TEMENOS INFINITY ACCOUNT ORIGINATION

Temenos Infinity Account Origination streamlines the application process, allowing prospective account holders or applicants to apply and be approved for a new account or product. During the same session, they can initiate, and in some cases complete, activities required for a wide variety of account origination services.

This dynamic technology, with its powerful decisioning, highly customizable functionality and multi-channel capabilities will truly take the account origination experience to the next level.
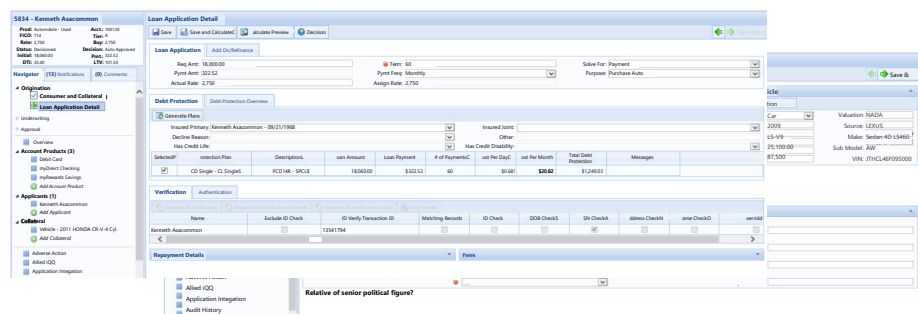
FLEXIBLE TECHNOLOGY

- Configure the system to your institution's specific business needs, including decisioning, screens, identity verification steps, actions, workflows, events and much more.
- Limit administrative access, allowing specific, authorized users to manage the screen designer, workflow models and rules.
- Support application and approval from any channel, including branch, call center, online, outsourced, mobile or tablet.
- Customize and design the platform to correlate to your account origination procedures, whether centralized or distributed.

SINGLE APPLICATION FOR MULTIPLE PRODUCTS

- Consolidate new account holder efforts into a single application platform, running decisioning for both debit and credit while allowing different departments to decision loan and credit applications separately.
- Support processing for multiple products with cascading decisions for deposit, service, loan or referral, while only displaying new account screens when appropriate, saving users time and providing a streamlined process.
- Control the order of decisions, requiring loan application disbursement before wasting valuable time performing activities contingent upon approval, such as creating an account.
- Set up the entire account holder relationship upon disbursement, including account and savings, in addition to initiating the loan and performing funding transactions.

DYNAMIC DATA

- Guide users through the application process with dynamically rendered data collection and messages, and even allow applicants to return to view the real-time status of requests associated with their new accounts.
- Support interdepartmental cooperation by ensuring loan and account requests go to a relevant staff member and automatically emailing referrals to other departments.
- Automatically generate documents right from the system, triggered as data is entered.
- Include workflow steps that present data entry screens designed to include your desired fields.
- Create admin-defined data collection views with dynamically rendered panels, screens and messages.

Run loan and account origination processes together or separately!

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POWERFUL RULES THAT EVALUATE, NOTIFY AND UPDATE

- Easily create and maintain unlimited rules! Give business users control over the information displayed to general users, including both credit and debit data, with rule-driven messaging.
- Execute business rules to maintain processes, validate data, add stipulations, present cross-sell opportunities and more.
- Push fulfillment activities to third-party systems such as CRM with the application programming interface (API).
- Enhance messaging to contain both loan and account information, and even customize by channel.

INTEGRATION AND EXPANDABILITY

- Capitalize on standard integrations with industry-leading third-parties, as well as an extensible architecture using the open API.
- Automatically execute identity verification and OFAC when needed, saving valuable resources and ensuring data integrity for loan and account information.
- Style and configure online and mobile applications quickly and easily with the fully integrated virtual capture functionality. No development required!

ROBUST CROSS-SELL CAPABILITIES

- Increase volume and wallet share while strengthening account holder relationships by increasing awareness about additional products and services.
- Present relevant transaction and additional account holder-specific products and services through the cross-sell engine.
- Cater to individual account holders and their specific needs by engaging the cross-sell platform to deliver relevant offers, avoiding impersonal blanket offers.
- Create and present cross-sell scripts within the system to provide a consistent message across channels and products, and improve sales revenue.

CUTTING-EDGE COMMUNICATIONS

- Securely email documents to applicants via an encrypted transmission and receive back digitally certified documents using authentication that verifies the identity of the applicants with knowledge-based questions.
- Provide applicants with anytime, anywhere signature capabilities, capturing the signature and securely embedding it into the document.
- Eliminate confusion and guide applicants through the data and document collection process step-by-step.
- Automatically generate email notifications to alert employees of new assignments or exceeded processing time thresholds on applications.

INTEGRATION

Temenos is a leader in providing connected technology to the financial industry. Leveraging integration with best-of-breed providers, Temenos connects key services with innovative software creating the optimal work environment.

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More Information

To learn more about Temenos Infinity and other cutting-edge software solutions for financial institutions, visit www.temenos.com.