

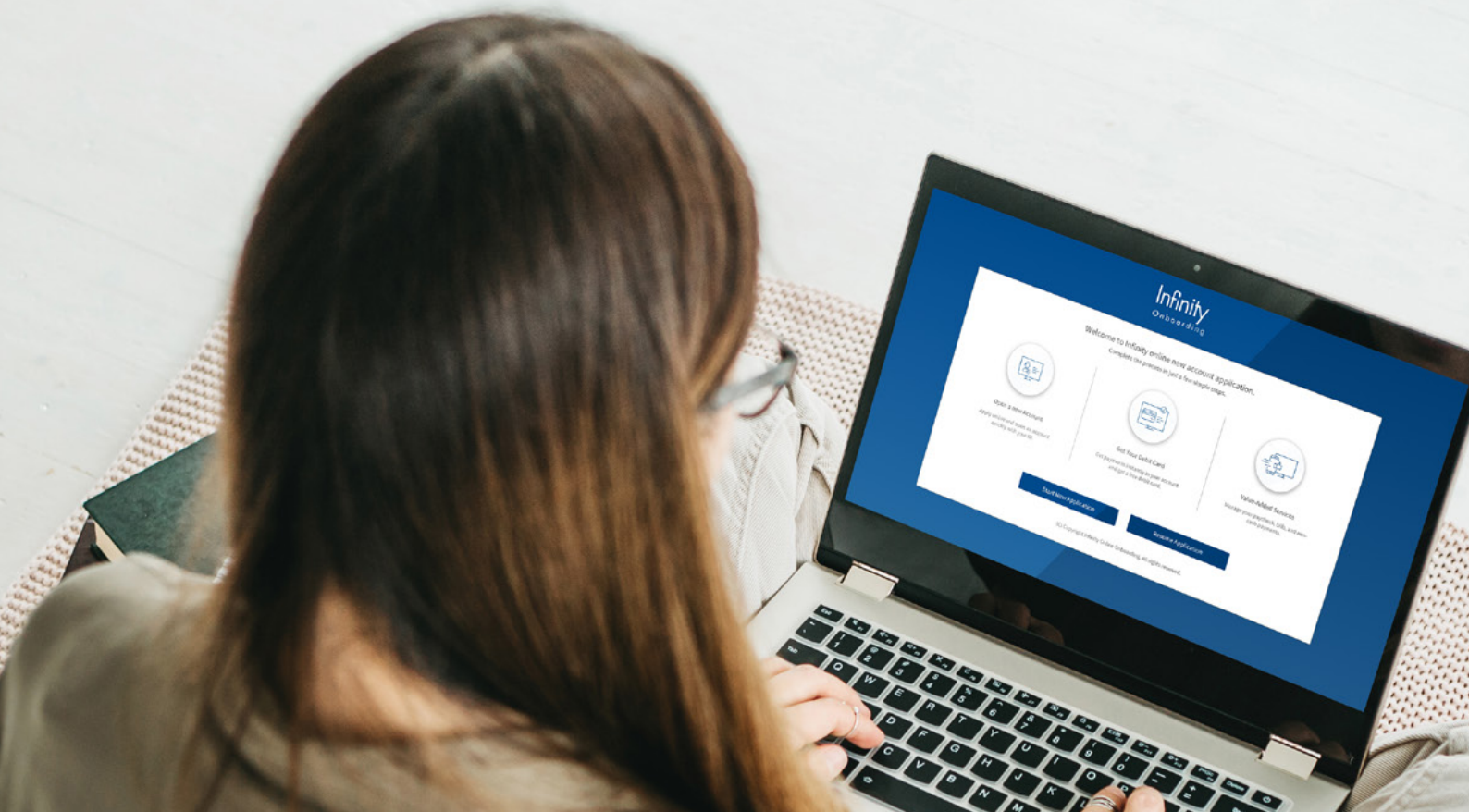


TEMENOS

Infinity

Temenos Infinity

Onboarding & Origination



Onboarding is a critical step in the customer journey for financial institutions. Temenos Infinity helps you deliver onboarding experiences that are frictionless for the client, while protecting your institution from fraud. From pre-built to custom experiences, Temenos Infinity has the tooling to accelerate your delivery of omnichannel onboarding journeys. Available as a SaaS offering, in the cloud or on-premise.



Retail deposit account opening

640%

increase in the number of accounts opened digitally when a legacy solution was replaced by Temenos Infinity.

Commercial onboarding reduced from 4 weeks to an average of

1.5 days in a solution deployed across **40+ countries.**

A financial institution delivered an omnichannel experience for

94%

(47 out of 50) of the products offered to customers.

What Our Solution Covers?

