



TEMENOS INFINITY RECOVERY

Temenos Infinity Recovery is a dynamic platform for charging-off, collecting, and outsourcing accounts.

THE MOST FLEXIBLE RECOVERY PLATFORM

- Partially or fully charge-off delinquent accounts while capturing General Ledger, interest and collectability status codes on the recovery account.
- React quickly to market needs and changes with the ability for the business unit to directly configure workflows, screens, fields, actions and more, *without* IT or vendor intervention.
- Seamlessly transition delinquent accounts into the recovery stage with a full 360° view of the account using Temenos' unique person-centric platform, including pre-charge-off account information.

ENHANCE RECOVERY ACCOUNT MANAGEMENT

- Assign, manage and prioritize charged-off accounts in the system's flexible Queue Builder using calculated fields such as: Next Due Date, Amount Due, Total Amount Collected and Remaining Payments.
- Collect on recovery accounts with functionality to drive both traditional and non-traditional repayment plans, settlement plans and payoff quotes.

STREAMLINE PROCESSES

- Simplify business user processes with automation, using rules and workflow to generate letters, reports, decision approvals and more.
- Align the system's processes with your unique organizational needs, either automating workflow steps and assignment types with pre-defined criteria and pick-and-choose batch screens, or manually processing accounts on an individual basis.

CAPITALIZE ON ROBUST REPORTING AND ANALYSIS

- Customize and export premium reports with direct integration to Microsoft® SQL Reporting Services.
- Track Judgment and Court events, such as: garnishments, property seizures and judgment satisfaction in the system.
- Generate reports detailing all of the accounts which the management team has approved for charge-off to reference during board meetings and executive-level discussions.
- Immediately access standard reports for 1099C and Metro II.

CENTRALIZE AND AUTOMATE COMMUNICATIONS

- Keep the communication flow open and traceable, using the Recovery module to easily send additional reminders by letter and email to both account holders and internal staff.
- Automatically generate debtor settlement offers, payment and coupon statement letters, repayment plan agreements and stipulation letters.

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INTEGRATE TO CURRENT SYSTEMS FOR SMOOTH DATA MANAGEMENT

- Manage and settle recovery accounts with the ability to integrate the Recovery module into your accounting software in order to easily process payments and apply fees.
- Easily update AFLL entries in your financial institution's record keeping software (i.e. PeopleSoft) with the configurable General Ledger account export file.

OPTIMIZE TRANSACTION PROCESSING

- Track granular account balances such as principal, interest, fees, both reimbursable and non-reimbursable expenses at time of charge-off and post-charge-off.
- Apply payments manually or via batch payment processing to update balances daily.
- Configure a Payment Posting Hierarchy to strategize allocation of payments against the recovery account and/or repayment plan. For example, apply against the principal, interest and fees or spread a payment across all of the component balances equally.

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 the Infinity and other cutting-edge software solutions for financial institutions, visit www.temenos.com.