

## What's New in Temenos Infinity

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# Release Highlights

# Temenos Infinity

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## 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

- My Strategy feature displays the scope of designing the strategy for the first time and altering the current investment strategy.
- Recommended strategy functionality displays the strategy recommended by the bank based on the answers submitted by the customer.
- My strategy functionality displays the alternative strategies available for the customer to choose.
- The suitability profile allows the customer to answer the questionnaire so the bank can recommend a strategy.
- Strategy allocation allows the customer to modify the investment needs based on different parameters (Asset class, sector, region, and more).
- The application supports Multi Entity, where the application displays to the customer only the portfolio details of the customer from the respective entity.

#### Arrangements Micro App

- Capture servicing request for mortgage facility from the channel app with middle office approval via Infinity Assist app for the following requests:
  - Change Repayment Day
  - Change Repayment Account
- View the mortgage servicing request history on the Service Request dashboard for the following requests:

- Change Repayment Day
- Change Repayment Account

### **Manage Profile Micro App**

Capture the Change of Primary Address servicing request from channel app.

### **Trade Finance Micro App**

Handling of Claims Received for Guarantee/SBLC issued

- Claims received for the Issued Guarantee/SBLC are recorded by the bank and sent for Acceptance by the Corporate User.
- The Corporate user can View the record and Accept/Reject the claim with appropriate reason.
- Introduced Settlement of Claims with various payment methods like from Account/Overdraft.
- Search, Sort, and Filter functions for Guarantee Claims received in the Overview screen.

### **Guarantee Received**

- A corporate user can access the guarantee/SBLC received.
- A corporate user can view the record and Accept/Reject the Inward Guarantee with appropriate reason.
- Introduced new dashboards for the Received Guarantees with Multi-Currency split filter with Statuses count in Display.
- Search, Sort, and Filter functions for Guarantee Received in the Overview screen.

### **Guarantee Amendments Received**

- A corporate user can access the guarantee/SBLC Amendments received.
- A corporate user can view and Accept/Reject the Inward Guarantee Amendments with appropriate reason.
- Introduced new dashboards for the Received Guarantees Amendments with Multi-Currency split filter with Statuses count in Display.
- Search, Sort, and Filter functions for Guarantee/SBLC Amendments received in the Overview screen.

### **Inward Collections**

- The Documentary Collections Received is available for corporate users.
- A corporate user can view the Record and Accept/Reject the Inward Collections with appropriate reason.
- Introduced new dashboards for the Inward Collections with Tenor and Amount Graphs and Statuses count in Display.
- Search, Sort, and Filter functions for Inward Collections received in the Overview Screen.
- A corporate user can view the Date Countdown for an Inward Record.
- The application supports Payment Initiation for Inward Records.

### Inward Collection Amendments

- The Documentary Collections Received Amendments are available for corporate users.
- A corporate user can view the Record and Accept/Reject the Inward Collection Amendments with appropriate reason.
- Introduced new dashboards for the Inward Collections Amendments with Tenor and Amount Graphs Statuses count in Display.
- Search, Sort, and Filter functions for Inward Collections Amendments received in the Overview screen.

### Multi Entity Support

Customers can view the dashboard, perform transfers, or any request summary and submit requests against the entity associated with the customer during login. The feature is enhanced with Experience APIs to retrieve and post based on the Entity ID of the signed-in user. The feature supports the following modules:

Authentication	Dashboard	Account Overview
Credit Card overview	Cheque Management	Card Management
Statements	Dispute Transactions	Service Requests
PFM	Savings Pot	Account Settings
Sign In Settings	Profile Settings	Consent Management
Unified Transfers	Manage Transfers	Manage Beneficiaries

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.

