Service design case study

Designing a winning modular service

Co-designing a core banking service that partners can implement and banks will adopt

Shivani Sundar Temenos Modularity programme, 2025

Introducing the project

Redesigning Temenos Modularity

The brief

Temenos had always sold core banking as a full legacy suite. When it tried to sell that software as modules, the product failed, and nobody understood why. We set out to understand the failure through two lenses, the banks buying it and the partners implementing it, and to redesign the whole modular service so it could succeed.

What I was brought in for

To lead the service design: plan and facilitate co-design with partners and banks, map the end-to-end partner service, and turn insight into strategy.

Outcomes envisioned

Modules partners can implement independently, a phased, low-risk route for banks, and a true software as a service (SaaS) experience.

Impact	Launched in 2026	2 partner deals: Deloitte and IBM	3 deals with Raiffeisen Bank

Why this project

Public sector at its heart

This was banking software, but its users and partners also served the public sector. I used the GDS Service Standard and phases as my framework throughout.

Raiffeisen Bank
Serving public sector clients across Austria, Albania, Croatia and Slovakia

Deloitte and IBM
Delivery partners who serve public sector clients

Temenos
Serving public sector organisations as well as banks



With the Deloitte Digital team during partner co-design

My approach

Validating problems and solutions one by one

From a shelved product to a 2026 launch, following the Government Digital Service (GDS) phases

Stage 1 Discovery	Stage 2 Discovery		Stage 3 Alpha	Stage 4 Beta to live	
1 **Discover** What is the problem?	2 **Map the partner ecosystem** Where does the problem live?	3 **Synthesise** Which problem do we solve?	4 **Validate and co-design** Will this solution work?	5 **Beta and pilot** Does it work in reality?	6 **Go-to-market** How do we launch and scale?
Service brief Lexicon Project inception workshop	Ecosystem map As-is blueprint	Insight themes Problem statement Opportunity areas	AI assistant prototype To be blueprint Service Ad	Pilot feedback Refined documentation	Positioning Go-to-market strategy Operating model

Stage 1: Discovery

Discovery and project inception

What we needed to learn: what we believed internally, and what we had to validate with partners and banks.

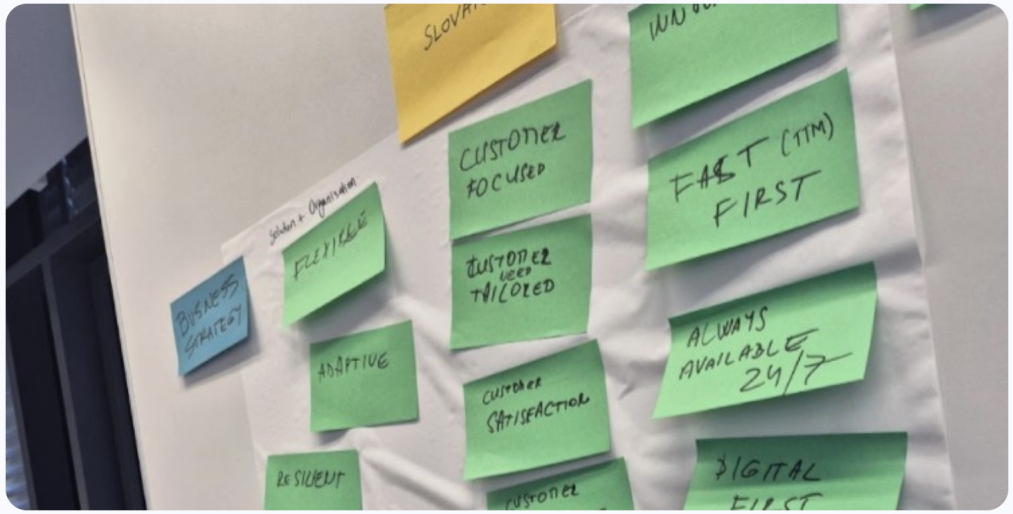
Align the team

A service brief on what we wanted to discover, validate and achieve, an internal lexicon, and our assumptions to validate.

