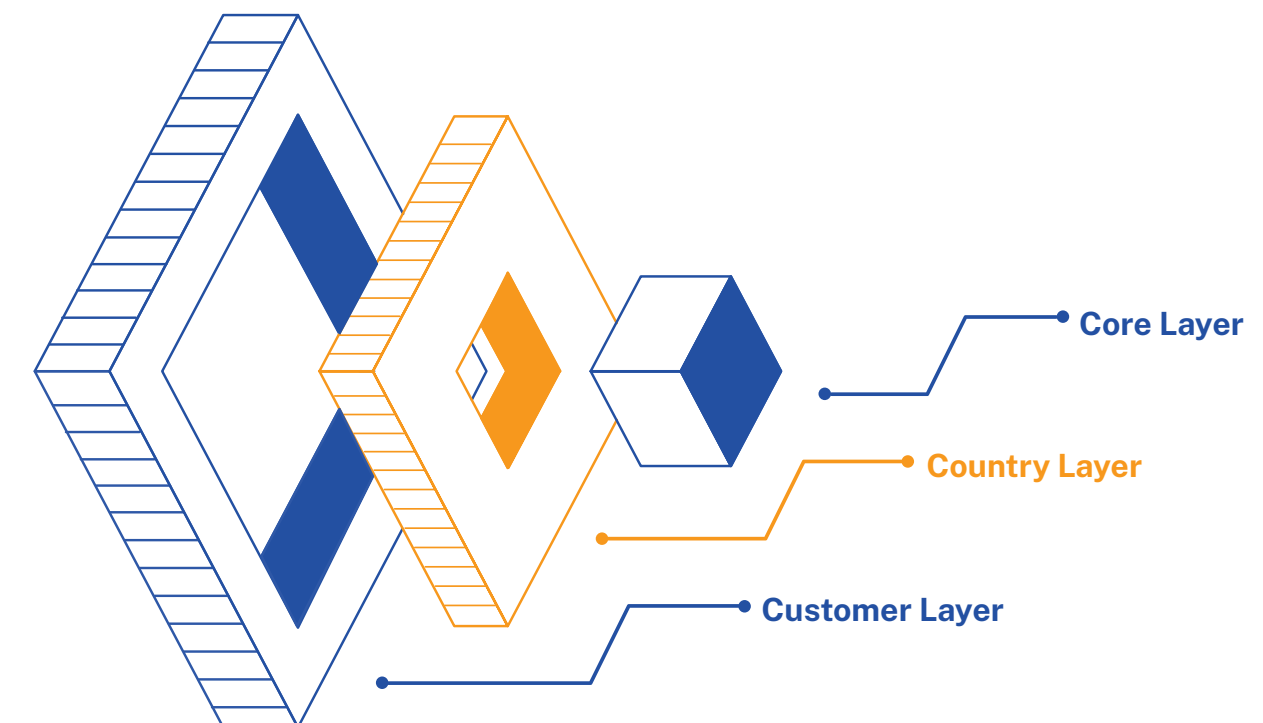
Total

400+

Professionals

Aspire Systems Country Layer on Temenos Digital (CLOTD) – Enabling Localized Banking

3 Layers of Implementation using Aspire Systems Country layer on Temenos Digital



Core Layer

The foundational out-of-the-box Temenos Digital Solution that supports a wide range of functionalities.

Country Layer

Aspire Systems Country layer on Temenos Digital, ensuring compliance with local regulations and requirements.

Customer Layer

Personalisation and customisation or tailored to the unique needs of each customer.

Seamless digital banking requires a platform that balances global standards with local market needs. **Aspire Systems' Country Layer on Temenos Digital (CLOTD)** extends the Temenos platform, addressing country-specific gaps and enhancing regulatory compliance.

Built on the **Temenos Country Model Bank (CMB)** framework, CLOTD enables financial institutions to adapt swiftly to regional requirements while ensuring operational efficiency.

