

What's New in Temenos Infinity

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Release Highlights

Temenos Infinity

Digital Banking

Digital Banking Servicing Micro Apps

Micro Apps are applications with specific functionality which are fast and efficient than monolithic applications. While traditional monolithic apps contain a wide range of functionality including front-end and back-end operations, Micro Apps are simple, lightweight in nature with targeted functionality.

Wealth

- Allocation carousel updated with Value and Weightage by Asset, Sector, Region, and Currency. The Allocation carousel will be available with Wealth FO integration.
- Ex-Ante fees are displayed while placing an order in Infinity, which includes Safekeep, advisory, and Inducement fees with Transact integration.
- The Portfolio Health Check section displays the portfolio's overall health, taking into account parameters like Risk Analysis, Investment Constraints, Recommended Instruments, and Asset Allocation (mock integration).
- The investment Proposal section displays the new investment proposals and the past proposals available for an advisory portfolio (mock integration).
- Risk analysis of the advisory portfolio along with Risk, Risk objective, and Tolerance margin is available (mock integration).
- Investment constraints for the advisory portfolio are available (mock integration).
- Recommended Instruments for the advisory portfolio are available (mock integration).
- Asset Allocation with multiple layers along with Currency weight and Strategy weight are available (mock integration).

Transfers Micro App

The Unified Transfer MA, Regional Transfer MA, and Digital Transfer MA are unified as a single Visualizer Micro App called Transfers Micro App.

Home Page Micro App

- Mortgage Facilities: A new account type and account group called Mortgage Facilities is introduced on the dashboard (only OLB responsive).
 - A mortgage facility is a line of credit provided to customers, enabling them to purchase a property.
 - A user can have one or more mortgage facilities.
 - The info on the mortgage facility is retrieved from Transact.
- A new runtime configuration is introduced in Fabric which determines the backend for Arrangement Fabric Micro App and consequently for Homepage and Arrangements Visualizer Micro Apps.
 - If the configuration value is set as Transact, then the list of accounts and balances is fetched from Transact.
 - If the configuration value is set as MS, then the list of accounts and balances is fetched from Arrangement MS and Holdings MS except for mortgage facilities, for which the data is retrieved from Transact only.

Arrangements Micro App

- For each mortgage facility, the application displays the facility overview screen (only OLB responsive)
- On this facility overview screen, the application shows the following information:
 - The balances related information like outstanding balance, committed amount, utilized amount, and total amount paid.
 - Collateral address and the effective and maturity dates.
 - Account info like account number and holders of the facility.
- On the facility overview screen, the application displays the list of loans taken under the facility. For each loan, the application displays the utilized amount and the remaining amount.
- All the data are retrieved from Transact.
- When a user selects a loan, the application displays the loan overview screen.

- The loan overview screen displays the following information:
 - Amounts like the next payment amount, utilized amount, and outstanding balance.
 - Count of paid, overdue, and future installments.
 - Other info like interest paid, payment frequency, and approved loan amount.
 - List of transactions on the loan account.
 - Loan schedule
- For each mortgage facility, the application provides the option to view the list of documents related to the facility.
- The entry points for this View Documents screen (for a mortgage facility) are:
 - From the contextual menu for a facility on the accounts overview page,
 - Quick link on the facility overview screen.
- On the View Documents screen, users can also download the documents to their system. In addition, users can use the search bar to search for a document. The search criterion is the file name.
- A new runtime configuration is introduced in Fabric, which will determine the backend for Arrangement Fabric Micro App and consequently for Homepage and Arrangements Visualizer Micro Apps.
 - If this value is set as Transact, then the account details (balances, interest information) and transactions list are fetched from Transact.
 - If this value is set as MS, then the account details (balances, interest information) and Transactions list are fetched from AMS and HMS except for mortgage facilities, for which the data is retrieved from Transact only.

Trade Finance Micro App

Guarantee Issuance Request

- Corporate customers can place a request to issue a new Letter of Guarantee (LG) using their online business banking application. The customer saves time and a faster delivery is supported by giving the customer the option to apply for a Letter of Guarantee using the online banking platform.

