

Temenos Solutions for Credit Unions

From onboarding members, originating loans and servicing accounts through collections and recovery, Temenos delivers modern, cloud-ready solutions that help credit unions grow efficiently, stay compliant, and deepen member relationships.



Modernize every stage of the member lifecycle

Your members expect the same seamless digital experiences they get from fintechs and big banks. Aging systems, fragmented tools, and rising delinquencies make that harder every year. Temenos gives credit unions a modern, cloud-native platform covering the full member journey — from onboarding and lending to collections and recovery — built to integrate with your existing infrastructure and scale as you grow.

Why modernization can't wait

Fintechs and digital-first competitors are winning members with faster, smoother experiences that legacy systems simply can't match. The credit unions that grow in the next decade are those that modernize now.



Legacy infrastructure that can't keep up

Aging core systems and loan origination platforms weren't built for today's digital demands. Manual workarounds, limited automation, and outdated architecture slow down every stage of the member journey.



Fragmented tools, fragmented experience

Disconnected point solutions across onboarding, lending, collections, and recovery create data silos and inconsistent member experiences. Your teams spend more time managing systems than serving members.



Lost ground to fintechs and megabanks

Digital-first competitors are capturing members — particularly younger ones — with faster applications, instant decisions, and seamless experiences. Legacy technology makes it hard to compete on speed or convenience.



Growing compliance complexity

Regulatory requirements continue to evolve, and manual compliance processes create risk. Without embedded controls and audit trails, staying ahead of examinations and reporting demands puts strain on already stretched operations.

Solutions



Onboarding & Origination

Acquire members faster with seamless digital journeys

Deliver frictionless omnichannel account opening and loan origination across digital, assisted, and in-branch channels, with real-time decisioning and configurable workflows that reduce manual work and improve conversion.

Key capabilities:

- Journey orchestration across all channels
- Pre-built and configurable digital application flows
- 40+ fintech partners
- Real-time decisioning and automated processing
- Open API integration with ID verification, eSignature, fraud detection
- Analytics to identify friction and improve conversion

[Explore Onboarding & Origination](#)



Collections

Smarter collections that protect member relationships

Manage the full delinquency cycle on a single platform with intelligent prioritization and omnichannel outreach. Replace fragmented tools with one configurable system that lowers cost-to-collect.

Key capabilities:

- Real-time core integration for a single member view
- Configurable, low-code workflows by account type or risk profile
- Digital, agent-assisted, and self-service engagement
- Embedded compliance controls and audit trails
- Cloud-native architecture built for scale
- Data-driven notifications and workflow decisions

[Explore Smarter Collections](#)



Recovery

Maximize recovery and reduce credit losses

Turn recovery into a strategic capability with data-driven strategies that increase cure rates, automate workflows, and ensure consistent, compliant treatment across your portfolio.

Key capabilities:

- Charge-off process automation and in-house and outsourced recovery management
- Data-driven treatment strategies and member segmentation
- Straight-through processing and workflow automation
- Regulatory compliance with embedded controls and audit trails
- Seamless integration with core banking and third-party systems

[Explore Intelligent Recovery](#)

You're in good company



On day one we increased automation in loan applications by 5%. We were able to clear over 20,000 loan applications, and redeploy the manpower to learn other parts of the new system."

Wade Saunders
SVP of Consumer Lending at ICCU



Temenos SaaS

Temenos Solutions for Credit Unions are available on Temenos SaaS. Our clients leverage our SaaS offering to access resilient, secure, and continually updated banking capabilities as-a-service, allowing them to focus on their members and deliver at speed. Temenos SaaS offers the largest set of end-to-end banking services that are proven by banks around the globe across retail, business, corporate and wealth in over 30 regulated jurisdictions.

About Temenos

Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class modular solutions, we are modernizing the banking industry. Banks of all sizes utilize our adaptable technology – deployed on-premises, in the cloud, or as SaaS – to deliver next-generation services and AI-enhanced experiences that elevate banking for their customers. Our mission is to create a world where people can live their best financial lives.

For more information, visit
www.temenos.com

Ready to learn more?

Talk to a Temenos specialist about how our solutions can help your credit union grow, operate more efficiently, and serve members better.

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