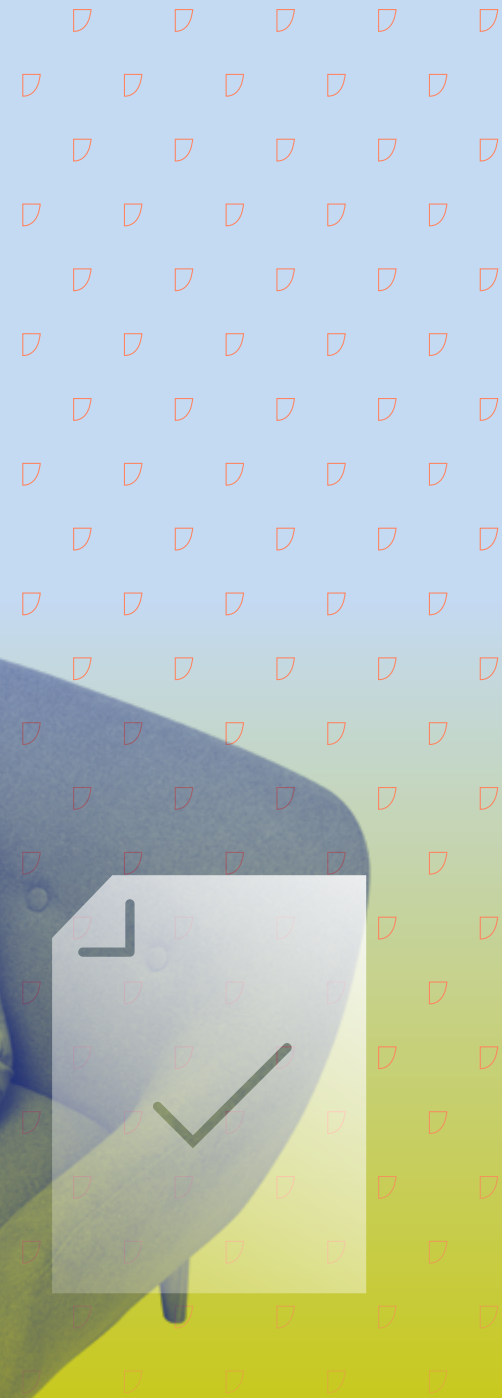


# Temenos

# 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 Loan Origination will truly take lending to the next level.



**temenos**

# Digital loan origination

This solution allows you to **optimize the digital loan application experience** for new and existing accountholders – with options to support the best fit for your organization.

- The Virtual Capture functionality is fully integrated and allows you to style and configure the application quickly and easily. No development is required!
- A more advanced capability can be developed through the customizable Temenos digital platform.
- Leverage the open API to seamlessly integrate a proprietary or other 3rd party digital application.

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## Integration

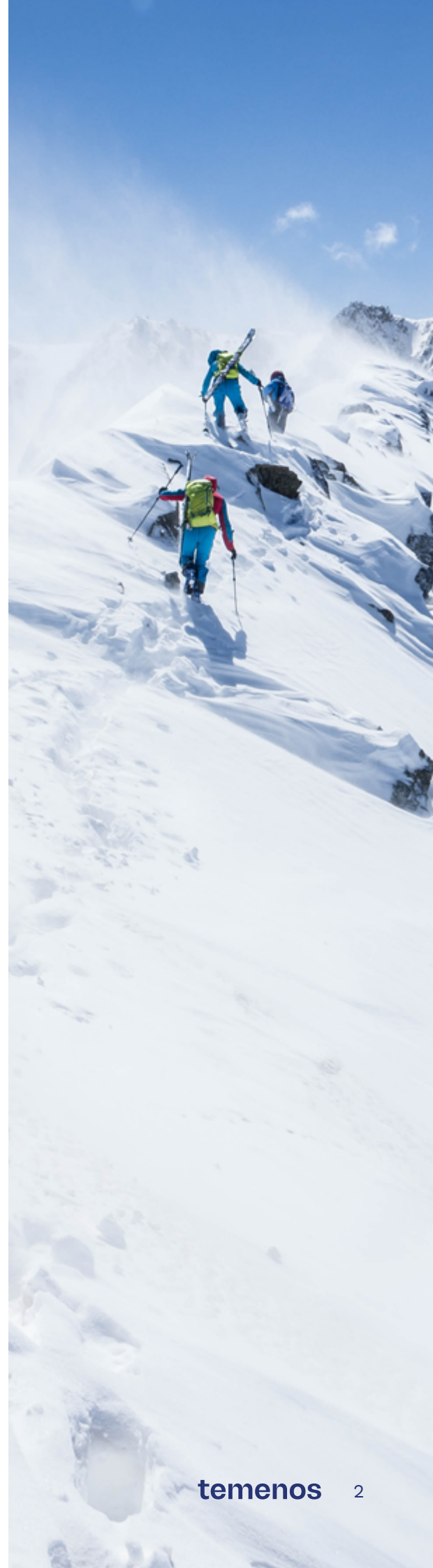
Temenos is a leader in providing connected technology to the financial industry. Leveraging an open API and integration with best-of-breed providers, Temenos connects key services with innovative software creating the optimal work environment.

- The **open API** provides access to many of the functions available in the system and exposes application, applicant, collateral, and credit report data.
- Supports seamless integration with the digital channel with the ability to submit loans, access business services, and receive status updates.
- Offers greater agility in **integrating new 3rd party services**, including outsourced decision and pricing solutions.
- Trigger API posts or custom code utilization through events and actions.

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## Modeling

- Increase the number of **loans decisioned 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.

## Interest 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 borrowers.



## 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.

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## 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.

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## 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.





## More information

To learn more about Temenos Loan Origination and other cutting-edge software solutions for financial institutions, visit: [temenos.com](https://www.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](https://www.temenos.com)

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