Capture what we knew

Internal interviews, a project inception workshop, and knowledge capture and mapping sessions with internal subject matter experts.

What we discovered: the failure was a service problem, not only a code problem.



Artefacts

Service brief | Internal lexicon | Assumptions to validate | RACI

I created a RACI (who is responsible, accountable, consulted and informed) so we were aligned on what to ask partners and who did what in the room. The lexicon stayed internal.

Creating a safe and successful research plan

Rigorous, safe and inclusive

Ethical, inclusive research

- Consent before any filming, with full information shared in advance
- Shorter, focused interviews for Deloitte and IBM participants who could not join, including people with access needs
- Participants could bring a support person, and representatives stood in where needed
- Comfort and accessibility never came at the cost of the research questions

A prepared, safe team

- I brought my team in and briefed them on each method and the why behind it
- Clear roles before the day: facilitation, observation and documentation
- A virtual walkthrough of the workshop space in FigJam, so no time went on layouts
- When partners questioned a method, my non-designer peers defended the rationale

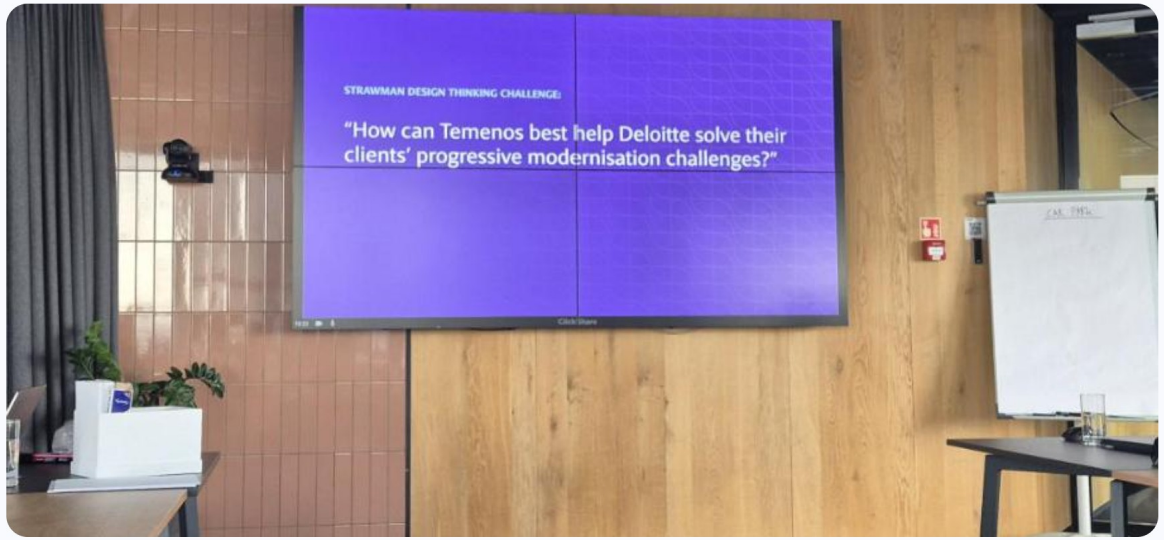


I set clear roles, ethical safeguards and inclusive participation so the research was rigorous, safe and responsible.

Stage 2: Discovery

Partner and ecosystem discovery

We ran a **2-day co-discovery workshop with Deloitte and IBM** to understand their landscape, their delivery journey and their pain points, and how Temenos could be a better partner so modularity could succeed.





