What's New in

Temenos Infinity

October 2021

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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. Micro Apps are smaller and easily manageable resulting in enhanced loading and build times. When using a Micro App, developers can divide the entire front-end and the fabric apps (product) into a group of small features and put those features together to give a full experience to the end-user.

- **Trade Finance**: Infinity business users will now be able to access the Trade Finance (TF) capability. The new TF features that are introduced as part of the current release will allow the business user to:
  - Import Letter of Credit (LC).
    - View the list of Import Letters of Credit (LCs) – the issued LC records and the draft records.
    - Select a particular Import LC record and view its details.
    - Search for a particular Import LC by using different keywords.
    - Filter the list of Import LC records.
    - Manage the Import LCs that were saved as drafts, such as edit and delete a draft.
    - Create a new Import LC as a new request or from a previous record by copying the details.
    - Print and download the details for a particular Import LC record.
    - View the limit overview for the Import LCs.
  - Export Letter of Credit (LC).
    - Availability of Export Letter of Credit (LC) in the hamburger menu based on the user access.

- View the list of Export LC with meta data.
- Select a particular Export LC record and view its details.
- Search for a particular Export LC by using different keywords.
- Filter the list of Export LC records.
- View details to be available under the action of each transaction.
- Print and download the details for a particular Export LC record.

- **Authentication**: The user will see a session timeout warning pop-up message that the session is about to expire before the application logs out. This is applicable to web channel and mobile native. The user can then choose to either sign out or extend the session.
- **Arrangements**: On the Account Summary page, a user can scroll infinitely through the list of transactions until the user reaches the last (earliest dated) transaction. If the user has no transactions, a "No transactions found" message is displayed.
- **Unified Transfer**: The recurring payment feature is enhanced with an additional option, Until I Cancel under the How Long field for the user to set up recurring payment for indefinite period. User has the option to edit or cancel the recurring payment for indefinite period.

> **The topic related to this feature is given below:**
>
> Digital Banking Servicing Micro Apps

Infinity Spotlight

Infinity 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. The following features have been introduced in Infinity Spotlight:

- **Priority Secure Message**: The feature is an additional enhancement done on the Existing Secure Message module and enables the bank user to send a Secure Message on priority to a customer. The feature is available as a Banner for customers when they sign in to the Web channel and as a pop-up on the mobile native channel.

> **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

Retail Origination - Onboarding Journey

- Retail Origination (Self Service) App - Onboarding
    - Enhanced Infinity Origination App Roadmap for Onboarding Journeys
        - Personal Information
        - Product Selection
        - Co-Applicant
        - Documents
        - Summary
        - Verification
        - Additional Questions
        - Submit Application
        - Additional Information
        - Funding (Deposits)
    - Document Checklist: Capability to upload documents based on Document Checklist defined in DMN per product and introduction of

separate section as Documents in the Origination app (in the previous release, document upload was done in Additional Question step).

- Infinity Assist - Back Office Application for Retail Onboarding Journey
  - Introduced Stages for Onboarding Journeys
    - Submitted
    - Verification
    - Decision
    - Closing
    - Complete
  - Introduction of Queues
    - Introduced queue concept for back office staff to handle applications more effectively.
    - Different Queues can be defined based on various attributes and DMN rules.
    - Out-of-the-box, different queues are defined at application and task levels, and journey wise (onboarding, product wise, region wise) band separate escalation queue is defined for tracking tasks pending overdue as per SLA for each task.
    - Application/Tasks are auto assigned to respective configured queue.
    - Users can be granted with required permissions to various queues and based on the access to the queue, can claim application, and work on the application.
    - Post submission, the application is automatically assigned to the respective queue based on the queue criteria.
  - Migration of T&C to Consent MS: All T&C, Disclaimer, and Consents in origination are collected, stored, and managed (changed/deleted) in Consent MS.
  - Enhanced dashboards for Relationship Manager to view queue wise Applications and Tasks with provision to see Recently Viewed applications (requests).

- Enhanced Task Capabilities
  - Release of claimed task and moving again to a queue so that any other user can claim and work on that task. When the task is released, queue assignment DMN Rules are triggered, and the task is assigned to the appropriate queue accordingly.
  - Assignment rules are defined in DMN and can be configured.
  - Escalation rules can be set in DMN which are configurable by which, overdue tasks can be moved to Overdue Queues that are visible to supervisors to take appropriate action such as reassignment.
  - Tasks can also be released back to a queue from an individual's worklist for other users to claim them and subsequently, work on them.

