

## 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

- The suitability profile provides the customer to answer the questionnaire so that the bank can recommend a strategy based on the answers provided.
- To define Individual strategies by allowing the customer to customize / build the weightage in each asset segment to maximize returns for the portfolio.
- Search for an instrument and aid in dynamically adding / removing the instrument from the Watchlist screen.
- Placeholder to set / modify price alerts for instruments added to the watchlist.
- Support downloading of reports in different reporting formats like pdf, xls, and csv.
- Support Multi Entity access for a single Infinity user at the time of login to Internet Banking along with the feature to set a default entity.

#### Payments

- Mortgage Partial Repayment provides the user with Partially Repay for a Loan in a Facility.
- This Feature supports current dated and Scheduled (Future Dated Repayment).
- Supports Simulation for Repayment by means of Reduction in Tenure or Installment.

- **Integration**
  - Reduction in Tenure is Integrated with Mock and Transact.
  - Reduction in Installment is Integrated with Mock.
- Supports Download for the simulation which is been completed.
- Supports Download in Acknowledgement screen for the Repayment Made.
- This Feature Captures the completed Repayment in Transfer Activities.
- This Feature also Supports Limit Management and Multi-Entity.
- This Feature is Integrated with SRMS, Consent MS, and Document MS.
- Captures Audit Logs for the Repayment in Spotlight.

### **Arrangements Micro App**

#### **Arrangements / Home page Micro App**

##### **Multi-Entity**

- Multi-Entity: Entity selection post login allows the user to select Entity to access across the applicable Multi-Entities for the customer with a unique username / password.
- This feature also allows user to set a default entity post login so that user will be rendered with the default selected entity's dashboard on subsequent logins.
- Supports Entity switching option across all modules on Self servicing channel apps.

##### **Manage Profile Micro App**

- Entity preference: Allows user to set/ change the already set Default entity across applicable Multi-Entities.
- Disable E-banking access: Allows user to disable the entities from applicable Multi-Entities and while doing so, relevant flow to set the Default entity also being supported.

##### **Account sweeps Micro App**

- This feature supports current dated/ future dated sweeps as well.
- Allows the user to set up a sweep instruction between 2 accounts / edit and delete a set-up sweep instruction.

- Sweeps integrated with Mock.
- Facilitate sweep creation / edit / delete in the Service request dashboard.

### **Account Closure Request with Zero Balance**

- Allows users to initiate closure of zero balance savings and current accounts.
- Facilitate closure requests to be shown in the Service request dashboard.
- Account closure integrated with Mock.
- Facilitate users with Alerts / email acknowledgment on account closure fulfillment status.

### **Trade Finance Micro App**

#### **Outward Collections**

- The Documentary Collections Initiation is now available for the corporate user.
- The Corporate user can create Outward Collections with appropriate reason.
- New Dashboards for the Outward Collections with Tenor and Amount Graphs along with Statuses count in Display.
- Search, Sort Filter functions for Inward Collections received in the Overview Screen.
- The Corporate User can initiate Outward Collections with all required fields and with Upload Document Support.
- Payment Settlement for the Outward Record is supported.

#### **Outward Collection Amendments**

- The Documentary Collections Initiation Amendments are now available for the corporate user.
- The Corporate user can View the Record and Accept / Reject the Outward Collection Amendments with appropriate reason.
- New Dashboards for the Outward Collections Amendments with Tenor and Amount Graphs Statuses count in Display.
- Search, Sort Filter functions for Outward Collections Amendments received in the Overview Screen.
- The Corporate User can initiate Outward Collections with all required fields and with Upload Document Support.

## Trade Finance Dashboards

- As part of the Trade Finance capability feature enhancement, the Corporate User can able to see the overview of the trade finance instruments offerings.
- Along with other information with helps the corporate user with operational data and some analytical charts.
- The graphical representation of the data will display the data of the Trade Finance products such as Letter of Credits, Bank Guarantees, and Collections in a sequential manner i.e. with the due dates, overdue, limit utilized, etc. in a Single Page View.
- The Corporate user can able to view the entire trade finance products in a single page view and provide the analytical details of the trade products and other utilities.
- The Corporate user can able to see the “Need Attention ” the immediate action that is required by the Corporate user to Process the Trade Finance Products.
- The Corporate user can able to view the Amount Receivables for a particular day or for a specific period of time for All receivable Instruments such as Export LC, Received Guarantee, and Outward Collections.
- The Corporate user can able to view the Amount Payables for a particular day or for a specific period of time for All Payable Instruments such as Import LC, Issued Guarantee, and Inward Collections.

## Trade Finance Messages and Alerts

- The Trade Finance business capabilities will be included in the Infinity Business Banking solution.
- The Corporate user can able to access the Trade Finance messages within his online banking solution.
- This is the secure channel of communication to send / receive secure messages to and from your banker to solve their queries instantly inside Trade Finance products capability.
- It was app-specific and provides real-time interaction with the bank user.
- This messaging feature consists of features like composing new messages, replying to messages from the banker, attaching files with the

message, and viewing and deleting the messages. Alerts are global messages that get triggered for different scenarios.

- The Corporate user can perform features like view, search, and dismiss alerts.