With **ready-to-deploy localized features**, CLOTD strengthens the Temenos offering, making it the preferred choice for banks navigating complex financial ecosystems.

PRE BUILT

INTEGRATED

LOCALISED

TESTED

Country Layer on Temenos Digital

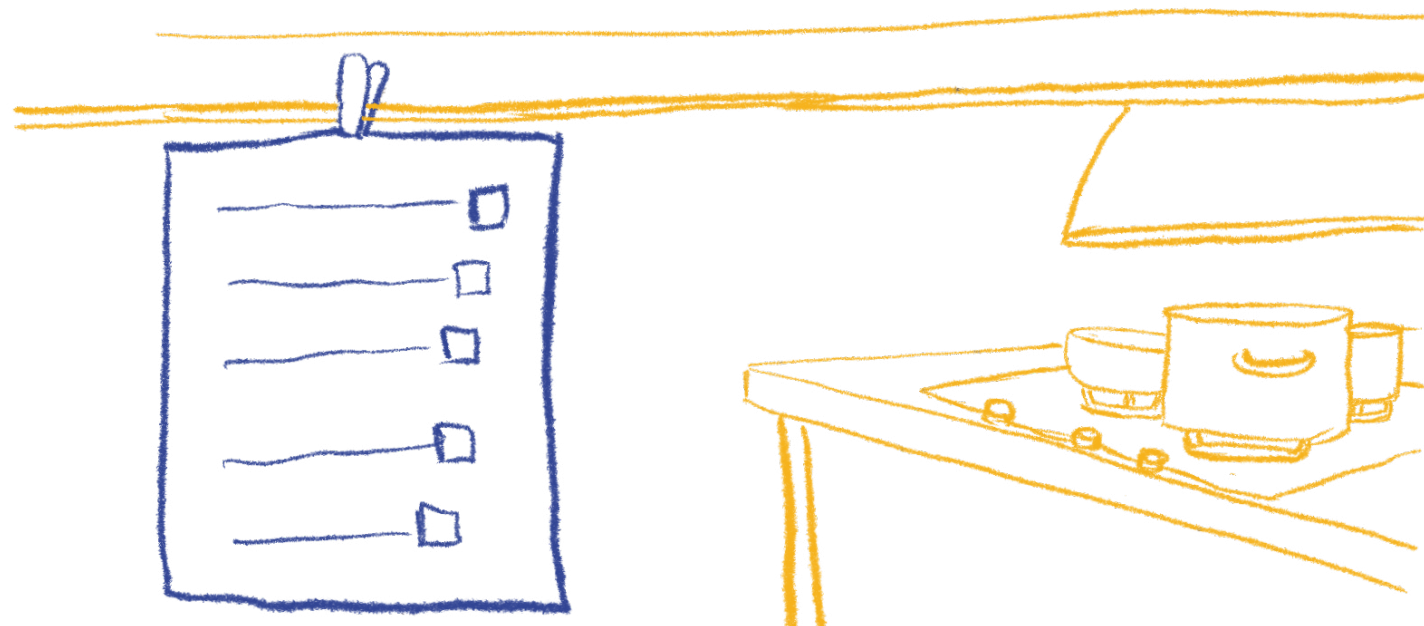


Localized Compliance Packs: Prebuilt templates and configurations to align with regulatory standards in countries like the UAE, Saudi Arabia, Singapore, India, and more.

Pre-configured Workflows: Streamlined banking processes such as KYC, lending, and payments, tailored for regional practices.

Faster Time-to-Value: By leveraging ready-to-use configurations, Aspire Systems helps banks launch Temenos solutions swiftly with lower risk and cost.

Ongoing Regulatory Updates: The accelerator is maintained and updated to reflect evolving compliance standards, ensuring sustained adherence without rework.

