

Modernize payments with Red Hat and Temenos



Red Hat and Temenos help you modernize your payments systems to enhance your customer experience and stay competitive in a fast-changing industry. With Red Hat and Temenos, you can:

- Deliver real-time payments to meet market demand.
- Manage high payment volumes more easily.
- Innovate faster to gain a competitive advantage.
- Adapt to change more quickly.

Payments are changing

Change is a constant in the financial services industry. New market entrants and technologies increase competition for customers, making customer experience a key differentiator. Accustomed to real-time services in other areas of life, banking customers now demand new, faster, digital payment services. Modernizing your payment systems can help you deliver the services your customers want so you can stay competitive.

Even so, modernizing can be challenging. You must comply with a range of regulations and standards that govern instant payments, open banking, and payment card services. While standards like [International Organization for Standardization \(ISO\) 20022](#) can increase payment interoperability and speed, other regulations limit the amount you can charge for your payment services. Scalability is critical—lower margins require higher volumes to make rapid payment services a viable business option.

Red Hat and Temenos can help you modernize your payments infrastructure to deliver real-time payments, manage high payment volumes, innovate faster, and adapt quickly to change.

Modernize your payments systems with Red Hat and Temenos

Red Hat and Temenos offer a complete, integrated solution for modern, real-time payments. Based on a consistent cloud platform, real-time communications, and cloud-native payments processing hub, this solution lets you efficiently process, integrate, scale, and adapt payments services. Each component provides key functionality for the solution.

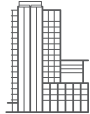
- [Red Hat® OpenShift®](#). This enterprise-ready Kubernetes container platform provides a security-focused foundation for hybrid and multicloud deployment of your payment processing hub.
- [Red Hat Integration](#). This comprehensive set of integration and messaging technologies connects payments applications and data across hybrid infrastructures.
- [Temenos Payments](#). Running on Red Hat OpenShift, this cloud-native payments processing hub supports a wide range of payment types through a consolidated, digital-first architecture.

The Red Hat and Temenos solution provides:

- Complete payments life-cycle management and visibility, from order intake to clearing and settlement.
- Support for and compliance with global and regional standards and regulations, including ISO 20022.
- Elastic scalability and consistency across on-site, hybrid, and multicloud infrastructure.
- Real-time streaming for instant transactions and fraud detection.
- Fast-paced DevOps and continuous integration/continuous delivery (CI/CD) development tools and capabilities.
- Rapid, flexible deployment and expansion via an integrated, modular architecture.



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About Red Hat

Red Hat is the world's leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers integrate new and existing IT applications, develop cloud-native applications, standardize on our industry-leading operating system, and automate, secure, and manage complex environments. Award-winning support, training, and consulting services make Red Hat a trusted adviser to the Fortune 500. As a strategic partner to cloud providers, system integrators, application vendors, customers, and open source communities, Red Hat can help organizations prepare for the digital future.

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Deliver real-time payments to meet market demand

With Red Hat and Temenos, you can build and deliver real-time payments services to differentiate your customer experience. Process payments instantly with event-driven streaming technologies and low-latency, cloud-native messaging. Detect fraud faster using integrated monitoring and insight from artificial intelligence and machine learning models.

Manage high payment volumes more easily

Red Hat and Temenos help you handle high payment volumes without requiring large investments in overprovisioned systems. Deploy your payments services where it makes the most sense: on-site, in a private cloud environment, or on leading public cloud provider infrastructure. Dynamically and automatically scale payments workloads across on-site, hybrid, and multicloud infrastructure to cost-efficiently meet demand. Gain a complete understanding of all payments in real time with unified visibility into all transactions.

Innovate faster to gain a competitive advantage

The Red Hat and Temenos solution includes modern development tools and capabilities to help you innovate faster. Rapidly develop, test, and deploy new payments services with integrated tools, automation, and CI/CD pipelines. Integrate with third-party products and services to monetize your own services via included and custom-developed application programming interfaces (APIs).

Adapt to change more quickly

Red Hat and Temenos provide the flexibility and agility you need to adapt to industry changes. Deploy the solution components you need today and easily add others to your environment as your needs change. Customize your environment with certified third-party products and services from a large ecosystem of partners. Move workloads across your entire infrastructure to ensure high availability, optimize costs, address market concerns, and comply with new regulations.

Learn more

Competition in the banking industry is increasing. Offering real-time payments and other digital services to your customers can help you stay competitive. Red Hat and Temenos offer a modern payments solution for delivering the high-value customer experiences needed to differentiate your organization. Email fsipartner-20@redhat.com to learn more about modernizing your payments systems with Red Hat and Temenos.