Pain points we heard

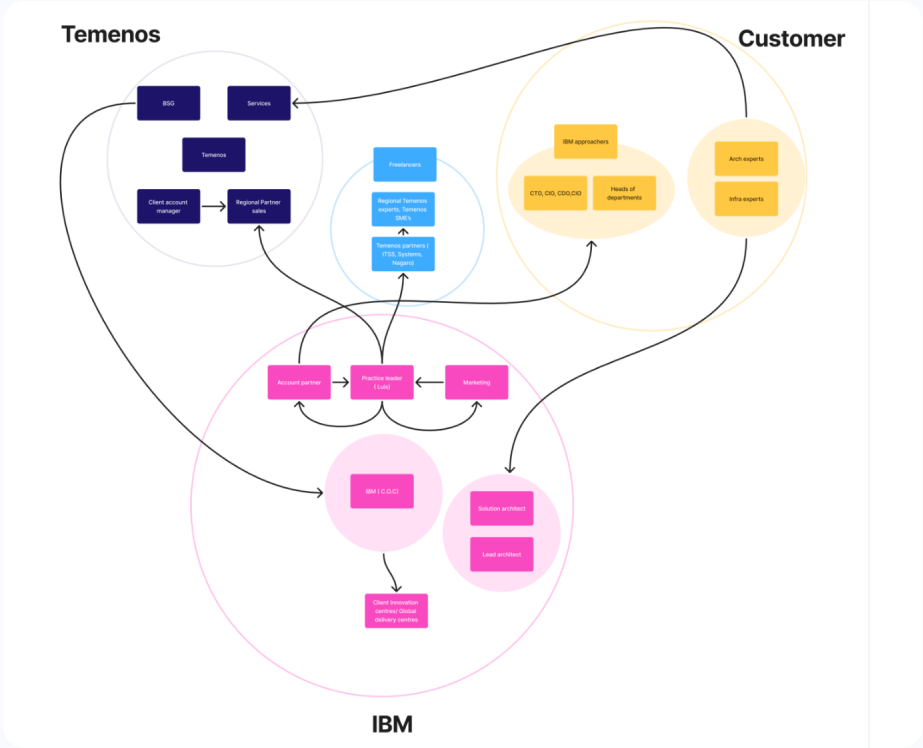
- No methodology for modular delivery
- Code that did not always work
- No clear route into Temenos when stuck

> **So we moved beyond the internal problem to the partner ecosystem the service had to operate in.**

Stage 2: Discovery

Mapping the partner ecosystem

Why: to see the ecosystem the service had to work in, and how partners actually reach Temenos.



What the map revealed

Many routes, no front door

Account managers, regional sales, BSG and Services.

Delivery relied on outside expertise

Freelancers and regional experts filled the gaps.

Decisions sat with many groups

Senior executives, department heads and architects all shaped it.

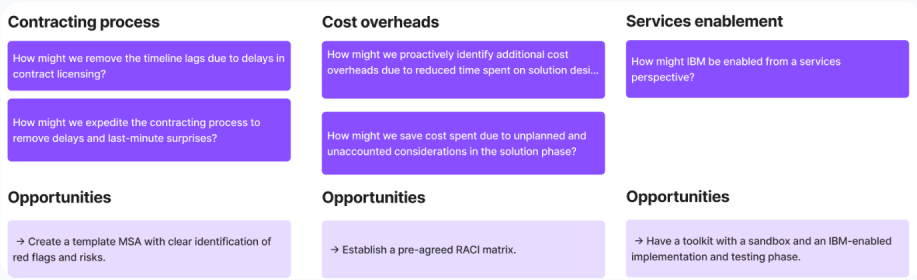
What it told us

A new partner engagement model, and a Temenos that is easy to reach.

Stage 2: Synthesise

Aligning on the problem

1. **On-site team debrief**
   We debriefed after each day, captured observations and reported them out internally.
2. **Observations to insights**
   We clustered observations into insights and agreed on them as a team.
3. **Creating to-be maps and concepts to validate**
   An internal debrief workshop defined the problem and the next steps towards a concept prototype.



Most significant pain points

- No method for modular delivery
- Knowledge locked inside Temenos
- No clear route in for help

Problem statement we aligned on

We were selling modularity as a service without enabling partners to implement it or helping customers understand it.

Stage 3: Alpha

Solution validation and co-design with customers

Raiffeisen Bank International

🇦🇱 Albania 🇭🇷 Croatia 🇦🇹 Austria 🇸🇰 Slovakia



A **2-day co-design workshop with the Raiffeisen group**, who were keen on modularity. We brought our concept to validate the AI assistant we had built, see if they would want to use it, and understand their strategy.

