

# Modernize payments with Red Hat and Temenos

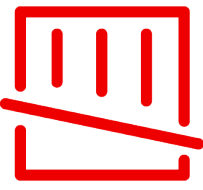


Reinvent payments for a real-time world

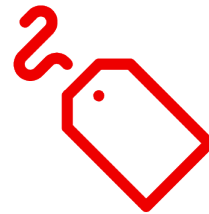
## The challenge:

### A changing market

New market entrants and technologies are increasing competition for customers. Accustomed to real-time services in other areas of life, banking customers now demand faster, more intelligent digital payment services.



**15% of revenue** is at risk for retail banks that don't modernize <sup>1</sup>



**2/3 of banks** are moving toward a value-added services model <sup>1</sup>



**90% of banks** say that infrastructure is the top cost challenge <sup>1</sup>

## The approach:

### A cloud-native, real-time payments service

With Red Hat and Temenos, you can efficiently connect any payment type, channel, and network with a scalable cloud platform.

- 1 Red Hat® OpenShift®**  
Advanced cloud platform based on leading open source communities, such as Kubernetes  
➤ Provide elastic scalability and consistency across any cloud infrastructure
- 2 Red Hat Integration**  
Modern cloud-native messaging and integration  
➤ Connect data inside and outside of the organization in real time with added security
- 3 Temenos Payments**  
Comprehensive set of payment instruments and methods  
➤ Offer complete payments life-cycle management from order to settlement

## The result:

### Reduce cost and deliver more value faster

A complete, integrated platform for a modern, real-time service



## Benefits of partnering with Red Hat and Temenos

- Best practices from the award-winning Temenos Model Bank <sup>2</sup>
  - Expertise supporting the most demanding financial services in the world
  - Flexible deployment and support options
- “We are excited to partner with Temenos and unlock the vast opportunities of digital payments in the Middle East. Temenos brings to this partnership 20 years’ experience deploying advanced banking software and delivering next-generation digital experiences in Saudi Arabia.” <sup>3</sup>
- Ahmed Alenazi**  
Chief Executive Officer,  
STCPay

## The future of payments

- ▶ Cloud-native and cloud-agnostic
- ▶ Distributed and scalable
- ▶ Intelligent and automated
- ▶ Connected and interoperable
- ▶ Modular and extensible
- ▶ Real time and resilient

To learn more about Red Hat in the payments industry, visit [red.ht/payments](https://red.ht/payments).

Get started

<sup>1</sup> Schmeltzer, Ginger and Ron van Wezel. “Payments modernization in retail banking.” Aite Group, sponsored by Red Hat, Dec. 2020.  
<sup>2</sup> Temenos press release. “Temenos recognized for excellence in digital banking at the Finnovex Awards,” July 26, 2019.  
<sup>3</sup> Finextra. “Saudi Arabian digital wallet, STCPay, to run Temenos on a private cloud,” Oct. 6, 2020.