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**
  - Contract Management - A user from one entity can be added to a contract of another entity.
  - Customer Management - Support for digital users to be able to be having customer ids / accounts in multiple entities.
- **Integrate with Organisational Reference Data MS**
  - The Entity definitions are to be fetched from the Organisational Reference Data MS when Infinity is to be set up for multi-entity.
- Fixed Customer Activity logs Customer search which had to be hidden in 202210 due to an issue.
- Conversion Utility Tool to convert the data from non-multi-entity (older versions) to multi-entity (202210 or 202301).
- **Online Banking application (OLB / MB)**
  - User Management (Online Banking application) - Search the user of one entity to add to a contract of another entity.
  - Self-Enrollment Through Online Banking application.
    - Self Enroll for Retail / Business banking from OLB and customer details to be fetched from party MS.

## Unit Usage and Billing

Capturing the number of active external and internal users for Infinity Billing and Licensing integrating with Metering 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

- Through the Bridge Loan-related EPICs listed, we introduce a new product called Bridge Loan and the respective changes in Origination and Assist to process a Bridge Loan application.
- Following are the features that are brought in Origination:
  - Bridge loan-related purpose capturing at the product dashboard screen.
  - Connected Application capture in the consent page.
  - Bridge Loan Information capture.
  - Property screen - listing of existing collaterals of the same customer.
  - Documents related to Bridge Loan are mapped.
  - Changes in the summary screen to populate the Bridge Loan-related details.

#### Infinity Assist Application

- Through the Bridge Loan-related EPICs listed, we introduce a new product called Bridge Loan and the respective changes in Origination and Assist to process a Bridge Loan application.

- Following are the features that are brought in Assist:
  - Connected Loans section in Request Overview.
  - Bridge Loan Information Screen.
  - Changes in the collateral screen to accommodate the respective bridge loan-related features.
  - Documents checklist mapping related to Bridge Loan.

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

# Microservices

## Document Storage

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

- Introduced Multi-Entity feature in Document MS.
- Introduced Data Upgradability feature with appinit container to auto upgrade the database.
- Implemented MSF changes to reduce the size of packages by reducing image sizes.

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.

- Auto upgrade functionality to move from one release to another is introduced.

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.

- Enhanced capability to pass the legal Entity id through the header.
- DB Upgrade Enhancement in all stacks (Docker, K8, Aws, Azure).
- Made security\_token\_check a dynamic variable.
- DDL update for legalEntityId..
- DDL Addition/Updation for ServiceRequestConfiguration and Reference Data.
- AWS and Azure Meta JSON changes for DB Upgrade.
- System information leak and password plaintext problems.

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.
- Nordea bug fixes forward patching:
  - MSV-993 - getPartyArrangementDetailsV5\_1\_0 & getBulkArrangementsV5\_1\_0 -- Get APIs.
  - MFW-2309 - LSM Recreation of Index.

- XACML Filtering & Multi Entity Changes.
- EIR and APR changes for Payment Schedule.
- Base image changes for security vulnerabilities.
- Business Event from Transact.
- Data Packager implementation.
- MultiEntity for AccountAggregation Ingestor.
- Schedule Response Bug Fix.
- Database Upgrade.

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.

- Build with the latest MSF version.
- Event Standardization.
- Base image changes for security vulnerabilities.
- Disable Inbox property fix for PostgreSQL, MSSQL and Oracle DB stacks.
- Database Upgrade.
- Logging Changes for Application security.

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).

- GDPR enablement for PostgreSQL database.
- Base image changes for fixing security vulnerabilities.
- POM file changes for APPINIT enablement.
- Added LegalEntityId for TermsNConditionContent table.
- DML update for Multi Entity support.
- DML update for Bridge Loan.
- Database Upgradability support.
- DML changes for QR payments.
- DML changes for Account closure.
- DML changes for Partial repayment.

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.

- Build with the latest MSF version.
- CompanyLegalUnit to legalEntityId changes.
- XACML Filtering and Multi Entity changes.
- Multi-Entity for AccountAggregation Ingestor.
- Logging changes for application security.
- Date handling fix (MSV-990).

- HMS GetBalancesForAccountV3 Fix (MSV-988).
- Database Upgrade.
- Base image changes for security vulnerabilities.

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.

- DB Upgrade Enhancement in all stacks (Docker, K8, Aws, Azure).
- Multi-Entity changes for Savings Pot MS.
- Multi-Deployment support in Azure stack.
- DB Upgrade changes.
- AWS and AZURE Meta JSON changes for DB Upgrade.
- System Information leak and password plaintext problems.

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.
- Multi-Entity changes.
- XACML Filtering and Multi Entity changes.
- Database Upgrade.
- Base image changes for security vulnerabilities

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).

- Introduced Database Upgradability feature to upgrade database.

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.

- Introduced Data Upgradability feature with appinit container to auto upgrade the database.
- Implemented MSF changes to reduce the size of packages by reducing image sizes.

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.

- Auto upgrade functionality to move from one release to another is introduced.

The topic related to this feature is given below:

[Due Diligence](#)

## Organisational Reference Data

The enhancement in the Organisational Reference Data microservice is,

- Auto upgrade functionality to move from one release to another is introduced.

## Corporate LOS

The enhancement in the Corporate LOS microservice is,

- Introduced API to capture bridge loan details.
- Introduced API to capture Cash Flow Details.
- Introduced API to capture Connected Loan Details.
- Introduced Data Upgradability feature to auto upgrade the database.

The topic related to this feature is given below:

[Corporate LOS](#)