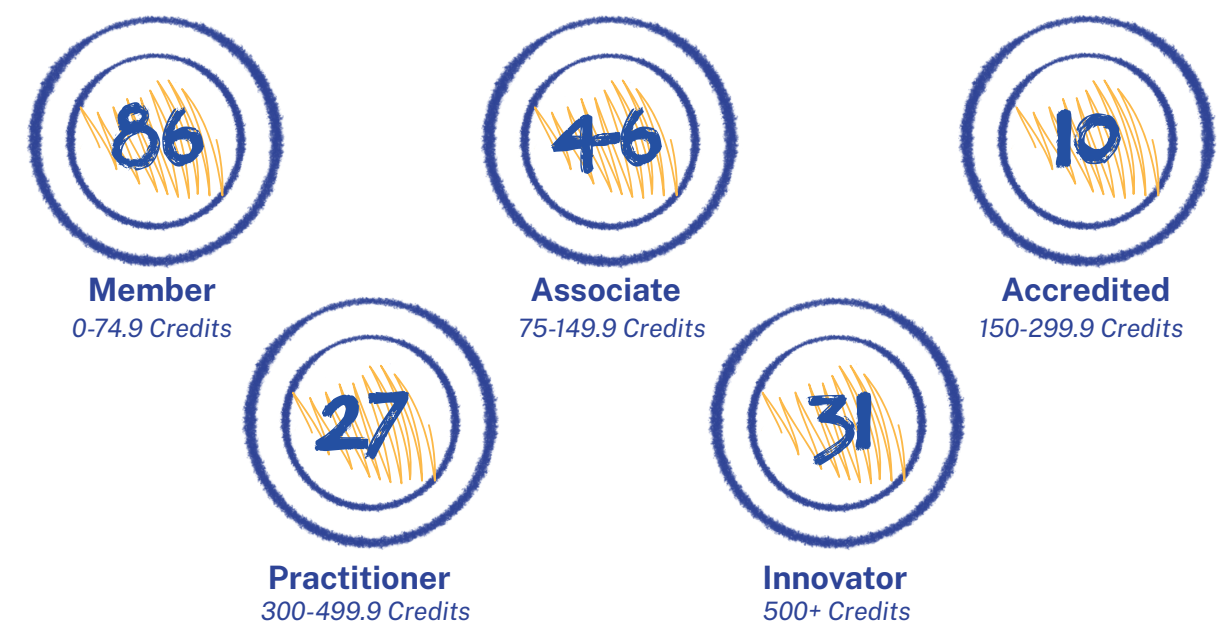


Aspire Systems is a global strategic partner of Temenos, specializing in delivering comprehensive digital banking solutions. With over a decade of collaboration, Aspire Systems has successfully executed more than 100 banking implementations worldwide, establishing itself as a trusted leader in core banking transformation.

Our Aspiration to become Temenos' premier partner, combined with our relentless dedication, bore fruit as we obtained certification from Temenos in the following categories.



Our unique mix of Temenos competencies ensures a smooth implementation process and ongoing support, enabling customers to leverage Temenos solutions effectively.



A Decade

Strong Legacy and More

10 Years & 50+ Successful Implementation Sites

400+ Temenos Consultants

200 Licenses Temenos Learning Community

1400+ Temenos Certification

14 Innovators

2018



- Regional Partner Award
- Capabilities added: Transact, Insight, FCM, TCD
- Dev support for TCD, Cloud
- Design Your OwnBank (DYOB) Temenos Infinity
- Acquisition T24/Transact (Mexico)

2016



- Dawn of the Aspire-Temenos partnership
- Channels Implementations (APAC, Middle East)

2019



- Capabilities added: Inclusive banking
- Infinity DBX
- 100+ TLC accounts
- 200-strong Temenos COE

2017



- Temenos product development
- Implementations (North America)

2020



- 13500 training hours in TLC
- TAFJ&T24 Java extensibility skills
- Certifications in the E2E Temenos product suite: Data migration and upgrade
- IBS & TPH
- Deployed multiple squads to Temenos for Infinity co-creation

2021



- Regional Partner Award
- 250-strong Temenos COE
- Global Delivery Partner status
- 150 TLC licenses: focus on certifications

