



TEMENOS INFINITY LOAN ORIGINATION

Temenos' next-generation loan origination system is an innovative application for both direct and indirect lending that has raised the bar in automated solutions. With its powerful decisioning, highly customizable applications, dynamic features, and extensive third-party integrations, Temenos Infinity Loan Origination will truly take lending to the next level.

MODELING

- Increase the number of loans decided automatically, based on your institution's policies and tolerances, through business rules and matrices.
- Customize the loan origination platform to support your product offerings using multiple models.
- Easily create custom ratios and aggregates from the system provided standards.
- Create rules and matrices with breakthrough ease using the simple, intuitive Business Language Editor and data from the application, credit reports, collateral, ratios and aggregates.
- Build risk, price, and decision models using rules and matrices.

APPLICATION DESIGN AND WORKFLOW

- Easily create application designs to match your loan origination workflow per product.
- Control data access using roles and authorization overrides.
- Secure data by limiting changes by role and status on the application.
- Include workflow steps that present data entry screens designed to include your desired fields.
- Include automated system process steps to retrieve credit reports, execute models, generate documents and more.
- Execute business rules to validate data entry and procedures, add stipulations, offer cross-sell products, assign applications to a queue and more.
- Easily navigate through workflow using step-by-step processing with Next/Prev buttons, or locate a specific step using the Navigation panel.

CREDIT BUREAU REPORT PROCESSING

- Automatically use credit report data for risk, price and decision model rules and matrices.
- Use recent reports on file to save you money.
- Automatically retrieve credit reports using Equifax, Experian, and/or TransUnion.
- Access tri-merged reports using a common view of the data for ease in creating business rules and matrices that are bureau independent.
- Adjust trade lines using business rules, and automatically calculate missing payments.
- Decision and report on any information available in the credit report.

QUEUING

- Easily design queues to match your loan origination procedures, either centralized or distributed.
- Automatically generate email notifications for queuing assignment or if an application exceeds processing time thresholds.
- Generate custom notifications automatically to borrowers.

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INTEREST RATE MANAGEMENT

- Easily update rates using a Base Index Rate Table, and schedule future rate changes to eliminate off-hour updates.
- Create a custom rate table to manage all rates individually, if needed.

REPORTING & ANALYSIS

- Create individualized dashboards to gain a 360° view of your institution's processes, from origination through collection, all on one dashboard.
- Easily create customized reports using the Report Writer.
- Create advanced reports using Microsoft Report Builder.
- Access real-time reports quickly and easily using dashboard or reporting functionality.
- Schedule regular reports to be executed and automatically distributed by email to the appropriate staff.
- Microsoft® SQL Server Reporting Services integration provides flexible reporting options, such as Microsoft® Excel®, HTML, XML, PDF, and more.

DOCUMENT PROCESSING

- Automatically print application forms using integrated intelligent document processing.
- Provide applicants with anytime, anywhere 24/7 signature capabilities:
 - Electronically sign documents at any branch using a signature pad which captures the signature and securely embeds it into the document.
 - 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."
- Automatically index and archive documents to your optical system.

ONLINE LOAN ORIGATION

Virtual capture and the Loan Origination API:

- The virtual capture functionality is fully integrated and allows you to style and configure the application quickly and easily. No development is required!
- Applicants are taken through the data and document collection process step-by-step using a highly intuitive wizard.
- All information is added directly to the database. Decisions can be provided within seconds of submission using your standard risk, pricing and decision criteria.
- For advanced integration into your existing lending channels, the API provides access to many of the functions available in the system, as well as the ability to submit loans and receive status updates.

CROSS-SELL SUPPORT

- Integrate the cross-sell platform to deliver specific offers to qualified applicants in order to avoid impersonal blanket offers and recommendations.
- Automatically email referrals to other departments within the financial institution.
- Create cross-sell scripts to provide a consistent message and improve sales revenue.
- Increase income from debt protection plans by providing multiple plan comparisons that can either extend the term or increase the payment.

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.

— More Information —

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

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