

What's New in

# Temenos Infinity

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# | Release Highlights



# | Temenos Infinity

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## Digital Banking

### 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

- **Initiating Retail Origination application – Co-applicants (Prospects)**
  - Enhancement to support adding more than one co-applicant for deposit products.
  - Support adding multiple co-applicants for lending products.
  - Enhancement of co-application information screen to add/edit/delete co-applicant.
  - Enhancement to capture co-applicant's personal details, ID and address details, income and employment details, and verification details for all added co-applicants.
- **Addition of new screen in Retail Origination - Income and Employment (Lite version)**
  - This screen captures the income and employment details of applicant/co-applicant.
  - The screen is configurable – enabled or disabled for a product. By default, the feature is enabled for all lending products – overdraft, personal loan, and credit card.
- **User administration – Onboarding**
  - Prospect is created in lead entity in Origination Data microservice (ODMS). Party is created post application submission.
  - Forget Password feature on origination for existing customer with already set credentials.
  - Forget Password feature on origination for prospects.



- Block authentication for a prospect with an approved application.
- Triggering email alert: Welcome email/email when a user tries to reset the credentials.
- Create/Update contracts for co-applicants.
- SSO configuration (Online Banking and Origination).
- **Personal Loan Simulation/Personal Loan Origination for existing customers and new prospects**
  - Enhanced product dashboard to display personal loan product and product groups, product features, short description, and benefits from MCMS.
  - Enhanced product selection to display personal loan product and product groups, product features, short description, and benefits from MCMS.
  - Integration with loan simulator for simulation of monthly payment amount based on requested loan amount and repayment term (on dashboard and product selection page).
  - New screen to capture personal loan product details.
  - Only single product selection is supported in an application.
- **Overdraft Account Creation Origination for existing customers and new prospects**
  - Enhanced product dashboard to display personal loan product and product groups, product features, short description, and benefits from MCMS.
  - Enhanced product selection to display personal loan product and product groups, product features, short description, and benefits from MCMS.
  - New screen to capture overdraft account product details.
  - Only single product selection is supported in an application.
- **Enhancement of Credit Card feature to process Origination application as Lending product**
  - Only single product selection is supported in an application.
  - Post application submission Infinity Assist solution is used to manage the application and corresponding tasks by the bank employees like other lending products.



- **Addition of Additional Questions screen to collect additional Information**
  - Existing Customer Action Framework of Open/Submitted/Skipped Questions is leveraged.
  - This section can be used by L2/L3 teams to ask additional questions even before submitting the application.
- **Upload Documents**
  - Single/Multiple document upload against an application.
  - Ability to upload specific documents based on application data.
  - Store/Retrieve documents from Document Storage MS; Document Storage MS in turn is integrated to Document Management System (DMS).
- **Summary before submission:** Review details before application submission with options to navigate back to previous screens and make changes to the captured details.
- **Right to Left (RTL) and Arabic language support**
  - Supported in Infinity Origination app, Infinity Workspace, and Infinity Assist app.
  - Display app static content in Arabic language.
  - Display app dynamic content in Arabic language.
  - Support Arabic localizations and multi-language support.
- **Enhancement and re-alignment of roadmap:** Verification of main and co-applicants and additional questions modules come after the summary page.
- **Enhance Customer Action Post Application Submission**
  - Renamed Customer Action as Additional Information.
  - Enhanced cards to support documents upload.
  - Supports different formats/types of questions/actions.
  - All these enhancements are applicable to Additional Questions.
- **Resume lending application:** In the resume lending application flow, when an existing customer resumes the application, the system pre-populates the data entered in the income and employment section.
- **SFDC Integration for Origination of Deposit, Account, and Lending applications**



- Exposed APIs for integration of Infinity Origination, Infinity Assist, Infinity Workspace, and Spotlight with SFDC.
- SFDC Integration for Onboarding, Deposit and Lending application submission and processing application in Infinity Assist Infinity Workspace, and Account creation in core banking system.
- SFDC Integration for Arabic language support.
- Resume a self-service journey in SFDC assisted channel via deep link.
- Resume a SFDC assisted retail lending application in self-service.
- Send application status to SFDC on various status events and fulfillment.
- Expose a Withdraw Opportunity API for withdrawing the application from SFDC side.
- SSO configuration from SFDC and Infinity Assist/Workspace.
- **Infinity Workspace Enhancements - Back-office application for Retail Onboarding and Deposit/Account creation**
  - Enhancements in application management
    - Simplified and easier navigation from the application listing to the detailed screens.
    - Highlight and identify discrepant data for an existing customer, when the data submitted in the application is different from the one on record - Party MS/Transact system.
    - Edit Customer Actions - questions asked through Additional Information on behalf of the end-customer; Additional Questions section can be updated by the bank employees by visiting the Infinity Onboarding app using CSR Assist feature.
  - Documents management
    - View uploaded files/documents (and related meta-data) through Origination client app.
    - Ability to upload files/documents from Document Tab/Manual Review Task and Customer Action task.
    - Single/Multiple documents can be uploaded for an application.



