

Temenos Recovery



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Enabling smarter, faster, and more
effective credit recovery

Temenos Recovery enables banks to maximize recoveries and reduce credit losses across the full recovery lifecycle. It provides an end-to-end, data-driven solution designed to improve cure rates while maintaining full regulatory compliance. Through intelligent automation and configurable strategies, banks can optimize operations and customer engagement at scale. Built for growth and resilience, Temenos Recovery helps financial institutions protect asset value and improve financial outcomes.

Why Temenos Recovery

Designed for an increasingly complex risk and regulatory environment, Temenos Recovery enables banks to transform recovery into a strategic, data-driven capability. By combining advanced analytics with flexible workflows, it helps institutions maximize recoveries while operating efficiently at scale.



Deliver stronger recovery performance
- Increase cure rates and maximize recovered value through intelligent, data-driven recovery strategies.



Designed to outperform legacy solutions
- Replace fragmented point solutions with a single, end-to-end platform that adapts to changing risk conditions.



Improve efficiency and reduce costs -
Lower cost-to-collect with automation, straight-through processing, and flexible, configurable workflows.



Powered by the Temenos platform -
Built on a cloud-native, scalable, and open architecture with embedded analytics and AI for continuous optimization.



Support compliance and responsible recovery - Ensure consistent, compliant customer treatment across all stages of delinquency and recovery.

The Market Challenge

North American banks face growing recovery challenges driven by rising consumer debt, elevated delinquencies, and increased regulatory scrutiny. With credit card balances near historic highs, traditional recovery approaches are under pressure to deliver results at scale. At the same time, institutions must control costs and ensure fair, compliant customer treatment. These conditions demand more intelligent, automated, and efficient recovery capabilities.

- Rising consumer credit and debt volumes place pressure on recovery functions, with overall U.S. consumer credit outstanding exceeding \$5 trillion as of late 2025.
- Consumer financial strain and defaults point to recovery risk, with coverage noting elevated write-offs and distress among lower-income borrowers.



Key capabilities & benefits



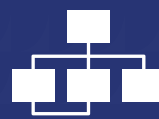
End-to-End Recovery

Manage recoveries and write-offs across the full credit lifecycle on a single integrated platform, improving visibility, control, and outcomes.



Intelligent Strategies

Apply data-driven, configurable treatment strategies to increase cure rates and maximize recovered value across portfolios.



Workflow Automation

Reduce cost-to-collect and improve efficiency through straight-through processing and automated, policy-driven workflows.



Customer Segmentation

By linking to underlying data sources used to create a response, Copilot boosts confidence and allows you to dive in at your own pace.



Regulatory Compliance

Ensure consistent, compliant customer treatment with embedded controls, audit trails, and policy enforcement.



Open Integration

Seamlessly integrate with core banking and third-party systems using open APIs and flexible connectivity.



Available on Temenos SaaS

Temenos Recovery 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 Recovery

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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