

Temenos Onboarding and Origination



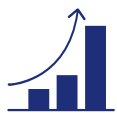
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End to end onboarding and origination,
built for speed and scale

Temenos Onboarding and Origination delivers the seamless integration of a best-in-class digital experience platform with rules-driven intelligent application automation and fulfillment that empowers omni-channel origination journeys. Real-time intelligence, automation, and configurable workflows reduce friction, lower costs, and improve decisioning thereby empowering institutions to deliver consistent, compliant, and customer-centric experiences across consumer and small business account and loan origination.

Why Temenos Onboarding and Origination

Temenos Onboarding and Origination helps financial institutions acquire customers faster, launch products more efficiently, and deliver seamless digital experiences. By unifying journeys, data, and decisioning on a single platform, it reduces complexity while improving conversion, compliance, and operational efficiency.



Higher Conversion Rates - Streamlined, guided digital journeys reduce friction and abandonment. Customers complete applications faster, improving acquisition performance.



Lower Operational Costs - Automation and straight-through processing minimize manual intervention. This reduces processing time, errors, and overall cost to acquire customers.



Smarter Decisioning - Real-time data and automated rules improve approval accuracy and consistency. Institutions can balance growth, risk, and compliance with greater confidence.



Seamless Omnichannel Experiences - Deliver consistent journeys across digital, assisted, and in-branch channels. Customers can start, pause, and continue applications anywhere without disruption.



Accelerated Time-to-Market - Launch new products and onboarding journeys quickly with configurable workflows and reusable components. This enables institutions to respond faster to market opportunities and customer demand.

The Market Challenge

Banks face growing pressure to deliver faster, simpler onboarding and origination while managing cost, risk, and compliance.

- Customers expect fast, frictionless digital onboarding and lending comparable to fintechs.
- Regulatory and compliance demands continue to increase without tolerance for slower experiences.
- Legacy, fragmented systems slow decisions, increase manual work, and raise costs.
- Rising acquisition costs and competition pressure conversion and efficiency.



Key capabilities & benefits for your bank



Journey Orchestration

Design and manage end-to-end onboarding and application flows across products and channels. Orchestrate each step from data capture to fulfillment within a single coordinated journey.



Automated Processing

Enable straight-through processing for applications, validations, and verifications. Reduce manual touchpoints through automated data capture and checks.



Real-Time Decisions

Execute instant approvals using integrated rules, scoring, and data-driven logic – as well as various integrations to outsourced decision models. Evaluate applications dynamically as data is received to support immediate outcomes.



API-Driven Extensibility

Enrich the experience with a robust suite of pre-defined partner integrations. Leverage open APIs to further connect and extend the solution with the required speed-to-market.



Optimized Process Flow

Organize staff efforts through configurable application queues and dashboards. Configurable and user-direct screens drive effective activity by presenting the right information to the right staff at the right time.



Omnichannel Access

Deliver unified journeys across mobile, web, staff-assisted, and indirect channels. Ensure continuity so users can start, pause, and resume applications anywhere.

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 Onboarding and Origination is delivered through 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 Onboarding and Origination

[Search Temenos Onboarding](#)

[Search Temenos Origination](#)

About Temenos

Who we are Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class composable 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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