- Claim/Release/Withdraw application capability is available.
- Add notes to the application.
- Enhancement in task management
  - Simplified and easier navigation from the listing to the detailed screens
  - Tasks for bank user to review and edit the application.
  - Claim/Release task capability is available.
  - Ability to create custom tasks with required attributes at design-time in Process Automation Manager (PAM).
- User roles and permission
  - Role based permissions to access applications and tasks.
  - Role based permissions to release applications and tasks claimed by other users.
- Configuration
  - Support for Arabic language.
  - Support for RTL Layouts: Support for internationalization and localization (multi-language support).

## **SME Origination**

- **Product Selection**
  - Integration with Marketing Catalog Microservice (MCMS) for displaying the Product Groups, Products (within the group), Product features, Short description, and Benefits.
  - Integration with loan simulator for simulation of monthly payment amount based on requested loan amount and repayment term.
  - Multi-feature selection support.
- **Company Information**
  - Supporting all types of businesses.
  - Capturing business Information.
  - Capturing related companies' details.
  - Capturing multiple business addresses.
  - Capturing financial information.



- **Signatory Information**
  - Multiple signatory addition
  - Individual ID and address information (iterative)
- **Business Loans**
  - Unsecured lending is supported.
  - Single facility is supported.
  - Integration with loan simulator for simulation.
  - New screen to capture loan details.
- **Overdraft Loans**
  - Unsecured lending is supported.
  - Single Facility is supported.
  - New screen to capture loan details.
- **Evidence/Document upload**
  - Evidential requirement subject to data entered and application purpose.
  - Documentation is archived for reuse, stored as a system of record.
- **Save and Resume:** Capability for save and resume the application post personal info of the application raiser is captured.
- **Addition of Additional Questions screen to collect Information**
  - Existing customer action framework of Open/Submitted/Skipped Questions is leveraged.
  - This section can be used by L2/L3 teams to ask additional questions even before submitting the application.
- **Summary before submission:** Review details before application submission with options to navigate back to previous screen and make changes to the details captured.
- **Infinity Workspace Features - Back-office application for SME Onboarding Journey**
  - Application management
    - Display of entire application data.
    - SME onboarding applications are listed for manual review automatically.
    - Display of Applicant(s) Information.



- Claim/Release/Withdraw application capability.
- Documents management
  - View uploaded files/documents (and related meta-data) through Origination client app.
  - Ability to upload single/multiple files/documents against an application from Document Tab/Manual Review Task.
- Add notes to application.
- Highlight and identify discrepant data for an existing customer, when the data submitted in the application is different from the one on record.
- Task management
  - Tasks for bank user to review the application.
  - Edit application data by bank user.
  - Decision Tasks - Approve /Reject
  - Claim/Release Tasks capability
  - Ability to create custom tasks with required attributes at design-time in Process Automation Manager (PAM).
- Fulfillment: Integration with core system for account/customer creation.
- User roles and permission
  - Creation of multiple roles in Spotlight.
  - Role based task assignment.
- Task and server-side workflow management: Post submission workflow bank user - Creation of tasks

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)



## Infinity Assist (Corporate Origination)

Previously known as Corporate Origination, 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.

- **Introduction of credit committee decision**
  - Supporting decision which requires credit committee for single and multiple facilities.
  - Capturing decision of all the committee members for a facility and able to view decision member-wise.
  - Triggering Memorandum of Meeting (MOM) task for the Secretary of the committee.
  - Update final decision on the facility based on the MOM task.
- **Enhancement on decision logic in LOS MS and PAM**
  - Credit committee creation and storage in LOS MS.
  - Setting up of hierarchy for the credit committees.
  - Setting up of approver matrix for automatic identification of the final approver and decision task creation.
  - Creation of Decision Model and Notation (DMN) for approver matrix.
  - Supporting approval and decline of facilities in a multi-facility request (until last release either all the facilities can be approved or declined within a request).
- **Additional facility types**
  - Supporting following facility types in the Corporate Origination solution:
    - Term facility
    - Revolving facility
    - Line of credit (non-revolving)
    - Overdraft
    - Mortgage loan
    - Letter of credit
    - Letter of guarantee.



