Temenos Collections

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Temenos Collections helps banks maximize recovery and reduce cost through intelligent, customer-centric automation

Temenos Collections is a modern, cloud-ready solution that streamlines the full collections lifecycle. It combines configurable workflows, and omnichannel outreach to boost recovery rates and operational efficiency. Deep core banking integration enables real-time decisioning, regulatory compliance, and consistent, customer-friendly collections across early, mid, and late delinquency stages.

Why Temenos Collections

Temenos Collections stands out by combining deep banking expertise, real-time intelligence, and scalable technology to deliver superior recovery outcomes with lower operational effort. Built natively on the Temenos platform, it outperforms point solutions by unifying data, decisions, and execution across the entire collections lifecycle.

Increase recovery rates - Real-time data and intelligent prioritization target the right customers with the right action at the right time.

Stay compliant by design - Embedded controls, auditability, and explainable decisions support regulatory and conduct requirements.

Reduce operational complexity - A single, configurable platform replaces fragmented tools, agencies, and manual processes.

Future-proof operations - Built on the Temenos cloud-native platform, enabling scalability, resilience, and rapid innovation.

Enhance customer experience - Digital self-service and consistent omnichannel engagement support ethical, sustainable collections.

The Market Challenge

Banks are navigating a rapidly evolving collections environment shaped by earlier risk signals, shifting credit conditions, and rising customer and regulatory expectations. These forces are redefining how collections must operate to remain effective, compliant, and sustainable.

- Delinquency remains elevated in key markets. In the US, 4.5% of household debt was delinquent in Q3 2025, with unsecured lending driving higher volumes.
- Unsecured and student loans add volatility. US credit card delinquency hit 2.98%, while 9.4% of student loans were 90+ days delinquent, creating sudden spikes in collections demand.
- Rising leverage increases early risk. In Singapore, household debt grew 6.1% YoY despite low arrears, heightening the need for early-warning engagement.
- Digital expectations and regulation are rising. Customers expect self-service and omnichannel access, while regulators demand fairness and transparency.
- Fragmented systems hinder results. Siloed platforms limit real-time prioritization, driving higher cost-to-collect and lower recovery.

Key capabilities & benefits for your bank

Real-Time Core Integration

Native integration with Temenos core and enterprise systems provides a single, real-time customer view, enabling faster decisions, consistent actions, and better risk control.

Omnichannel Engagement

Seamless digital, agent-assisted, and self-service interactions deliver the right message on the right channel, improving customer response and satisfaction.

Configurable Workflows

Low-code, policy-driven workflows adapt easily by product, region, or risk profile, reducing time-to-change and lowering operational cost.

Compliance by Design

Built-in controls, audit trails, and explainable decisions support regulatory requirements and fair treatment, reducing conduct risk and supervisory findings.

You're in good company

Industry recognition

Best Digital Banking System
Banking Tech Awards USA 2026

Leader in the IDC MarketScape
North America 2025 for Retail Digital
Banking Solutions

Leader in Everest Group's Banking
Customer Experience Orchestration
Products (CXOP) PEAK Matrix®
Assessment 2025

Available on Temenos SaaS

Temenos Collections is 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 customers 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.

To find out more about Temenos Collections

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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**.

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