2023



- Country Layer on Infinity 4 countries
- 400-strong Temenos COE
- 2 Go-lives in Infinity

2025



- 7 Successful Go Lives *
- KAF Digital Bank, Malaysia
- Arzan Finance, Kuwait
- Banco Azul, El Salvador
- BNF Bank, Malta
- FundBank, USA
- Amlak International, KSA
- APC Bank, Curaçao

* Until May 2025

2024



- 4 Successful Go-Lives
- Bank Rakyat Indonesia, USA
- National Bank of Kuwait, Egypt
- Ijarah Finance, KSA
- Sacombank, Vietnam

2022



- Most Preferred Infinity Partner Globally
- Infinity and Transact Certified Development Partner
- Temenos COE expansion to 300 professionals globally

Case in Point

Modernizing Legacy Systems for Cross-Border Banking Business Context

As a strategic outpost of one of Indonesia's largest banks, the U.S.-based agency plays a vital role in enabling cross-border trade, managing correspondent banking relationships, and supporting Indonesian corporates and microfinance institutions operating overseas. However, the agency was operating on a legacy core banking platform that was nearing the end of its lifecycle. With increasing regulatory demands in both the U.S. and Indonesia, and a growing need for speed, transparency, and operational agility, it became imperative to modernize the technology infrastructure while maintaining uninterrupted operations.

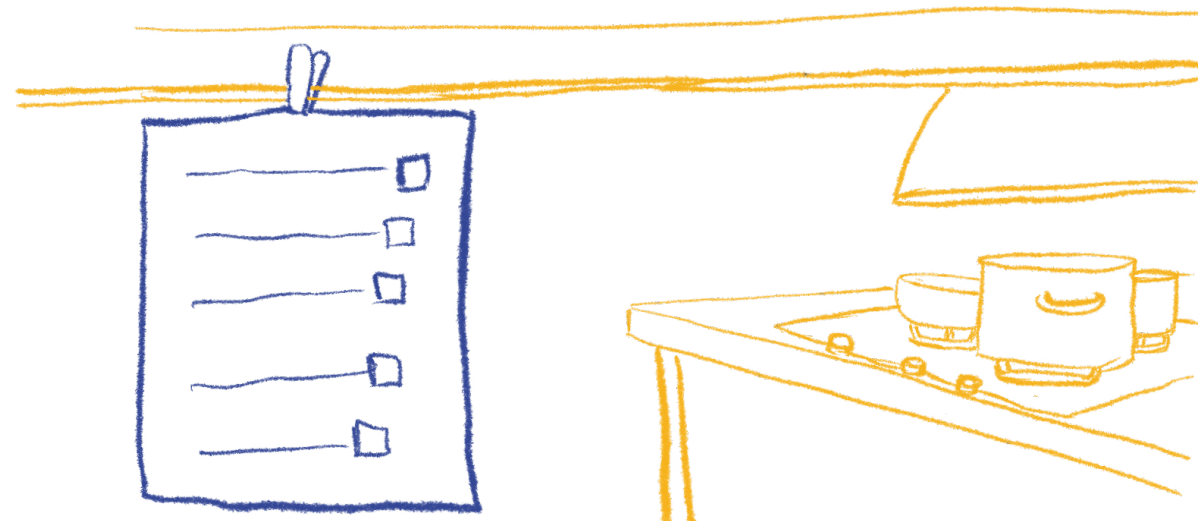
Objectives

The agency's key goals were clear and urgent:

- Replace the aging legacy platform with a modern, cloud-ready core banking system
- Improve time-to-market for launching new banking products and services tailored to cross-border needs.
- Enhance automation, reduce manual intervention, and streamline internal operations.
- Ensure strict compliance with evolving U.S. and international regulatory standards, including SWIFT and FEDWIRE integration, and align with Temenos SaaS ORB requirements

Challenges

The transformation came with significant challenges. The legacy system was scheduled to be decommissioned by September 2024, creating a hard deadline for the entire implementation. Given the agency's role in handling a high volume of cross-border transactions, any downtime would directly impact settlement flows and client relationships. The compliance landscape was equally complex, requiring seamless integration with SWIFT and FEDWIRE, as well as adherence to stringent Temenos SaaS onboarding protocols. It was a transformation that required a very close business alignment across global and local stakeholders to secure buy-ins and enabling decision-making throughout the project. Planning ahead for appropriate operational readiness was yet another key consideration, while planning for the sustainable adoption of the modernized system across business units, regulatory functions, and client channels.