- Migration of Infinity Workspace Application to Infinity Assist: With this migration, Infinity Assist becomes the single back office app for bank users to process onboarding and lending applications. This ease handling multi-facility (products) in single application. Currently multi-facility is supported only for Accounts and Deposit Products. Key advantages of migration:
  - Single app for all back office processing activities for onboarding, accounts, deposits and Lending products.
  - The application screens and sections are displayed based on the signed in user's role and permission granted.
  - More granular permissions at section level can be given to control the data that a user can see and what actions the user can perform.
  - Introduction of stages for onboarding applications resulting in easy configuration of tasks (stage-wise), status management, and notification.
  - Assignment of applications to queues based on configurable DMN rules.
  - Reassignment of application from one user to another by a supervisor.

Retail Origination - Lending Journey

- Retail Origination (Self Service) App - Lending
    - Enhanced Infinity Origination Roadmap for Lending (Overdraft, Personal Loan, Credit Card) Journeys
        - Product Selection Dashboard
        - Personal ID and Address Information
        - Product Selection
        - Income and Employment Details
        - Co-Applicant
        - Document
        - Summary
        - Verification
        - Additional Questions
        - Submit Application
    - Document Checklist: Capability to upload documents based on Document Checklist defined in DMN per product and introduction of separate section as Documents in the Origination app (in the previous release, document upload was done in Additional Question step).
- Infinity Assist - Back Office Application for Retail Lending Journey
    - Introduction of Credit Packaging Stage
        - Introduction of new stage where all the third-party integrations required for processing the loan can be triggered under Credit Packaging stage.
        - The following stages are applicable for all lending products:
            - Submitted
            - Prescreening
            - Credit Packaging
            - Underwriting
            - Closing
            - Complete
    - Introduction of Automated (STP) Process (Straight-through Process) for all Retail Lending Applications

- Post submission, the application is processed automatically for lending journeys.
- Configure Automated Lending Process rules like Trigger STP only when application has existing Party/Parties and there is no change in their PII data.
- Application auto assigned to Supervisor Relationship Manager (no manual application claim required).
- No manual intervention until offer letter generation or failure in processing automated tasks.
- The conditions for automating a journey made rule based as to which clients can customize in PAM.

- Support failure of automated tasks and creation of manual tasks during each task under each stage. Manual task is created and assigned automatically to queue on failure of auto tasks.
- Introduced DMN Rules for Credit Score Card calculation and Execute Decision Engine Rules for each product based on which, application is auto-processed (auto approve, auto decline) or sent for manual review.
- Introduction of Approval Matrix
    - Approval matrix can be set product and amount wise and can be configured by the bank.
    - In case of decision engine output – Manual Review, the decision task is created based on the approval matrix.

- Introduction of Queues
    - Introduced queue concept for back office staff to handle applications more effectively.
    - Different Queues can be defined based on various attributes and DMN rules.
    - Out-of-the-box, different queues are defined at application and task levels, and journey wise (onboarding, product wise, region wise) band separate escalation queue is defined for tracking tasks pending overdue as per SLA for each task.
    - Application/Tasks are auto assigned to respective configured queue.

- Users can be granted with required permissions to various queues and based on the access to the queue, can claim application, and work on the application.
- Post submission, the application is automatically assigned to the respective queue based on the queue criteria.

- Enhanced dashboards for Relationship Manager to view queue wise Application and Tasks with provision to see Recently Viewed applications (requests).
- Enhanced Task Capabilities
  - Release of claimed task and moving again to a queue so that any other user can claim and work on that task. When the task is released, queue assignment DMN Rules are triggered, and the task is assigned to the appropriate queue accordingly.
  - Assignment rules are defined in DMN and can be configured.
  - Escalation rules can be set in DMN and configurable by which overdue tasks can be moved to Overdue Queues that are visible to supervisors to take appropriate action such as reassignment.

- Introduction of Customer Actions
  - This feature enables to auto trigger or manually trigger actions to customer to submit additional information, where customer can resume application on Infinity Origination app/URL and can act on the pending actions initiated for the application.
  - Auto-triggering customer actions at defined stage/completion of task (when the facility is approved, offer letter is sent directly to the customer triggering customer action for the customer to accept/reject the offer and submit the signed offer letter digitally).
  - In any stage during processing of loan, bank user (RM) can trigger customer action requesting for additional information/document with the help of predefined customer actions.
  - Sending email notification to customer once customer action is initiated by RM or auto triggered by the system.