- A corporate user can create a new Guarantee by manually entering all the details needed for the new request.
- A corporate user can create a new Guarantee request by reusing/copying the details from an existing approved record. The user has the option to view the previous approved Guarantees and select a record that can be used for the new request. Upon selection, the new Guarantee request is populated with the details from the previous record.
- While initiating the Guarantee issuance request, a corporate user can upload supporting documents.
- A corporate user can save a new Guarantee request as a draft.
- A corporate user can submit the new Guarantee request for approval by the corporate or by the bank.

Guarantees Issued - Listing

- A corporate user can view the limit overview for the Issued Letters of Guarantees (LGs).
- A corporate user can view a list with details and statuses of all the Letters of Guarantees - issued and drafts.
- A corporate user can filter the Issued Letters of Guarantees and search for a specific record. The user can also use different criteria for filtering the list. An option to clear all filters is also available.
- A corporate user can select a specific Guarantee record and view its details.
- A corporate user can know if a Guarantee request was returned by the bank through message notification from the bank.
- A corporate user can view the messages received from the bank and respond with further clarifications as per the bank's query.
- A corporate user can download and print in a SWIFT format the issued Guarantees/Standby LCs and the draft records. The downloaded PDF follows the SWIFT format.

Guarantees Issued - Amendments

- A corporate user can select an approved Issued Letters of Guarantee record and amend it using the online business banking application.
- The enhancement manages the entire workflow of amendment to an Issued Bank Guarantee. This is based on the request received online from

the corporate client with ongoing interactions, communications, and authorizations until the Guarantee is amended.

- A corporate user can submit the amendment request for approval by the corporate authorizer or by the bank.
- A corporate user can view the details and statuses of all the Guarantee Amendment records. The Guarantee amendment records are displayed as a list.
- A corporate user can filter the Guarantees Amendment records and search for a specific record. The user can also use different criteria for filtering the list. An option to clear all filters is also available.
- A corporate user knows if a message from the bank exists in relation to a request for amending a Bank Guarantee. The user can view the messages received from the bank and respond with further clarifications as per the bank's query.
- A corporate user can download the electronic copy of the guarantee amendment in PDF format.

RTL Support for Micro Apps

The application supports Right to Left (RTL) alignment support for Arabic languages in the following Micro Apps:

Authentication	Homepage	Arrangements
Cards	FinanceManagement	AccAggregation
ForeignExchange	BulkPayments	BillPay
Transfers	ConsentMgmt	ManageArrangements
AboutUs	Campaign	ManageProfile
SecureMessage	AlertSettings	ApprovalMatrix
ApprovalRequest	UserManagement	SelfServiceEnrolment

The topic related to this feature is given below:

[Digital Banking Servicing Micro Apps](#)

Infinity Spotlight

Spotlight application is used to set up and maintain customer and employee-related information and to configure the behavior of digital banking applications associated with this information.

Inheritance of Feature and Action to the contracts and users when a Feature and Action is added at the Service Definition level.

The topic related to this feature is given below:

[Infinity Spotlight](#)

Infinity Origination

Enables banks and credit union members to open deposit accounts with a seamless process across multiple channels and submit retail and business loan requests quickly.

Retail Origination

- Evidence Management - Evidence Microservices Consumption
 - Evidence Submission (Origination App)
 - Tagging Re-usability and expiry to evidence documents (Assist App).
 - Evidence Verification (Assist app)
 - Origination of an application by an existing customer and reusing the evidence already submitted (if not expired).