Financial institutions want to deliver differentiated frictionless omnichannel experiences consistently across all their products, while reducing the risk of fraud. Temenos Infinity delivers on this 'ask.'

Stand out

Offer a differentiated experience reflecting the brand with pre-built, low-code design tooling and experience APIs.

Frictionless

Design from the customer experience perspective — providing a layer of separation from core systems. In addition, take advantage of the open MarketPlace of fintech vendors offering prefill services like photo ID processing, mobile carrier integration and open banking to streamline the onboarding experience. Clients have built experiences that allow customers to open deposit and credit accounts in less than 5 minutes.

Omnichannel

Deliver responsive web and native onboarding journeys, while also supporting the branch, call center and relationship manager channels with channel crossover in a single journey.

Product Consistency

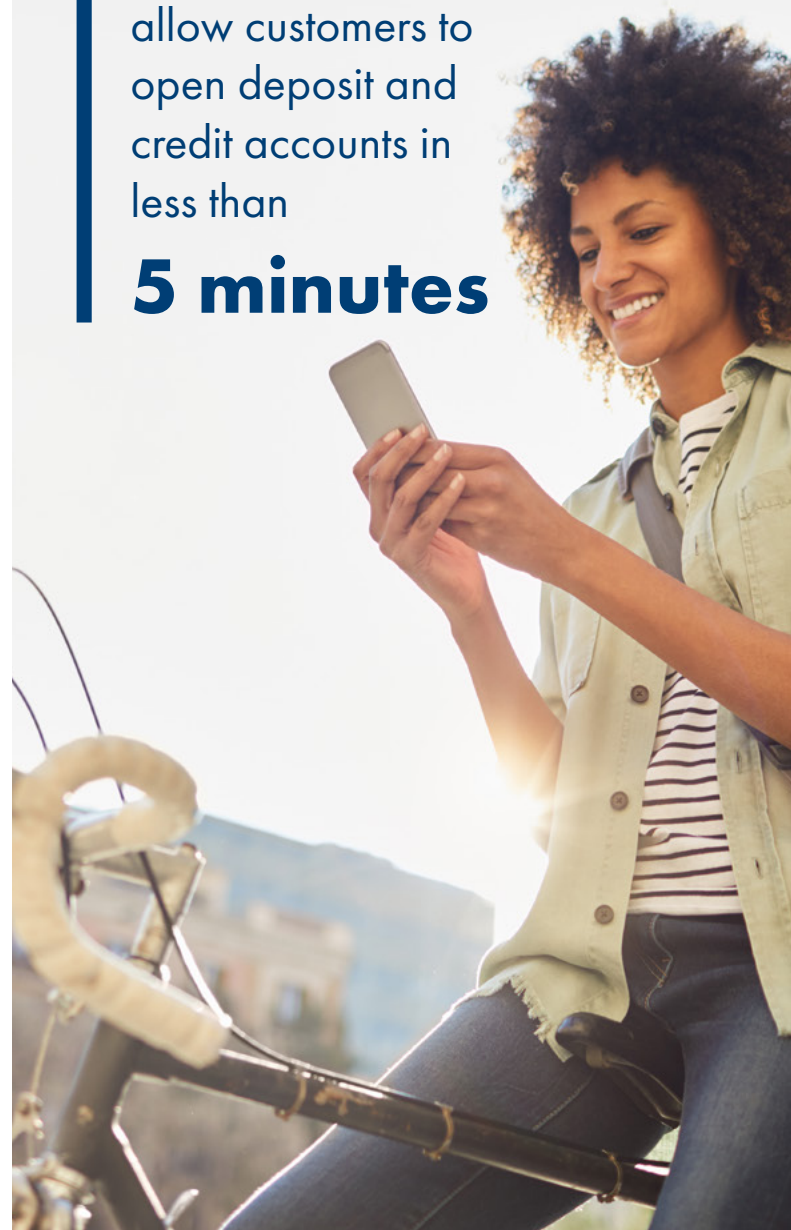
Consistently digitize the onboarding journeys for all products, from deposits to lending and from retail to commercial, using the Temenos Infinity platform.

Reduce Fraud Risk

Temenos Infinity's open architecture allows you to leverage our catalog of pre-built fintech services (or connect to new ones) to ensure you're leveraging the latest in KYC, AML and fraud detection services including email verification, mobile verification and facial recognition.

Clients have built experiences that allow customers to open deposit and credit accounts in less than

5 minutes



What Our Solution Covers?



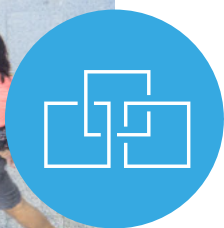
CUSTOMER EXPERIENCE

Deliver a frictionless experience on mobile, desktop, in-branch and via the call center to streamline onboarding.