- Sending email notification to bank user (respective RM) when customer completes the pending customer action.

- Upload offer document again through customer actions.

- Role based restrictions for customer actions.

- Waiving customer actions.

- Supporting Retriggering of Third-party Integrations to Fetch Reports

  - Ability to Retrigger to get OFAC, blacklist, and bureau check report for each party.

  - Ability to Retrigger to get third-party reports during any stage starting from Prescreening until the Closing stage using adhoc task.

- Redefined Offer Acceptance/Rejection Process: Offer letter can be generated in online and offline modes.

  - Online Mode: Customer must accept/reject the offer through auto triggered customer actions. If customer accepts offer, customer can upload the signed offer letter through document upload customer action. Based on the offer acceptance, trigger another customer action for the customer to submit disbursement account details.

  - Offline Mode: After the offer letter is generated, a task is created for the RM to download the offer letter and get customer acceptance/rejection and wet signature from customer physically.

SME Origination

SME Origination - Onboarding Journey

- SME Origination (Self Service) App - Onboarding
  - Document Checklist
    - Capability to generate a Dynamic Document Checklist based on application attributes like Product applied, Company Type and more.
    - Creation of DMN rules to generate Dynamic Document Checklist.

- Capability to upload documents based on Document Checklist defined at product level under separate document section.
- The DMN framework can be easily configured based on new attributes and are fully customizable.

- Enhanced Infinity Origination App Roadmap for Onboarding Journeys
  - Basic Information
  - Company Information
  - Product Selection
  - Related Parties
  - Documents
  - Summary
  - Additional Features
  - Submit Application
  - Additional Information

- Infinity Assist - Back Office Application for SME Onboarding Journey
  - Migration of Infinity Workspace Application to Infinity Assist
    - Infinity Assist becomes the single back office app for bank users to process onboarding and lending applications.
    - Introduction of stages for onboarding applications resulting in easy configuration of tasks (stage-wise), status management, and notification.
    - Assignment of applications to queues based on configurable DMN rules.
    - Reassignment of application from one user to another by a supervisor.
    - The application screens and sections are displayed based on the signed in user's role and permission granted.
    - More granular permissions at section level can be given to control the data that a user can see and what actions the user can perform.

- Introduction of Stages for Onboarding Journeys
    - Submitted
    - Verification
    - Decision
    - Closing
    - Complete

- Enhanced Dashboard
    - Enhanced dashboards for Relationship Manager to view queue-wise Applications and Tasks.
    - Provision to view to see Recently Viewed applications (requests).

- Introduction of Queues
    - Introduced queue concept for back office staff to handle applications more effectively.
    - Different Queues can be defined based on various attributes and DMN rules.
    - Out-of-the-box, different queues are defined at application and task levels, and journey wise (onboarding, product wise, region wise) band separate escalation queue is defined for tracking tasks pending overdue as per SLA for each task.
    - Application/Tasks are auto assigned to respective configured queue.
    - Users can be granted with required permissions to various queues and based on the access to the queue, can claim application, and work on the application.
    - Post submission, the application is automatically assigned to the respective queue based on the queue criteria.
- Migration of T&C to Consent MS: All T&C, Disclaimer, and Consents in origination are collected, stored, and managed (changed/deleted) in Consent MS.

SME Origination - Lending Journey

- SME Origination (Self Service) App - Lending
  - Introduction of SME Credit Cards
    - Capability to apply company credit cards by owners, partners, and directors.
    - Single facility is supported.
    - New screen to capture card holder details.

- Document Checklist
  - Capability to generate a Dynamic Document Checklist based on application attributes like product applied, company type and more.
  - Creation of DMN rules to generate Dynamic Document Checklist.
  - Capability to upload documents based on Document Checklist defined at product level under separate document section.
  - The DMN framework can be configured based on new attributes and is fully customizable.

- Enhanced Infinity Origination App Roadmap for Lending Journeys
  - Basic Information
  - Company Information
  - Product Selection
  - Related Parties
  - Documents
  - Summary
  - Additional Questions
  - Submit Application
  - Additional Information.