- Mortgage Loan (First Time Buyer) - Multi-Part - APIs Simulation (Pre Submission - Origination), Offer Creation and Fulfilment (Post Submission - Assist): Creation of Collateral and Collateral Rights in Transact, linking collateral ID to Collateral Right.
- Introduced Digital Origination of Re-mortgage Loans (End to End Flow) - Front to Back - covers the following features:
 - Changes in the Origination Dashboard to show new Purpose - Re-mortgage (Origination App).
 - Introduction of new screen Re-mortgage Details (Origination and Assist App).
 - Enhancements in Property Details Screen (Origination and Assist App).
 - Enhancements in Funding Position Screen (Origination and Assist App).
 - Enhancements in Mortgage Composition (Origination and Assist App).
 - Post Submission Workflow (with Stages/Tasks/rules) for Re-mortgage (Assist App).
 - Fulfillment for Arrangement creation, collateral creation, customer creation in Transact for Re-mortgage Loan.
- Mortgage/Re-mortgage Loan - Exception Flows - Offer Reject/Expiry
 - Rejection of AIP/Offer Letter with a reason for denial.
 - Renegotiation of Offer
 - Retriggering Simulation
 - Generation of revised AIP/Offer Letter.
- Enhancement in Mortgage Loan (First Time Buyer) to support Problem Loan Management (Non-STP).
- Enhancement in Mortgage Loan (First Time Buyer) to support Automated Lending (STP).

SME Origination

- Infinity SME Origination Application
 - Multiple Related Companies: Added multiple related companies that support applications (all products) where a user can add multiple

- associated companies to the application.
- Document Checklist enhancements.
- Back-office Application (Infinity Assist App) for Bank Users
 - Enhancements in the Parties section in Entity, Facility, and Request Overview screens.
 - Enhancements in the Bank Accounts section in Business Entity Overview for SME Account Origination journeys.
 - Add Contact feature is available for non-verified parties.

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

Corporate Origination (Infinity Assist)

Provides banks the ability to onboard corporate lending entities and originate retail, SME, and corporate credit facilities on a digital-focused platform for the lending market.

- Enhancements to Request Dashboard
 - The view all section of the request dashboard shows all the requests instead of showing only the draft initially.
 - Relevant filters are added in the view all section of the request dashboard for users to query the requests as per stage, deal amount range, created date, etc.
 - A sorting feature is provided for all the columns on the request dashboard.
- Enhancements to Task Dashboard and Adhoc tasks
 - The task record design is enhanced, and the Primary ID of the task will always be the request ID. On clicking the accordion, the app will display the secondary details of the task highlighting whether it is a request, facility, entity, or a collateral related task.

- Additional filter parameters in the task dashboard like filter with Priority.
- Default Sorting for My tasks section is based on the assigned date.
- Default Sorting for My queues section is based on the created date.
- Sorting of tasks can be done based on the due date.
- Design changes are made to the sticky footer of a task. Users can get redirected to the task dashboard via the sticky footer.
- Tasks now capture three dates - created, assigned, and task completed. Earlier, the assigned date was not captured separately.
- Single Entity Exposures
 - Exposure feature added in the Request and Entity Overview. Users can fetch the exposure of all the parties involved in the request.
 - Integration with Transact to fetch the facilities of an Entity to calculate the total exposure.
 - Apart from the facilities fetched from Transact and facilities pending in Origination, users can add adjustments and external commitments to get a holistic view of the total potential exposure of the entity.
 - Tasks for exposure are configured in workflow in credit packaging to ensure that exposure for all the parties of the request is fetched and reviewed.
- Document Checklist (DMN rules) for the corporate journey: DMN rules are configured for documents that are to be required for the new Facility and Amendment flows.
- Other Enhancements
 - Modification agreement document for add party/collateral and release party/collateral will be generated with the relevant details.
 - Standardized blank field values in the entire application, any empty field will show as "-"
 - Validation added in Funding section. A user cannot add past dates now.
 - Fields for view entity made standardized at all places for individuals and businesses, which was not the case earlier.
 - Sector field mapping with Party MS in Entity Overview changed.

- Connected entities should be a two-way connection (If A and B are connected, in both the overviews, the linkage should display, but it was shown only in A's overview).
- Pricing - Rate lock date and Rate expiry date are made non-mandatory.
- Add instructions - Deposit Funding details as a type of Instruction have been removed.

The topic related to this feature is given below:

[Corporate Origination \(Infinity Assist\)](#)

Customer Data Protection (CDP)

Temenos supports Customer Data Protection (CDP) functionality across Infinity products.

The CDP feature applies to the following types of individuals (actors) within Infinity:

- **Prospects (New to Bank Customers):** The personally identifiable information (PII) data is within Infinity only.
- **Verified Prospects:** The PII data is persisted in Infinity and Transact.
- **Customers:** The PII data is persisted in Infinity and Transact.

