Temenos Collections

Temenos Collections is the industry's leading full featured collection management system and is the right fit for any financial institution interested in reducing delinquency, improving efficiency of collection efforts, and streamlining specialty processes.

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Increase visibility and understanding of the account holder relationship

- Person-centric, 360-degree view of the consumer and their accounts.
- **Single location** for accessing important account detail, related accounts and any specialty process cases.
- **Use one workflow to manage multiple accounts.**
- Configure unique account-specific workspace.

Create an environment that supports the way you work

- Efficiently display important person summary information.
- Control access to screens or workflows based on user or group security.
- Configure fields, field attributes and panels based on account type.
- **Drive consistent action** throughout the collection process using a powerful workflow engine.

Deliver the right information to the right person at the right time

- Assign and work accounts in priority order using queues.
- Refresh queues anytime, **automatically**, and quickly, with no disruption to collection staff.
- Present messages and scripted talking points throughout the collection process to ensure complete and consistent communication.
- Create queues using any account holder or account data.

Independently manage your collection process – No longer rely on it!

- Easily build queues, views, reports, and letters with unprecedented control.
- **Create unlimited custom and calculated fields** and use unstructured or structured data collection.
- Customize and run exports required to populate and support external systems.
- Define user permissions for individuals or groups.
- Create dashboards for individuals, groups, or a combination.

Standardize external communication

- Consolidate the distribution of letters or emails sent per household using **multi-account workflow functionality.**
- Evolve your communication strategy by utilizing batch and real-time text messaging.
- Standardize letter templates using Microsoft Word, and leverage **mail merge technology** to automate field population and letter generation.
- Store complete history of letter, email, and text communication.
- Send communications as additional reminders to account holders who need to make payments.

Improve efficiency across collection processes

- Consolidate, standardize, and manage the numerous processes associated with collections in the most efficient and timely manner possible.
- Navigate quickly through workflows using step-by-step processing.
- Collect on all loans, shares, and accounts in a single location.

Handle all specialty processes or cases within a single system

- Create state-of-the-art case management processes for REO, bankruptcy, foreclosure, repossession, fraud, TDR, legal and more!
- Ensure consistent processes using tools such as tasks, workflows, screens and more.
- **Automatically assign business tasks** which reflect your institution's operating policies.
- Track activity and gain visibility into case progress during every stage.
- Access cases through a variety of mediums including queues, dashboards, screens and more.

Visualize and manage key information

- Empower business users to create and maintain reports through **intuitive report editing tools.**
- Easily present management with portfolio information through graphs and charts by using Microsoft SQL Server Reporting Services.
- Schedule and deliver real-time reports right to your inbox.
- **Automate reports** across the enterprise and control security by user or group.
- Use dashboards to measure and track collector performance.
- Track actual results against your key performance indicators in a single location.

Enhance collections strategy with automation

- Present aggregates or ratios using any account and account holder data such as number of accounts delinquent or total available balances.
- Automatically display important messages to a user after evaluating information regarding the person or their account(s).
- Use rules in workflows to automate decisions, set the value of another field and capture key information.
- **Enhance queuing options** by evaluating person level fields or compare data across multiple accounts.

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. Power your business through integration with services such as insurance providers, skip tracing, bankruptcy tracking, payment processing, loss mitigation, and more!

- The open API also **eliminates barriers** for Financial Institutions seeking to further connect and extend the functionality of the system.

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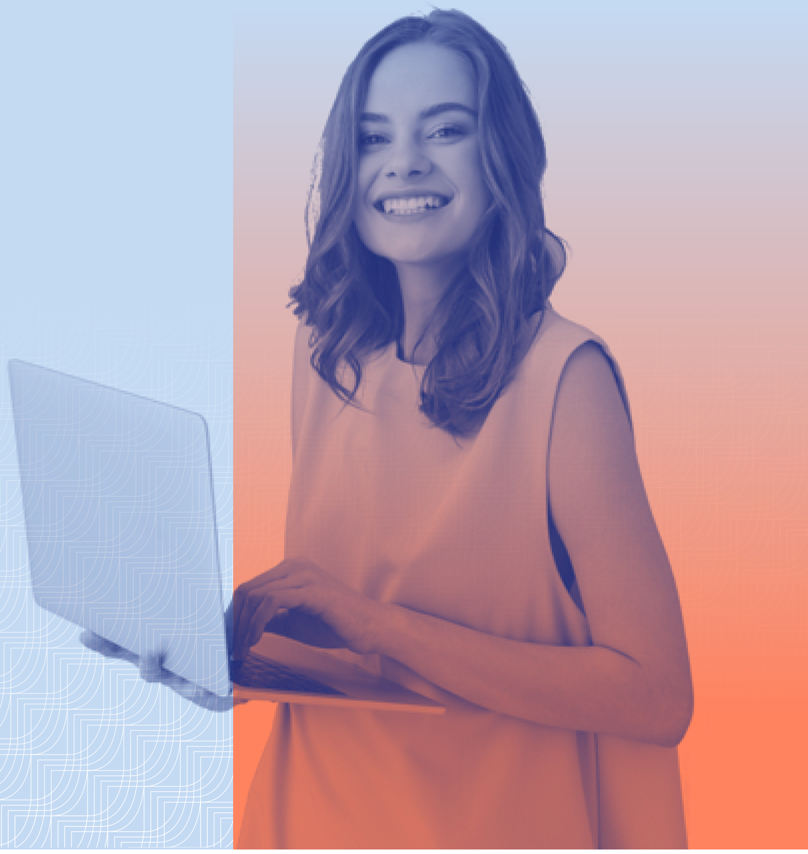

More information

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

About Temenos

Temenos (SIX: TEMN) is the world's leading open platform for composable banking, creating opportunities for over 1.2 billion people around the world every day. We serve 3000 banks from the largest to challengers and community banks in 150+ countries by helping them build new banking services and state-of-the-art customer experiences. The Temenos open platform helps our top-performing clients achieve return on equity three times the industry average and cost-to-income ratios half the industry average.

For more information, visit www.temenos.com

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