1

Understand their strategy

Business and technology strategy, priorities and where they want to play.

2

Map the as-is experience

How they consume today without modularity, and where legacy causes friction.

3

Test the AI assistant

Probes, early concepts and our AI assistant to react to and challenge.

4

Co-design the future

To-be journey, prototype, service ad and value proposition, made together.

Stage 3: Alpha outcome

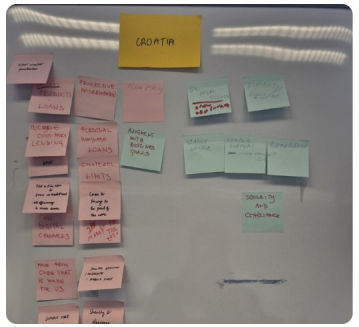
What we learned from the banks

> **Temenos should move from software vendor to strategic enabler of modern banking.**

Strengthen product excellence | Lead through technology and innovation | Enable flexibility and speed

To-be customer journey

Co-created from the bank's perspective, to see how Temenos could serve them better.





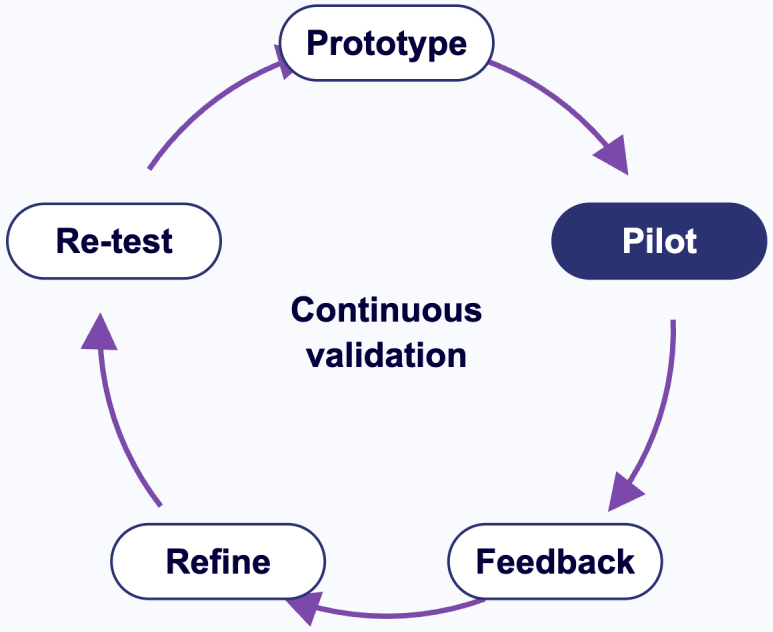
Responsible by design

- Consent for photos and recording
- Data kept confidential and anonymised before reaching internal teams
- Listening rooms for internal Temenos participants
- No-go topics respected
- Involving the banks throughout prototype design

Stage 4: Beta

Piloting and iterating in the real world

Alpha validated the concept. Beta tested the service in real conditions and kept refining it.



Pilots

Internal pilots | Partner pilots (private beta) | Customer pilot (external)

What we tested

- Does the documentation make sense?
- Can partners understand and use the solution?
- Does the solution flow work?
- Does the operating model work in practice?
- Can partners actually implement it?
- What needs to change before we scale?

Beta to go-to-market

Evidence to launch

Value proposition | Positioning | Operating model | Partner enablement | Documentation | Implementation approach | Scaling

2026

Temenos Modularity launched

2

partner deals: Deloitte and IBM

3

deals with Raiffeisen Bank

Reflection

What I learned and where this approach applies

What I learned	Adoption is a service problem, not just a product one. Trust has to be designed.
What made it work	Preparing the team well, creating design champions, and playing back what we heard to every participant.
Where it applies	Mapping ecosystems, services, stakeholders across complex, multi-supplier landscapes, and moving from discovery to beta with the Service Standard.