The following CDP requests support all three actors' PII data stored within Infinity products:

- Right to Access (also known as Subject Access Report - SAR) and Data Portability (DP) requests.
- Right to Erasure/Right to be Forgotten requests.

An extension of current automated support that is available within Transact:

- For Prospects, these CDP requests are currently supported by Infinity apps - Origination and Spotlight.



- Temenos Cross Product solution triggered by the bank's core - Verified Prospects and Customers.

Microservices

Origination Processing

Origination Processing is a financial service that is offered to corporates in the context of corporate financing and raise capital. This Microservice supports the following functions during the journey of the corporate origination by persisting the data.

- Account: Introduced new APIs to create, update, get, and delete.
- Adjustment: Introduced new APIs to update and delete.
- ExternalCommitment: Introduced new APIs to update, get, and delete.
- Reference data changes in all the stacks.
- Helm upgrade - Zero Downtime changes.
- Added expiryDate, appevidenceld, and reusable fields to documents.
- Updated UI_taskchecklist reference data.

The topic related to this feature is given below:

[Origination Processing](#)

Document Storage

Document Storage Microservice provides the virus-free documents hosting capability for Infinity and core banking system.

- Evidence Management APIs
- Added evidence expiry scheduler to Docker, K8s, AKS, and EKS.
- ResolveImpl for five entities.
- Removed volumes declaration from all the stacks.

The topic related to this feature is given below:

[Document Storage](#)

Marketing Catalog

Marketing Catalog Microservice provides an independent cloud-enabled solution to manage marketing information of the core banking products. It exposes management APIs to manage marketing information for products managed in the core banks.

- Implemented hotfix changes.

The topic related to this feature is given below:

[Marketing Catalog](#)

Service Request

Service Request Microservice is a generic order management system. It helps to capture the customer's different service requests that are raised by the Retail Banking channels. The microservice maintains the life cycle of all the service requests. The service requests involve services such as New Cheque Book, Stop Payment Request, Dispute transactions, and Block Debit Card.

- Multi-entity support.
- Added Helm upgrade and zero downtime changes for K8.
- Enabled the required parameters to allow configuring/updating the Mongo DB connection related details such as connection string.
- Enabled the configurable parameters to set/update CPU request/limit memory settings.
- Enabled two-way SSL configs in Kafka.

- Updated PostGresql scripts for Corporate Trade Finance app.
- Jaeger tracing.

The topic related to this feature is given below:

[Service Request](#)

Arrangement

Arrangement Microservice persists all the static information of the arrangements in the core banking system and provides the same details to the digital front office during the stand-in processing or a planned outage (For example, online upgrade of Temenos Transact).

- Azure Eventhub performance properties: Added two properties in install scripts for the performance issues.
- Added properties of SASL JAAS config to be set manually.
- Added memory optimization of APIs and IRIS header updation for JWT.
- Updated Docker file to rectify the permission issue adding chmod command - the issue while copying apiwar file to Tomcat server.
- Azure Eventhub Error Configuration: Added the error configuration properties to deliver the error events to the Eventhub.
- Helm upgrade: Added new upgrade scripts to directly update the properties and run the upgrade scripts instead of stopping and restarting the service after updating the configurations.
- Updated driver name of MySQL with latest version and added serverTimezone=UTC in DB Connection URL to reduce downtime issue in VM.
- Oracle DB support for Arrangements in Docker, AWS, and Azure stacks.
- Added processing date to interest, schedules, and bills entity.
- Enabled two-way SSL in Kafka and enabled configuration in config.yaml and checked with ingestion flow.
- Multi-entity support: Saving the company code in which, the transaction originates; helpful in filtering and other security policies.

- Helm chart documentation: Added comments for every line describing the property and also the possible values in K8 and Helm.

The topic related to this feature is given below:

[Arrangement](#)

Account Aggregation

Account Aggregation is an online service, which allows you to consolidate a range of accounts and other financial information into one interface to simplify the management of personal finances. To bring them into the Infinity fold, Account Aggregation makes use of the Account Aggregation Microservices and a MarketPlace partner solution.