FINANCIAL INSTITUTION EXPERIENCE

Help customers start and complete applications for products. Review applications that could not be instantly approved. Report on applications started and completed.



INTEGRATION

The open architecture supports integration with existing systems and external 3rd parties through a secure, reliable and extensible integration framework. Leverage our pre-built integrations to a range of 3rd party systems or create your own.



OPTIMIZATION

The analytics included with Temenos Infinity - Onboarding & Origination highlight abandonment hot-spots, allowing for data-driven optimization work that will deliver improvements in completion rates.

Features



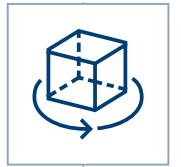
Design

Infinity provides a range of options to support the creation of differentiated experiences:

- Customizable pre-built onboarding experiences
- Low-code design tools for the creation of custom experiences
- Experience API's that allow the institution to utilize frameworks such as React, Angular, Vue etc. to build custom screens on top of the Infinity onboarding platform.

Platform

Infinity is a platform for onboarding, so you can deliver consistent omnichannel experiences for all your products in a single solution.

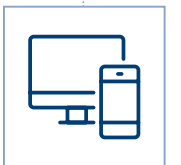


MarketPlace

We've connected to the world of fintech innovation so you don't have to. The Temenos MarketPlace has pre-built connectors to a range of ecosystem providers for pre-fill services, KYC, AML, fraud detection, photo ID processing, address validation, eSignatures, etc. The open architecture also allows you to connect to other vendors not in our MarketPlace.

Omnichannel Capability

Customers can start in a branch and finish at home, easily. Our solution was designed omnichannel first. The customer journeys you deploy will work on any modern device and across assisted and self-service channels with support for crossover between channels.





Review & Approval

In the event that an application cannot be instantly decided, our Workspaces solution allows employees to review the application, all uploaded documents and the responses for 3rd party vendors to support the manual decision-making process.

Abandonment Management

Turn abandoned or saved applications into leads to nurture to improve completion rates and the number of customers onboarded every day.



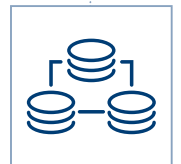
Behavioral Analytics

The built-in behavioral analytics in our solution provides a detailed understanding of where customers are struggling to complete your onboarding journey, right down to the individual fields. Data includes completion rates, abandonment rates, time to complete, error rates and more.



Distribution Services

Bring together valuable business data from many sources, whether core banking, CRM or card systems through API-driven microservices to increase agility and speed of time to market.



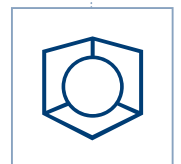
Cloud-Native and Cloud-Agnostic

Future-proof and rapidly deploy your digital strategy with the lowest cost of software deployment.



Core-Agnostic

We provide Temenos Infinity across both Temenos Transact or any other core banking solution.



Benefits



Speed

The pre-built capabilities for onboarding and origination in Temenos Infinity (like save & resume, abandonment management, review & approval) combined with the low-code design tools and pre-built integrations, supports you getting to market faster with frictionless omnichannel experiences.



Consistency

As a dedicated onboarding and origination solution, Temenos Infinity supports the digitization of all products. Most clients start with one product (e.g., Deposits) and then expand across other lines (Credit, Lending, Treasury, etc.)



Continuous Improvement

The built-in analytics coupled with the agility of the platform and the System of Engagement architecture allow your teams to continuously improve the customer experience and increase completion rates.

More information



We achieved 4-5X the origination volume when we launched [on the Temenos Infinity] platform. 75% of all the applications that come in are straight-through processed which is fantastic.”

Ruby Walia,
Head of Digital, HSBC USA



Get in touch

To find out more about Temenos
Infinity - Onboarding & Origination [contact us](#)

temenos.com

About Temenos

Temenos AG (SIX: TEMN) is the world's leader in banking software. Over 3,000 banks across the globe, including 41 of the top 50 banks, rely on Temenos to process both the daily transactions and client interactions of more than 500 million banking customers. Temenos offers cloud-native, cloud-agnostic and AI-driven front office, core banking, payments and fund administration software enabling banks to deliver frictionless, omnichannel customer experiences and gain operational excellence.

Temenos software is proven to enable its top-performing clients to achieve cost-income ratios of 26.8% half the industry average and returns on equity of 29%, three times the industry average. These clients also invest 51% of their IT budget on growth and innovation versus maintenance, which is double the industry average, proving the banks' IT investment is adding tangible value to their business.

For more information, please visit www.temenos.com.

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