

What's New in

Temenos Infinity

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| Release Highlights



| Temenos Infinity

Digital Banking

Infinity Retail Banking

Infinity Retail Banking is used to manage retail banking features such as accounts, transfer money, find ATMs and branches, deposit checks, and more from any channel. The following features have been introduced in Infinity Retail Banking.

NOTE: The Infinity Retail Banking and Infinity SME Banking are now combined into a single code-base such that it can be deployed as a common online banking application for Retail and Business customers, to perform their banking activities. Online banking services are available within the application, based on the type of customer signed in to the application. The combined application, however, can also be deployed separately as standalone retail and business banking applications.

- **Card Transactions and Statements:** Customers can view transactions performed on the card and statements through the mobile banking application. This is in addition to the existing card management functions such as Lock/Unlock, Change PIN, Replace Card, Report Lost or Stolen and Cancel Card.
 - View Transactions - View the list of recent transactions performed on the card and click on the transaction to view complete details of the transaction.
 - View Statements - View the archived statement for the card issued by the bank including previous year's statement.
- **Activate Card:** Ability to view the status of the card (such as Issued, Active and Inactive) and activate a new debit/credit card issued from the mobile banking application. Debit/credit card can be activated by providing the required details for Multi-Factor Authentication verification, for security



purposes. A new card that is issued when an old card is about to expire can also be activated.

- **Payments for Europe Region:** Introduced new payment experience for Europe region in online and mobile banking applications for transferring funds between customer's own accounts, making payments to others in the same region, and international payments. This payment experience is integrated with Temenos Transact to process the payment record for execution.
- **Bulk Transfers:** Customers can make bulk transfers to multiple beneficiaries at one go for transfers within the country.
- **Loan Payments:** Customers can make payments against the loan account for upcoming payments that are due, partial payment to clear the outstanding dues, and pay off the complete loan amount using the mobile banking application.
- **Cheque Management:** Customers can view the status of individual cheques that have been issued to them. They can create a Stop Cheque Payment request for a single cheque or a series of cheques and view the fee or service charges that are associated with the Stop Cheque Request.
- **Cheque Book Request:** Customers can place a request for new cheque books from online and mobile banking applications with an option to be delivered to the mailing address or collect from the branch directly.
- **Download Transactions:** Customers can download the details of the individual transactions displayed under an account in PDF format.
- **View Cheques and Swift MT103 Messages:** Customers can view or download transaction summary, which provides details on cheques, demand drafts, and Swift MT103 messages for reference purposes.
- **Accounts Enhancements:** Accounts overview has been enhanced to improve the customer experience with the inclusion of additional fields for various types of accounts such as Checking, Savings, Loans, Deposits, and Cards.
- **Account Ownership Change:** A primary owner of an account can raise a service request via secure message to change the ownership of the account and track the service request using a Reference ID. The bank agent is notified on the Spotlight application regarding the service request.



- **Dispute Transaction:** Customers can dispute a transaction and view the status of the dispute request on mobile banking application.
- **Notification Center:** Customers can view alerts and notifications received from the bank through mobile banking application.
- **Account Aggregation Enhancements:** Banks can automatically receive the latest Open Banking Directory provided by Central Financial Institutions. The account holders can renew consent for their external bank account held in account aggregation, before expiry (normally 90 days).

The topic related to this feature is given below:

[Infinity Retail Banking](#)

Infinity SME Banking

Infinity SME Banking is used to meet the needs of business owners of small and medium business establishments with a set of features that allow for efficient management of business finances across any device. The following features have been introduced in Infinity SME Banking.

NOTE: The Infinity Retail Banking and Infinity SME Banking are now combined into a single code-base such that it can be deployed as a common online banking application and mobile banking application for Retail and Business customers to perform their banking activities.

- **Combined Access to Retail and Business Accounts:** This feature allows Financial Institutions (FI) to extend the capability to their customers (who have both business and retail relationships with the FI) to have a combined view of their retail and business accounts, using a single set of login credentials.
- **Business Enrolment:** Business owners can enrol their business for online banking access. The enrolments can either be auto-approved or approved by the FI's based on the configuration.



