

Johnson Bank Collection module

“The Temenos Collection module is perfect for us, because we can only accomplish our business goal through a system allowing for seamless integration of data from multiple sources. We only update our risk profile on a monthly basis today, but we know the solution will allow us to import it daily if needed.”

- Louis Burg, AVP of Consumer Special Accounts

Seeking an improved collection strategy

Financial institutions find themselves in an incredibly challenging market. More than ever before, they are faced with growing consumer expectations, new and varied competition, and the burden of regulatory requirements. Collections is a particularly challenging area for credit unions and banks, having to manage the account holder relationship through distressed part of the account lifecycle.

In order to meet this challenge, Johnson Bank decided to put its data to work and make a real impact on its business. The team at the \$4 billion bank, based out of Racine, Wisconsin, has developed a predictive account holder scoring model, paired with the Temenos Collection module to drive the activity of its collectors.

The Collection module is the industry’s leading solution, with a full-featured risk management application designed to reduce delinquency, increase collections on charged-off loans and streamline processes like bankruptcy, foreclosure, repossession and fraud tracking.

Their Problem

Be able to scale collections activity without increasing staff.

Our Solution

Meaningful application of data using the business rules within the Temenos Collection module, with flexibility to meet future challenges.

End Results

Increased efficiency due to focused collection efforts, and an improved account holder experience.

Data in action

The proprietary risk profile is developed from the bank’s data warehouse. Data is imported daily into the Collection module through a standard interface to Johnson Bank’s core system, at both the person, and then down to the account level. Within the Collection module, the profile is then associated with each account through an import process.



The core system integration and import process allows Temenos customers, like Johnson Bank, to fully utilize account data in a central platform that would otherwise be siloed in the core and other systems. Users have access to a person-centric, 360 degree view of the account holder and their accounts. The automated queueing of accounts based on account holder or account data ensures the appropriate staff have access to the right information at the right time. Queues can be refreshed at any time, automatically and quickly, with no disruption to the collections staff.

“Each account holder is evaluated based on a number of criteria, including statistical analytics performed on the rolling six-month payment history. We use the business rules and automation within the Temenos system to queue the accounts based on our scoring and other attributes of the account.”

– Louis Burg

Quality Results

Relying on traditional means, including data points such as credit score, to segment and prioritize accounts does not provide the efficiency financial institutions require. By harnessing the data to drive collection activities, this process allows for Johnson Bank to focus efforts across a large portfolio of loans, ensuring that their team is getting the most value for the time and effort spent. “We only have so many full-time employees, so we need an efficient action plan, especially when it comes to our collection activity,” explains Louis Burg.

A powerful workflow engine built into the Collection module drives consistent processes, and the staff can easily navigate through the configurable workflows, screens, and tasks using step-by-step processing. The same engine driving automated, rule-based queueing of accounts, can also be utilized to make account decisions, set field values, and capture key information, all in an automated manner based on the financial institution’s guidelines.

The combination of technology and a focus on service result in an optimal account holder experience. By queueing accounts based on the risk profile, Johnson Bank is able to personalize its approach for each account holder, and incorporate that individual approach into its overall collections strategy. Johnson Bank is then able to use this data to drive its communication strategy, using the Collection module and the built-in distribution functionality to automate letters and emails geared toward each account holder’s specific phase of the account lifecycle.

The bank’s use of statistical analytics based on recent payment history ensures delinquent accounts are being worked in line with current conditions. Robust reporting functionality in the Collection module, including automated report generation and distribution, and user-specific dashboards and views, ensure the bank has a complete outlook of the current conditions. Most importantly, account holders aren’t being unnecessarily targeted based on outdated information.

Learn More:

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