

Press Release

NetGuardians becomes Temenos Complementary Solution Provider

Istanbul, Turkey, 19 May 2015, NetGuardians today announces that it has become a Temenos Complementary Solution Provider. Already more than 15 Temenos customers use NetGuardians' solution for fraud mitigation and risk assurance, and the agreement will see the two companies work much more closely together, including undertaking joint marketing activities.

The announcement is timed to coincide with TCF2015, the sixteenth annual gathering of Temenos customers, partners and other community members, which this year takes place in Istanbul in Turkey.

NetGuardians is a fast-growing Swiss company that develops solutions to fight fraud and facilitate regulatory compliance. Their innovative methods correlate transactional data and human behaviour across channels and bank application layers. Today, more than 20 financial institutions use NetGuardians for internal fraud detection, including numerous Temenos core banking customers, such as Commercial Bank of Africa and Zenith Bank.

“Fraud is a growing concern for financial institutions worldwide,” states Ben Robinson, Chief Strategy & Marketing Officer at Temenos. “However, since the focus tends to be on cybercrime, it is often overlooked that up to 70% of fraud is committed by internal users at banks. The NetGuardians solutions offer Temenos customers a smart, cost-effective and integrated platform to detect internal fraud and unusual employee behaviour across the hundreds of points of human interaction with their core banking systems.”

“From our experience with clients who use Temenos, we know that our products offer a specific, important added benefit,” says Joël Winteregg, NetGuardians CEO. “Clients appreciate our unique capacity to cover human behaviour patterns in addition to transactions. It’s also significant to them that we have solutions that integrate very smoothly into the Temenos platforms. Temenos is indisputably a market leader and we’re definitely thrilled that they also recognize the value-added we bring. Thanks to this agreement, more clients will now be able to take advantage of this value.”

About NetGuardians SA

NetGuardians is a leading banking software company recognized for its revolutionary solutions to control operational risks from business operations to IT. Founded in 2007, NetGuardians was the first company to emerge from the innovation incubator Y-Parc, in



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Yverdon-les-Bains, Switzerland. Since then, the company has seen a steadily growing client base in Europe, the Middle East and Africa. Their creative approach to fraud and risk assurance leverages Big Data to correlate and analyze behaviors across the entire bank system. This includes unique intelligence updates to ensure ongoing coverage in the face of the continually evolving risk challenges of a border-free world.

For more information about NetGuardians, please visit: <http://www.netguardians.ch/>

About Temenos

Temenos Group AG (SIX: TEMN), headquartered in Geneva, is a market leading software provider, partnering with banks and other financial institutions to transform their businesses and stay ahead of a changing marketplace. Over 2,000 firms across the globe, including 38 of the top 50 banks, rely on Temenos to process the daily transactions of more than 500 million banking customers as well as over USD 5 trillion in assets. Temenos customers are proven to be more profitable than their peers: in the period 2008-2012, they enjoyed on average a 32% higher return on assets, a 42% higher return on equity and an 8.1 percentage point lower cost/income ratio than banks running legacy applications.

For more information about Temenos, please visit: <http://www.temenos.com/en/>

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