- **Multi-Entity** framework is introduced and enhanced for a system with multi-entity set up in the following modules/features:
  - Employee Management - Roles and Users
    - A bank staff/internal user can be given access to permissions/features and actions to more than one entity based on the role.
    - A Role Name is common across the entities, and the permissions/customer access is separate per entity.
  - Customer Management - Customer: A customer can be searched from a specific entity and enrolled into the digital profile.
  - Customer Management - Contracts: A contract is created for customers specific to an entity
  - Customer Management - Services: The service definitions are created specific to an entity.
  - Customer Management - Customer Roles: The customer roles are created specific to an entity.
  - Features Master Data Management: The features can be defined specific to an entity using database scripts and not via UI.
  - For the features that are not enhanced for multi-entity, like Alert Definitions, Secure Messages, Configurations, etc., access to a

permission/feature and action for the internal user is given if the role has permission in at least one entity.

- **Customer Search:** The customer search feature is integrated with Party MS.

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

- **Infinity Origination App**
  - **Auth ID:** Replaced existing third-party provider Authentic ID and newly integrated with third-party provider Auth ID for same features such as selfi scan, ID proof scan, verification of image in selfi with photo in the ID proof, and pre-fill the scanned details in the form.
  - **Integrated with Journey Analytics (JA)**
    - Purpose-built behavioral analytics module that provides additional extensive analytics on applications hosted on the Temenos Journey Platform.
    - This includes analyzing configured (via Spotlight) user journeys for data analytics and applies to onboarding and lending applications in Retail and SME segments.
    - The JA helps to analyze data based on the journey (product based like lending, savings account, mortgage account, etc.) covering standard milestones (like the number of opened, started, saved but not submitted, submitted, completed, or resumed applications) for Onboarding - Accounts and Lending

Products. JA also supports Custom Milestone, Segments, and Field Analysis/Drop Off.

- The JA helps to analyze data based on the segment, like customer type, customer state, or the product selected.
- The JA also helps to analyze data based on the device used to originate the application by using specific field level analysis like validation errors in the journey, activities done, the average time taken for application completion, completed percentage versus in-progress, dropping from the journey, etc.).
- **XAI Optimizer:** Integration of mortgage composition to XAI to get a better product suggestion experience based on maximum initial deposit/own contribution, repayment amount, type of Mortgage, etc.
- **Invite Co-applicant (Prospect Customer)**
  - Invite co-applicants for an existing customer was introduced in a previous release. In this release, the invite feature is also extended for prospect customers.
  - The main applicant, when adding a prospect co-applicant, can choose to capture co-applicant details by self (on-behalf of the co-applicant customer) or can choose to capture basic co-applicant prospect detail and send an invite to the prospect, who can then login with the temporary password, accept the invite, and proceed to capture details and submit the invite.
- **Infinity Assist application**
  - Introduced the Mortgage Simulation feature in the Infinity Assist application.
  - Using the simulation screen, bank users can perform simulations on behalf of the customer. The bank user can change mortgage loan composition details like increase/decrease part, amount, term, mortgage type, etc., and generate a new repayment schedule once the customer accepts the changes offline. After the loan is approved for the latest mortgage structure, an offer letter is sent to the customer with the new mortgage structure.

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.

- **Creation of Corporate Deals in Infinity Assist**
  - Enhancements in Credit Request Onboarding to support the creation of deal requests.
  - Enhancements in Request Dashboard to support deals.
  - Enhancements in Request Overview and Facility Overview to support deals.
  - Creation of a new workflow to support deal workflow.
  - Integration with Transact for creating a deal arrangement.
- **Others**
  - Users can claim multiple tasks from queues at once.
  - Policy exceptions added in Facility Overview.
  - Bug fixes spillover from previous releases.

The topic related to this feature is given below:

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

# 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.

- Deal creation changes.
- Introduced FactFind API.
- K8 Helm pack improvements.
- AWS URI changes for ADO Pipeline.

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.

- Introduced KafkaSSL to enable secure way of connection to Kafka.
- Added cpurequest and cpulimit to control resources used by MS.
- Added support for PostgreSQL Database.
- Disabled Auth in Ingester component for GDPR event flow.
- Added L3 Connector to support for customer specific DMS.
- Added support for Oracle Database.
- Improvement to K8 Helm image sizes.
- MetaData changes for AWS support.
- Fixed an issue related to AWS Automation to remove use database commands.