- Infinity Assist - Back Office Application for SME Lending Journey
  - Introduction of Credit Packaging Stage
  - Introduction of new stage where all the third-party integrations required for processing the loan can be triggered under Credit Packaging stage.
  - The following stages are applicable for all lending products:
    - Submitted
    - Prescreening
    - Credit Packaging

- Underwriting
- Closing
- Completed
- Introduction of Automated STP Process (Straight-through Process) for all SME Lending Applications
    - Post submission, the application is processed automatically for lending journeys.
    - Configure Automated Lending Process rules like Trigger STP only when application has existing Party/Parties and there is no change in their PII data.
    - Application is auto assigned to Supervisor Relationship Manager (no manual application claim required).
    - No manual intervention until offer letter generation or failure in processing automated tasks.
    - The conditions for automating a journey made rule based as to which clients can customize in PAM.
- Supporting Negative flow or Problem Loan Management
    - To handle failure of automated tasks and creating a manual task during each stage.
    - The manual tasks are created and assigned automatically to queue on failure of auto tasks.

- Automated Score Based Decision
    - Introduction of Credit Score Cards which can be configured product/facility wise in DMN.
    - Introduction of Decision Engine Rules which can be configured product/facility wise in DMN.
    - The Decision Engine output for facility:
        - Auto Approved
        - Manual Review
        - Auto Declined

- Introduction of Approval Matrix
    - Approval matrix can be set product and amount wise and can be configured by the bank.

- In case of decision engine output – Manual Review, the decision task is created based on the approval matrix.

- Introduction of Customer Actions
  - This feature enables to auto trigger or manually trigger actions to customer to submit additional information, where customer can resume application on Infinity Origination app/URL and can act on the pending actions initiated for the application.
  - Auto-triggering customer actions at defined stage/completion of task (when the facility is approved, offer letter is sent directly to the customer triggering customer action for the customer to accept/reject the offer and submit the signed offer letter digitally).
  - In any stage during processing of loan, bank user (RM) can trigger customer action requesting for additional information/document with the help of predefined customer actions.
  - Sending email notification to customer once customer action is initiated by RM or auto triggered by the system.
  - Sending email notification to bank user (respective RM) when customer completes the pending customer action.
  - Upload offer document again through customer actions.
  - Role based restrictions for customer actions.
  - Waiving customer actions.

- Redefined Offer Acceptance/Rejection Process: Offer letter can be generated in online and offline modes.
  - Online Mode: Customer must accept/reject the offer through auto triggered customer actions. If customer accepts offer, customer can upload the signed offer letter through document upload customer action. Based on the offer acceptance, trigger another customer action for the customer to submit disbursement account details.
  - Offline Mode: After the offer letter is generated, a task is created for the RM to download the offer letter and get customer acceptance/rejection and wet signature from customer physically.

- Introduction of Enhanced Dashboard
  - Enhanced dashboards for RM to view requests, tasks, and queues.
  - View Recently Viewed Requests.

- Recent Activities to display the movement of task status.

- Enhanced Task Capabilities

  - Release of claimed task and moving back to queue based on assignment rules so that other users can claim and work on the task.

  - Assignment rules can be defined in DMN and can be configured.

  - Escalation rules can be set in DMN and configurable by which overdue tasks can be moved to Overdue Queues that are visible to supervisors to take appropriate action such as reassignment.

- Enable Retriggering of Third-party Integrations to Fetch Reports

  - Ability to Retrigger to get OFAC, blacklist, and bureau check report for each party.

  - Ability to Retrigger to get third-party reports during any stage starting from Prescreening until the Closing stage using adhoc task.

> **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.

- Introduction of Loan Schedule

  - Capability to capture loan schedule details for different facility types and interest types.

  - Capability to upload repayment schedule document.

  - Supporting changes in the pricing structure and loan schedule based on the facility type and Interest type selected.

  - Pricing will now not be available for Letter of Credit and Letter of Guarantee facility types.

- Capability to capture pricing and loan schedule related comments.
- Deletion of accepted pricing only by a supervisor.
- Capability to capture beneficiary details for Letter of Credit and Letter of Guarantee facility types.

- Introduction of Availability Period Restriction
  - Capability to capture availability period restriction details for each facility in facility overview and request overview.
  - Capability to add multiple availability period restrictions.
  - Capability to add availability period restrictions capped to facility approved amount.

