Modernize Temenos Transact with Safer Data Handling

Secure sensitive data without redesigning your core banking system.

Stop patching the perimeter. Protect the data itself.
The TAMUNIO Connector embeds data-level protection into Transact integration points, securing sensitive data across core workflows without disrupting operations.

The Challenge: Data sprawl across the banking stack
Temenos Transact handles PAN, PII, and account identifiers. In practice, that data does not stay in the core. It quickly spreads into fraud tools, analytics, reporting, and third-party systems. As plaintext copies multiply, compliance scope and operational risk can grow.

The Solution: Protect data without adding complexity
The TAMUNIO Connector tokenizes sensitive data with controlled de-tokenization. This replaces sensitive identifiers with **format-preserving** protected values before they enter the database and keeps them protected across most processing flows. Real data appears only at **defined control points** for authorized users or required outbound processes.

The result: Your database stores protected values. Your workflows run on protected values. Real data surfaces only where business or regulatory needs require it.

How It Works: Native Integration, Minimal Disruption

» **Inbound:** Tokenize sensitive fields as they enter Transact.
» **In-core handling:** Store and process tokens wherever possible. Reveal real values only to users with specific permissions.
» **Outbound**: Restore real values only based on defined governance rules.

Business Outcomes

- ☑ **Contain Compliance Scope**
  Limit the spread of sensitive data to reduce systems and processes in audit scope.
- ☑ **Lower Long-Term Operational Cost**
  Use supported integration controls and pre-built adapters to avoid expensive modifications of core banking code.
- ☑ **Strengthened Data Governance**
  Enforce role-based visibility to move from broad data exposure to controlled access.
- ☑ **Control Data Use, Not Just Storage**
  Move beyond disk encryption to limit where plaintext appears during daily operations, on-screen views and analytics.

Data Protection That Travels With the Data

The TAMUNIO Connector embeds protection into daily operations:

- **Customer Service:** Protects PII on enquiry and servicing screens
- **Payment Channels:** Secures incoming card data (ATM/Postilion)
- **Global Messaging:** Safely handles data within SWIFT communications
- **Official Documents:** Ensures privacy in printed statements and reports

Key Capabilities

Ingress Data Protection (ISO/OFS)
Secure data as it enters Transact to reduce early spread into storage and downstream systems.

Tokenization & Format-Preserving Encryption
Replace PAN/PII with protected values that retain required structure for continued processing.

Stateless, High-Performance Architecture
Protection services designed for high-throughput transaction environments across bank real-time and batch workloads.

Role-Based Data Visibility
Use Transact's custom metadata manager (EB. DYNAMIC.ATTRIBUTES) to enforce policy-based access to data.

Controlled De-Protection
Restore original values only at defined outbound integration points, including SWIFT messaging and document generation.

Use Cases

PCI DSS 4.0 Scope Reduction

Tokenize PAN to limit where readable card-holder data resides within Transact and shrink CDE scope.

Sovereign Data Control

Control where and when plaintext appears to align with regional residency and privacy requirements.

Secure Analytics and Fraud Programs

Run analytics and AI models on protected datasets that retain utility without exposing sensitive data.

Streamlined Implementation

ITSS and comforte deliver a **structured, low-risk model** aligned with core banking change control:

- **Identify** high-risk fields and data flows
- **Define** protection rules, formats, and policies
- **Configure** adapters via Temenos extension points
- **Validate** end-to-end behavior from ingress to output

Secure Your Core. Enable Your Future

Maintain the stability of your Temenos environment while achieving a **world-class security posture.**

For joint solution details and rollout planning, contact your ITSS or comforte representative.

Learn more at **www.comforte.com**