The Solution

The engagement went beyond a traditional technology upgrade. It was a complete reimagination of how the agency operates in a globally connected financial ecosystem. The solution was shaped by a deep understanding of the agency's operational complexities, and the regulatory constraints underpinning its cross-border business. Considerations around stakeholder expectations, compliance risk, and scalability ensured that the design not only met current business needs but also supported long-term strategic goals. Strong alignment between business, compliance, and IT functions helped drive adoption and readiness across the enterprise.

The project leveraged the Temenos Transact R22 AMR platform to unify operations, streamline workflows, and support faster product rollouts. Temenos Data Hub was implemented to enable real-time analytics and regulatory reporting. To support secure global and domestic transactions, the solution was integrated with both SWIFT and FEDWIRE. A customized online banking platform was also developed specifically for large corporate clients, providing real-time visibility into accounts, transactions, and settlements while supporting multi-currency and cross-border workflows.



Impact Highlights

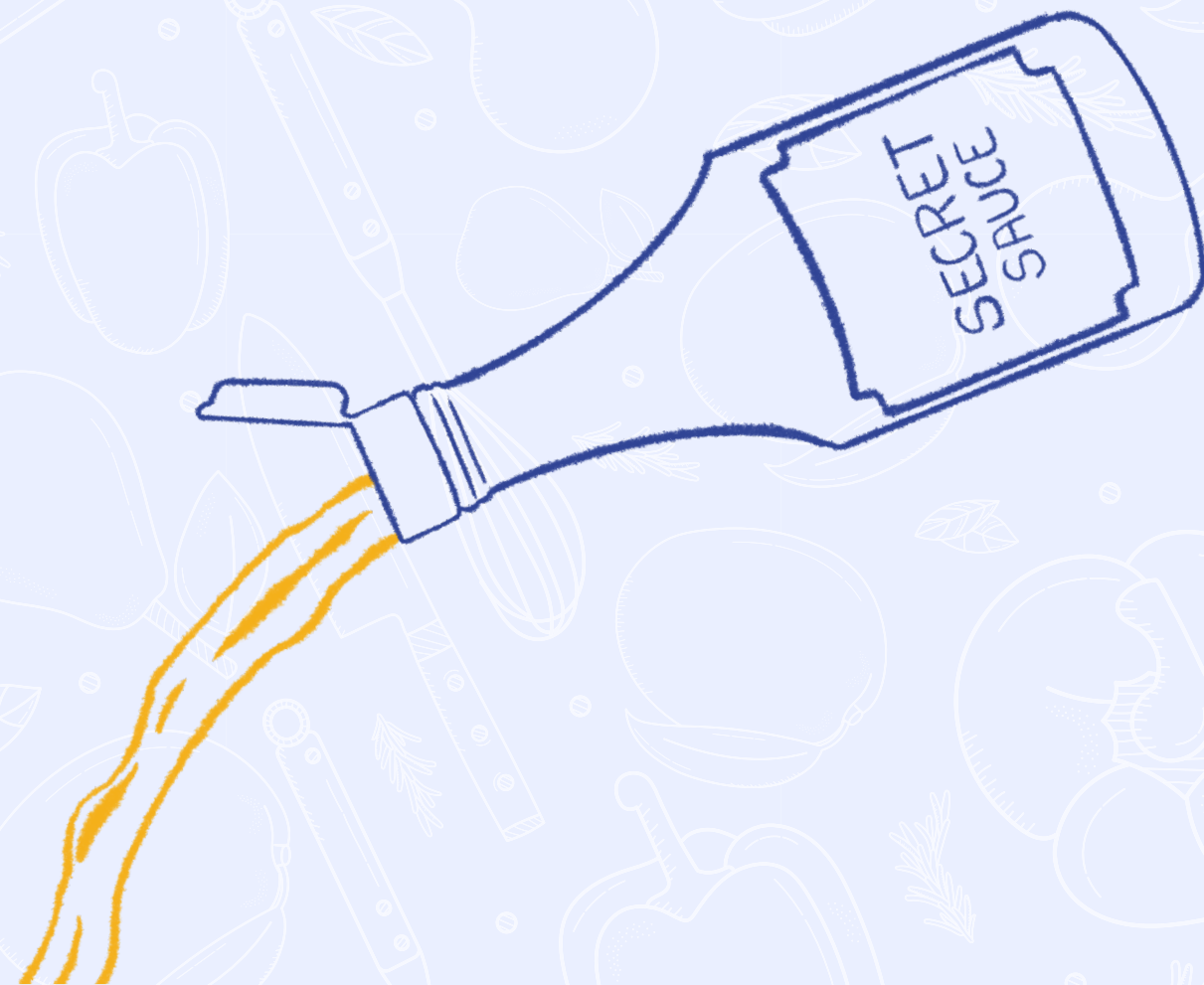
- To accelerate international settlements, the agency integrated its core system with a network of 23 correspondent banks, enabling faster and more cost-effective cross-border transaction processing. This greatly enhanced the agency's ability to serve Indonesian corporates and investment partners operating in the U.S.
- On the corporate banking side, the introduction of a scalable and secure digital banking platform significantly improved client experience. The system now supports self-service access, real-time account visibility, and seamless transaction execution, improving both efficiency and customer satisfaction.
- From a compliance standpoint, the integration with SWIFT and FEDWIRE ensured the agency met all domestic and global regulatory requirements without delays. The new platform also aligned with Temenos SaaS ORB protocols, positioning the agency for smoother future upgrades and continuous innovation.