- Additional Borrower Fees: Supports additional three borrower fees.
  - Penalty Interest
  - Commission
  - Stamp Fee

- View Documents Enhancement
  - Capability to View the uploaded documents within the application.
  - Document types that can be viewed – pdf, jpg, jpeg, png, and txt.
  - Capability to download the document within view document screen.

- Scroll-Freeze Fields
  - Displaying Borrower, Amount. and Relationship Manager fields on top of the request overview screen.
  - Displaying Borrower, Amount, and Facility Type fields on top of the facility overview screen.

- Request Overview and Facility Overview Enhancements
  - Capability to capture and display Approved Amount on the request and facility overview which captures the amount approved by the Underwriter for a facility.
  - Task overview shows Facility name and Facility ID instead of only showing Facility ID.
  - Validation based on facility name in a request - facilities with same name cannot be added to the same request.
  - Clickable hyperlinks for facility/entity/request highlighted in a different way for user to understand if they can navigation or not.

- Task Overview - List view: Clickable stage-based roadmap on the left-hand side helps user to filter tasks based on the stage.
- Delete Decision option is not available after a final credit decision (Approve/ Decline) has been made.
- Capability to upload and view MOM document in the decision credit decision section.

- Narratives Enhancements
  - Narratives section is for the users to enter their opinions about various attributes that impact the credit request.
  - Users can add more types of narratives like sources and uses of funds and risks and mitigation.
  - The narratives data entered on the request overview, facility overview, entity overview will be shared across the three overviews to avoid duplication of data and maintain consistency of information.

- Request and Task Dashboard Enhancements
  - A standalone task dashboard is created for users to view and complete operational tasks.
  - User can easily switch between request and task dashboard through a toggle.
    - Request Dashboard
      - Request dashboard shows recently viewed requests at a user level.
      - Capability to see the list of facilities tagged to each request and access all the tasks related to the request through one click on the request dashboard.
    - Tasks Dashboard
      - A standalone task dashboard is created for users to view and complete operational tasks.
      - Added filters to the task dashboard based on type of task, status, and due date.
      - Provided hover feature over each task so that the user can easily recognize the tasks related to entity/facility/request.

- Created Recent Activity widget for users to view the changes that they have performed on the tasks.

- Task Overview Enhancements
    - Capability to see all the tasks of the request in Kanban view.
    - Filters provided for the task overview based on status, type of task and due date.
    - Ability to create adhoc tasks on the task overview.

- Queue Management
    - Configured queues based on the stage for the users of corporate journey.
    - Queues can be assigned to user groups.
    - Tasks can be released by the user from their task list to general queue for other users to claim them.

The topic related to this feature is given below:

Corporate Origination (Infinity Assist)

Microservices

Originations 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.

- Released the K8 Helm package structure.
- Docker memory limitation and removal of CPU limitation.
- K8 memory limitation and removal of CPU limitation.
- Tomcat version upgraded to slim in Docker/K8.
- Jaeger (tracer) set to disabled by default.
- Kafka version upgraded to 2.13 -2.7.2.
- Parameterized the configurations.

> **The topic related to this feature is given below:**
>
> Originations Data Storage

Origination Processing (Previously Corporate Loan Origination Service)

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.

- Released the K8 Helm package structure.
- Credit Card Score: Store the credit card score value in corporate LOS (score card which is processed for credit decision should be stored in LOS).
- Financial Ratios table: Added the Debt To Income Ratio as part of Credit Score Modeling.
- Decision table: Added the Total score - summation of all the individual parameter scores.
- Docker memory limitation and removal of CPU limitation.
- K8 memory limitation and removal of CPU limitation.
- Tomcat version upgraded to slim in Docker/K8.
- Jaeger (tracer) set to disabled by default.
- Kafka version upgraded to 2.13 -2.7.2.
- Parameterized the configurations.

> **The topic related to this feature is given below:**
>
> Origination Processing (Previously Corporate Loan Origination Service)

Document Storage Microservice

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

- Enabled K8 Helm packages support.
- Docker memory limitation and removal of CPU limitation.
- K8 memory limitation and removal of CPU limitation.
- Tomcat version upgraded to slim in Docker/K8.
- Jaeger (tracer) set to disabled by default.
- Kafka version upgraded to 2.13 -2.7.2.
- Parameterized the configurations.