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.

- Released new collections as MarginNegotiationRules.entity and TermAmountNegotiationRules.entity for storing maximum and minimum values.
- Helm upgrade scripts - Zero Downtime changes.
- Helm Chart documentation.
- Startup script allows parameters with comma separated - For example, Mongo connection string.
- Deployment does not clean the completed pods.

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.

- Provided GDPR support in all the stacks (Docker, K8, AWS, and Azure)
- Support for the Middle Office Approval.
- Meta JSON changes for GDPR.
- Healthcheck enablement for Generic command ingester.
- Audit History - enabled for retrieving the history of approvals/rejections performed on a specific service request.
- Replaced companyLegalUnit with legalEntityId in all the places.
- Helm images size reduction.
- Added class\_name properties in the api.env file in the model package.
- Updated the version of the Kafka image in the Docker package.
- Implementation of code update with respect to the developer observation.
- Added GDPR property in parent POM file.
- DDL update for legalEntityId.
- Updated the UpdateServiceReqV2Impl.java file.
- MSF version update.

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).

- Build with the latest MSF version and IRF version.
- XACML Filtering and Policy Changes.
- Minor script changes.

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.

- Enhanced AWS metajson changes.
- Updated event-handler type from command to binary.
- Updated temn\_msf\_name from accountaggregate to ms-accountaggregate.
- Updated temn\_msf\_security\_authz\_enabled from true to false.
- Minor script changes.

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).

- Provided GDPR support in all the stacks (Docker, K8, AWS, and Azure)
- Implemented PostgreSQL DB support.
- Updated MSSQL DDL for Azure stack.
- MSF version update.

- Meta JSON changes for GDPR.
- Healthcheck enablement for inbox-outbox and command ingester.
- Replaced CompanyLegalUnit with LegalEntityId in all the places.
- Updating PostgreSQL DB with Flexible server feature in Azure.
- Helm images size reduction.
- Added class\_name properties in the api.env file in the model package.
- Updated the version of the Kafka image in the Docker package.
- Implementation of code update with respect to the developer observation.
- Added GDPR property in parent POM file.
- DDL update for legalEntityId.

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.

- Minor script changes.
- XACML filtering and policy changes.
- Build with the latest MSF version.

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.

- Updated the field companyLegalUnit to legalEntityId in all the places.
- Added new lambda-env.json file in the AWS package.
- Helm images size reduction.
- Added class\_name properties in the api.env file in the model package.
- Updated the version of the Kafka image in the Docker package.
- MSF version update.

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.

- Build with the latest MSF version.
- Minor script changes.

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).

- PostgreSQL DB support.
- MetaData files for AWS automation.
- Added CPU request and limit.
- K8 improvement of images.
- Fixed an issue for AWS Pipeline Automation to add missing environment variables.

The topic related to this feature is given below:

## Campaign

## Origination Data Storage

Origination Data Storage microservice implements the storage features offered by Journey Manager. This is mainly because the requirements will come from the development of custom user Journeys and Journey Manager has been developed from many years of writing these journeys and it makes sense to learn and expand these features rather than start from scratch.

- Added Kafka SSL changes to support secure Kafka SSL.
- Added CPU Request and Limit for resource management.
- Enhancement in Search Extract Query.

- Improvement to k8 Helm package size.
- AWS URI changes for Pipeline.

The topic related to this feature is given below:

[Origination Data Storage](#)

## Due Diligence

Due Diligence microservice enables the banks to handle local regulations regarding the intentions of the customer to consume the services of the bank versus how these are consumed. Different geographies have different regulations in terms of money movement, tax rules, etc. The Due Diligence microservice has a superset of this information and can support local regulations across different geographies.

- Helm upgrade scripts - Zero Downtime changes.
- Helm Chart documentation.
- CPU Limit/Enable 2-way SSL configs in Kafka.
- Startup script allows parameters with comma separated - For example, Mongo connection string.
- Deployment does not clean the completed pods.
- Added host aliases.

The topic related to this feature is given below:

[Due Diligence](#)