2018 Innovation Jam Winners SONECT and Belleron are now live on MarketPlace

The solutions beat over 80 other fintech companies to win global competition and earn their place on MarketPlace

GENEVA, Switzerland – 13. September, 2018 – Temenos (SIX: TEMN), the banking software company, today announces that this year's Innovation Jam winners <u>SONECT</u> and <u>Belleron</u> are now live on MarketPlace, its platform for connecting banks and fintech companies.

SONECT, from Switzerland, and Belleron, from the Netherlands, offer very different value propositions but are united by having won this year's Innovation Jam.

SONECT, which won the public vote, offers a location-based matchmaking platform, connecting those who need to withdraw cash with those who want to deposit it. By democratizing cash distribution, SONECT is providing convenience to consumers, more footfall for retailers and saving banks millions of dollars in ATM operating costs.

Belleron, the judges' choice, provides a solution for enterprise-level, hard to detect cyberattacks from external organizations and financial crime syndicates. The solution, CAPTURE®, uses Machine Learning models to analyze and correlate interactions between transactions, variables, and trends in real time to detect and shut down attacks, keeping banks operational even when they are under pressure.

The solutions have now been integrated with the Temenos Suites and both are live MarketPlace. Practically, this means that for any Temenos customer wishing to deploy these solutions, the significant challenges around procurement and integration have been greatly simplified, speeding up time to value from years to weeks.

Bas Uildriks, COO at Belleron, commented:

"The threat of financial crime grows exponentially and the issue of security is rising up the C-level agenda. But, it is the hardest to detect attacks that normally pose the greatest threat. Our solution, which uses bank meta-data and machine learning to avoid traditional thresholds and biases, is able to identify abnormal-abnormal behaviour and can shut down the malicious part of the bank/channels fast, saving the banks reputation and

millions of dollars. We're excited to bring this solution to Temenos' global customer base"

Sandipan Chakraborty, Founder & CEO, SONECT, added:

"What UBER is to Taxis, AirBnB is to Hotels, SONECT is for ATMs. SONECT democratizes the ATM industry by enabling any shop in the neighborhood or any human being to act as a 'virtual ATM'. In essence, we connect people who have cash with people who need cash, saving the banking industry billions of dollars of cash distribution costs in the process. We were delighted to have won the Innovation Jam and now to be live on Temenos MarketPlace, where we hope to create significant value for the Temenos Community."

Ben Robinson, Chief Strategy Officer at Temenos and Head of MarketPlace, said:

"The aim of the Innovation Jam is to help us to discover the best fintech solutions from around the world. But, since the competition captures the imagination of our customers, it is also a great lead-generating tool. These solutions join MarketPlace having already generated significant interest and we expect fast take-up as banks seek to capitalize on the latest fintech innovation to stay ahead of their peers."