> **The topic related to this feature is given below:**
>
> Document Storage Microservice

Receipting Microservice

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

- Enabled MSSQL Database support.
- Released the K8 Helm package structure.
- Docker memory limitation and removal of CPU limitation.
- K8 memory limitation and removal of CPU limitation.
- Tomcat version upgraded to slim in Docker/K8.
- Jaeger (tracer) set to disabled by default.
- Kafka version upgraded to 2.13 -2.7.2.
- Parameterized the configurations.

> **The topic related to this feature is given below:**
>
> Receipting Microservice

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.

- Enabled copy right headers in all packages.
- Enabled memory limitation for K8.

- Enabled Keycloak to drive authentication.

> **The topic related to this feature is given below:**
>
> Marketing Catalog

Due Diligence Microservice

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.

- Enabled copy right headers in all packages.
- Enabled memory limitation for K8.

> **The topic related to this feature is given below:**
>
> Due Diligence Microservice

Party Microservice

Party microservice is used to store various details about the party (customers in Transact) such as personal information, identity details, address details, and so on. A user can create/update/get parties by using the Enterprise APIs of the party microservice Enterprise APIs.

- Enabled copy right headers in all packages.
- Enabled memory limitation for K8.
- Enabled MDAL and scheduler feature.

> **The topic related to this feature is given below:**
>
> Party Microservice

Service Request Microservice

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 Helm scripts and K8 on-premise scripts.
- Enabled Ingress Support.
- Enabled PostgreSQL DB Support for Helm pack.
- Tomcat version changes as per MDS requirement.
- Limited the memory consumption for Docker Containers.
- Limited the memory consumption for K8 PODs.
- K8 images tag changes.
- Added trade finance related configuration. Modified endpoints as per Micro app changes in Quantum Fabric.
- Enhanced install and destroy scripts for Azure and Aws. Removed repacking commands and packaging done separately for different databases.

> **The topic related to this feature is given below:**
>
> Service Request Microservice

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).

- Enabled Ingress support.
- Included Unauth Query Param in getPartyArrangementDetailsV3.
- Enabled SQL Helm Pack for AMS.
- Azure SQL Artifact changes.
- Enhanced extArrangementId as Unique Key in Arrangement table.
- Added Limitations to Docker and K8 containers.
- Wealth requirements to AMS.
- Enhanced INVESTMENT.PROGRAM, AA.CUSTOMER.ROLE, SEC.ACC.MASTER applications to store in AMS.
- Enhanced V4 versioning to AMS for getPartyArrangementDetailsV4, getBulkArrangementsV4, createArrangementInfoV4, and updateArrangementInfoV4.
- Introduced new Entities such as PartyRoles and PortfolioArrangement to store the Roles of the Party and Portfolio Details respectively.
- Added Indexes for the Arrangement, AccountArrangement, DepositArrangement, LendingArrangement, and PartyDetails tables.
- AWS ingestion is blocked because of the open framework issue. Therefore, ingestion from backend will not work in AWS stack until the issue is fixed.

> **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 Helm scripts and K8 on-premise scripts.
- Added creation of notification stream in Azure and enhanced script to rename staging folder as per app.
- Limited the memory consumption for Docker Containers.
- Tomcat version changes as per MDS requirement.
- Limited the memory consumption for K8 PODs.
- K8 images tag 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).

- Consent v2 API enhancement.
- Enhanced Helm scripts and K8 on-premise scripts.
- Enabled Ingress Support.
- Tomcat version changes as per MDS requirement.
- Limited the memory consumption for Docker Containers.
- Limited the memory consumption for K8 PODs.
- K8 images tag changes.

> **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.

- Enhanced Helm scripts and K8 on-premise scripts.
- Enabled Ingress Support.
- Enabled PostgreSQL DB Support for Helm pack.
- Minor Azure Script changes
- Tomcat version changes as per MDS requirement.
- Limited the memory consumption for Docker Containers.
- Limited the memory consumption for K8 PODs.
- K8 images tag changes.

> **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.

- Enabled K8 Helm packages support.
- Addressed repacking issue in AWS and Azure packages.

- Added Jaeger tracing.
- Enabled Ingress in K8.
- Limited the size of the docker containers.

> **The topic related to this feature is given below:**
>
> Savings Pot

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).

- Enabled support for MSSQL.
- Enabled K8 Helm packages support.

> **The topic related to this feature is given below:**
>
> Campaign