The Secret Sauce

- In the Temenos kitchen, certifications validate knowledge, but experience transforms that knowledge into business value.
- Aspire Systems' global network of certified consultants has been tested through high-stakes, end-to-end implementations across geographies and banking models.
- It's this combination of official certification, real-world exposure, and process-driven execution that creates a Michelin 3-star experience for banks.



Aspire Systems doesn't just deploy Temenos. We elevate it through a unique mix of certified talent, localized accelerators, repeatable frameworks, and a commitment to continuous learning. That's the secret to delivering transformation that's fast, compliant, and future-ready.



The critic's Acclaim

Endorsements & Shout-outs



Testimonials

It is my pleasure to write a testimonial for Aspire Systems with regards to our recent T24 upgrade from R14 to R23. It was since the first meeting and the documentation since the beginning of the project that we knew that Aspire was the best between all vendors we contacted. The knowledge of the system and the technical and financial inquiries that we had, were all answered clearly by Aspire team. From pricing perspective, the cost of the project and the payment schedule were very reasonable and negotiable which gave us more comfort in dealing with Aspire. Moreover, throughout the project, what I really appreciated is the number of team members they assigned to the project, as I believe the team they assigned matches exactly with our requirements that were mentioned in the SOW. All our requirements were gathered and developed very well, and the team was very cooperative during SIT and UAT. In addition, all requirement were delivered successfully based on project plan. Furthermore, due to some changes raised during the project, Aspire top management were very understanding and helpful with our team, which led to a great business relationship between both companies and between both teams. Lastly, I would highly recommend Aspire for any company that is planning to do an upgrade project for above mentioned reasons.