- Updated driver name of MySQL with latest version and added serverTimezone=UTC in DB Connection URL to reduce downtime issue in VM.
- Oracle DB support for AccountAggregation in Docker, AWS, and Azure stacks.
- Updated package.json to add an entry for Ingester function and added copyright headers to destroy_mssql.sh and destroy_mssql.bat in Azure.
- Added Hikari pool properties in Ingester container of yml files in Docker.

The topic related to this feature is given below:

[Account Aggregation](#)

Consent Management

The Consent Management Microservice stores the consents received from the Third-party provider (TPP).

- Multi-entity support.
- Added Helm upgrade and zero downtime changes for K8.
- Enabled the required parameters to allow configuring/updating the Mongo DB connection related details such as connection string.
- Enabled the configurable parameters to set/update CPU request/limit memory settings.
- Jaeger tracing.

The topic related to this feature is given below:

[Consent Management](#)

Holdings

Holdings is a read-only microservice for providing balances and transactions. It allows the client applications to view account details along with associated transactions. It also provides generic data model to manage account balances and transactions.

- Performance improvement of Azure Eventhub: Added properties in install scripts and host.json.
- Added properties of SASL JAAS config to be set manually.
- Updated Docker file to rectify the permission issue adding chmod command - the issue while copying apiwar file to Tomcat server.
- Azure Eventhub Error Configuration: Added the error configuration properties to deliver the error events to the Eventhub.
- Helm upgrade: Added new upgrade scripts to directly update the properties and run the upgrade scripts instead of stopping and restarting the service after updating the configurations.
- Enabled two-way SSL in Kafka and enabled configuration in config.yaml and checked with ingestion flow.
- Enabled parameters with comma separated values in start scripts EX.Mongoconnection string.

- Helm chart documentation: Added comments for every line describing the property and also the possible values in K8 and Helm.
- Multi-entity support: Saving the company code in which, the transaction originates; helpful in filtering and other security policies.
- Azure performance properties: Added two properties for the performance issues.

The topic related to this feature is given below:

[Holdings](#)

Savings Pot

Savings Pot Microservice lets you to create, fetch, and update the savings pot details required for both front office and back office.

- Multi-entity support.
- Added Helm upgrade and zero downtime changes for K8.
- Enabled the required parameters to allow configuring/updating the Mongo DB connection related details such as connection string.
- Enabled the configurable parameters to set/update CPU request/limit memory settings.
- Jaeger tracing.

The topic related to this feature is given below:

[Savings Pot](#)

Portfolio Holdings

Portfolio Holdings Microservice stores the portfolio balances, instrument details, and customer allocation details based on the asset and sub-asset details. An

asset type is a grouping of investments (Equities, bonds, cash) that exhibit similar characteristics and are subject to the same laws and regulations. Sub-asset type refers to the sub-segment of a broad asset type that is categorized to provide more identification or granular detail of the assets within the subclass. This Microservice offers the history of portfolio data, such as value, and provides access to a historical view of the portfolio value.

- Azure Eventhub performance properties: Added two properties in install scripts for the performance issues.
- Added properties of SASL JAAS config to be set manually.
- DDL and Feature file are updated with latest changes.
- Added Azure Eventhub Error configuration.
- Multi-entity support: Saving the company code in which, the transaction originates; helpful in filtering and other security policies.
- Helm upgrade: Added new upgrade scripts to directly update the properties and run the upgrade scripts instead of stopping and restarting the service after updating the configurations.
- Enabled two-way SSL in Kafka and enabled configuration in config.yaml and checked with ingestion flow.
- Enabled parameters with comma separated values in start scripts EX.Mongoconnection string.
- Helm chart documentation: Added comments for every line describing the property and also the possible values in K8 and Helm.

The topic related to this feature is given below:

[Portfolio Holdings](#)

Campaign

Campaign Microservice enables the branch users of banks to define and store the details of the campaigns created through the front office solution developed for the campaign management, which is called as Real Time Engagement (RTE).

- Added Helm upgrade and zero downtime changes for K8.
- Added Helm Chart documentation changes.
- Added DB version.

The topic related to this feature is given below:

[Campaign](#)