- Supporting changes in the pricing screens based on the selected product.
- **Application termination capability**
  - Capability to withdraw an ongoing application by an authorized user.
  - Application termination capability is linked with application stage and user permissions.
- **Search capability in currency drop-down:** Search feature added to all the currency drop-down list.
- **Defining user roles and access rights and permissions**
  - Defining users and the roles along with Line of Business, for example - Corporate RM, Corporate Underwriters and so on.
  - Creation of new role - Supervisor.
  - Role-based setting up of permission.
  - Permission-based rendering of Infinity Assist screens.
  - Role-based dashboards implemented.
- **Financial ratio results**
  - Capability to add and compare all the financial ratio results of the entity.
  - Capability to compare financial ratio results of entities in a request.
- **Enhanced collateral features**
  - Enhanced capability to add collateral to entity.
  - Capability to capture specific collateral details based on the collateral type.
  - Capability to add valuation and documents to a collateral.
  - Capability to edit and delete collateral.
  - Integration with Transact to fetch the existing collateral of an entity.
- **Enhanced entity details capture**
  - Capability to capture more entity specific information like Industry, sub-industry, sector, MIS code and financial position related information like asset, liabilities, equity, and profit after tax.
  - Capability to capture more individual specific information like ID type, ID number, employment details, spouse employment details, and



financial information details.

- Capability to edit specific field details of entity and Individual.
- **Enhanced task overview screens and adhoc tasks**
  - Removal of already existing checklist functionality.
  - A list view screen for the user to have a complete overview of all the tasks related to the request.
  - A list view screen for the user to have a complete overview of all the tasks related to the facility.
  - The task list view to display task-wise along with status of the task.
  - Capability to add adhoc tasks available in the view all tasks section.
  - Enhancement in adhoc tasks to support multi-facility where post underwriting, adhoc task to be created facility-wise.
- **Narratives enhancement**
  - Capability to upload documents in narrative section.
  - Document types that can be uploaded – pdf, jpg, jpeg, png, txt, doc.
- **External services enhancement**
  - Capability to add external services (third-party integrations) and storing the result in the LOS MS against each entity.
- **Upload documents:** Capability to upload documents in the external services feature.

The topic related to this feature is given below:

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



# Microservices

## Originations Data Microservice (ODMS)

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.

The following changes are done to the microservice involving client apps:

- Enhanced JOURNEY\_OPENED event to send multiple entity items in event payload.
- APPLICATION\_PURGED event whenever an application is purged.
- Query API has been modified to support multiple inputs as input search arguments.
- Delete API is modified to delete all the versions of entity item.

The topic related to this feature is given below:

[Originations Data Microservice \(ODMS\)](#)

## Loan Origination Service Microservice (LOS MS)

Corporate origination 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.

- The LOS MS is enhanced to handle retail lending origination and SME lending origination from this release. As part of this enhancement, Line of



Business field is introduced to classify the data based on the lending journey.

- Added new fields to support ODMS to LOS MS integration.
- Enhanced capability to add collateral to entity.
- Capability to capture specific collateral details based on the collateral type selected. For example - Real Estate, Deposit, Vehicle, Equipment and more.
- Capability to add valuation and documents to a collateral.
- Supporting decision which requires credit committee for single and multi-facilities.
- Capturing decision of all the committee member for a facility and able to view decision member-wise.
- Triggering Memorandum of Meeting (MOM) task for the secretary of the committee.
- Updating of final decision on facility, based on the MOM task.
- Added helm pack deployment.

The topic related to this feature is given below:

[Loan Origination Service Microservice \(LOS MS\)](#)

## Document Storage Microservice

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

- Provided multi-language support.
- Added File Clone API.
- MS SQL database supported.
- Added helm pack deployment.



The topic related to this feature is given below:

[Document Storage Microservice](#)

## Receipting Microservice

The Receipting microservice is the service that generates a small static PDF receipt from the provided form definition and data payload.

The following changes are done to the microservice involving client apps:

- K8 end-end with Document Storage MS integration.
- Parameterized documentGroup and sub(user id) in Generate Receipt API.
- Enabled JWT in Node JS container which allows enabling JWT in API container.

The topic related to this feature is given below:

[Receipting Microservice](#)