Abdulaziz Al Abdullah Manager
Projects & Quality Assurance, Arzan
Financial Group



I wanted to reach out to let you know that working with Aspire Systems on the T24 upgrade project has been a pleasure. I truly appreciate you and team. Aspire Systems has exceeded our expectations with the flexibility in business arrangements, making it seamless to collaborate and adapt to our unique requirements. The professional and knowledgeable team consistently delivers high-quality results, showcasing expertise at every step of the process. Thanks for engaging right people to solve issues and problems. Despite the entire project team working remotely, communication and execution have been flawless, proving their capability to manage projects efficiently in any setup. Many thanks once again, it has been a pleasure working with the team, they are certainly well trusted team and we highly recommend!



Priyan Meledath
Head of IT, Amlak International
for Real Estate Finance Company



We are happy to recommend Aspire Systems for their work in implementing a suite of Temenos products for our organisation. From the beginning of the project, Aspire Systems has shown a strong commitment to our success, especially through their on-site presence, which has facilitated smooth collaboration and timely issue resolution. The Aspire Systems team, led by Project Manager Amit Babu, has been proactive, organised, and effective in managing all aspects of the implementation. Their knowledge of Temenos products has been instrumental in driving the project forward and ensuring milestones are met efficiently. Additionally, the Subject Matter Experts (SMEs) from Aspire Systems have demonstrated solid technical expertise and a strong understanding of our business needs. Their contributions have addressed our requirements and helped us optimise the solution. The management team at Aspire Systems also deserves recognition for their ongoing support. They have been cooperative and ensured that we receive the attention and resources needed for the success of this project. Their responsiveness and commitment have reinforced our confidence in their ability to Deliver. We are confident that Aspire Systems will continue to offer valuable service and expertise as the implementation progresses.



CK Tey
Director, KAF Investment Bank



Aspire Systems has exceeded our expectations with their flexibility in business arrangements, making it seamless to collaborate and adapt to our unique requirements. Their professional and knowledgeable team consistently delivers high-quality results, showcasing expertise at every step of the process. Despite the entire project team working remotely, communication and execution have been flawless, proving their capability to manage projects efficiently in any setup. Aspire Systems is a trusted partner we highly recommend!



Chee Tak Gan
Managing Director, Axcel solutions



Michael Terburg from APC Bank shares insights on building the bank from the ground up by aligning customer expectations with industry best practices. In this engaging conversation with Aspire Systems' Suresh Ranganathan, Global Head of the Banking Unit, they discuss the strong partnership between the two organisations and how it translates into tangible business outcomes



Michael Terburg
APC Bank





Anton Sinambela
General Manager, BRI New York
Agency



Today as the General Manager of Bri New York Agency, I would like to express my sincere gratitude to Aspire Systems for taking us to go live with Transact by Temenos, our new core banking solution. The project was undoubtedly challenging, but your dedication, expertise, and unwavering commitment have made it a reality.

Thank you and the team for the effort to deliver the new app design. The app look and feel is very professional and in line with our expectations. Well done to all!



Daniel Cutajar
Chief Technology and Operations
Officer, BNF Bank p.l.c



Mohammed Makkavi, CIO, Ijarah Finance, walks us through the increasing scope of technology in the micro-loans and purchase loans space and how Aspire Systems has partnered with them to realise their vision.



Mohammed Makkavi
CIO, Ijarah Finance



First I would like to thank all the IT teams and Aspire Systems team for the dedication an extra effort in LOS Production deployment and handling the infrastructure complexity and challenges successfully. This email is to inform you that we are live on production environment with MVP1 Drop1 since 1/12 and in pilot testing with 5 branches, we will start testing soon for drop2 soon. Many thanks for your efforts.



Mohamed Hussein
National Bank of Kuwait - Egypt,
Project Manager - PM





About Aspire Systems

Aspire Systems is a global technology services firm serving as a trusted technology partner for our customers. We work with some of the world's most innovative enterprises and independent software vendors, helping them leverage technology and outsourcing in our specific areas of expertise. Our services include Product Engineering, Enterprise Solutions, Independent Testing Services and IT Infrastructure Support services. Our core philosophy of "Attention. Always." communicates our belief in lavishing care and attention on our customers and employees.

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