- **Native Mobile Application for Business Users**
 - Permission-driven access to features: Permission-driven access to all existing banking features in the native application to ensure that a feature and the associated actions are visible only if the user has the appropriate permissions as configured by the FI and/or by an authorised person within a company (for business users).
 - Business and Combined user dashboards: New dashboards for business users are added with easy access to business-critical functions like approvals and cash position charts. Banks can enable a specialised dashboard for users who have a combined access to their retail and business accounts.
 - Flexible dashboards: The application displays a dashboard that meets the specific needs of the user signed in to the application, based on the type of user (retail or business) and the permissions available to the user.
 - Automated Clearing House (ACH) transfers: Business users can view the history of all ACH transactions, file uploads, and approve the pending transactions and files.
 - Approvals and Requests: Business users can approve or reject transactions (Transactions, ACH Transactions, and ACH Files) and manage all the requests raised by the users.
 - User management: Authorised business users can view the details of all other business users, view the permissions assigned to the users, and activate or deactivate a user.
- **Bulk Wire Templates:** Online banking application users can create, manage and use predefined wire transfer templates. The template functionality allows for faster initiation of a wire payment to a group of payees for whom frequent transfers are initiated.
- **Daily and Weekly Transaction Limits:** A transaction limits engine has been added as a service, which provides the daily and weekly balances for different transactions at various levels - company, role, customer, and account. Any feature that involves transfers or payments can query the transaction engine for a response on how to handle the transaction - either submit or schedule for execution, process for approvals, or deny the submission of the transaction.



- **Authorisation of ACH File Uploads:** Banks can manage permissions, transaction limits, and approvals for ACH File uploads.
- **Approval Management Enhancements:** Ability to auto-update the rules defined in the approval matrix when approval permissions of a business user are revoked by an admin user or by the FI. The approval status on various features is also displayed.
- **Tracking Financial and Non-Financial Events:** The Audit/Event Log engine registered with Queue Master is used to log events for approvals, rejections, and user management functions.
- **Custom Role Templates:** The business owners and other authorised managers of business users can create and manage pre-defined roles that are customised for individual business needs. Instead of setting up each user's permissions individually, an authorised user can use a predefined custom role to set up a new user quickly.

The topic related to this feature is given below:

[Infinity SME Banking](#)

Infinity Onboarding

The following features have been introduced in Infinity Onboarding:

- **Product Dashboard:** The customers expect to select their products, while FI's product managers need an easy and flexible way to publish the offers. The Product Dashboard delivers a simple and efficient UX while remaining highly configurable from a data standpoint, so that the FIs can make changes on the go. All data comes dynamically from the Marketing catalogue microservice.
- **Product Selection:** The Product Selection enables the customer to select products while in the application journey and avail single or multiple products, and choose additional features for the selected products such as



debit card opt-in, e-statement opt-in, overdraft protection opt-in, and more. All data comes dynamically from the Marketing catalogue microservice.

- **Funding:** The module supports transfers between accounts including the Instant Account Verification (IAV) capability to verify an external account. Existing customers can transfer money to their newly opened account.
- **Co-applicant Enrolment:** Co-applicants can now enrol themselves through the link they receive on opening a new account to view the account(s) associated with their profile.
- **UTP Support:** Support for UTP (Unified Test Platform) and Test Automation.

The topic related to this feature is given below:

[Infinity Onboarding](#)

Infinity Spotlight

The following features have been introduced in Infinity Spotlight:

- **Ad Management**
 - A new campaign type, pop-up campaign is introduced. FIs can create pop-campaigns from the Spotlight application. The new campaign is designed to support around 15 screens in mobile banking and 30 screens in online banking.
 - Segments functionality is now a standalone component (earlier part of campaign creation flow) and allows an FI to create multiple segments and use them for various campaigns.
 - An FI can display relevant messages simultaneously on the pre-login screens of online and mobile banking applications using the campaign manager's in-app campaign functionality.
- **Secure Messages:** Enhanced to notify customers through available channels when they receive a secure message.



The topic related to this feature is given below:

[Infinity Spotlight](#)



Microservices

Campaign » Displaying Campaigns as Pop up Messages

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). Until now, Campaign microservice has been storing the details, such as name, description, objective along with product details (if any), priority, start and end dates of the Campaign, channel details, details of the event triggering the Campaign and profile condition details.

Campaign microservices is now enhanced to store or retrieve the following additional details related to profiles and displaying campaign in a pop up window:

- **Profile details** - This includes profile status, profile creation date, profile deactivated date and number of users.
- **Pop up message content details** - This includes banner title, banner description, call to action button details, button label and button target URL.

The topic related to this feature is given below:

[Deploying Campaign Microservice in Azure](#)

[APIs](#)



Marketing Catalogue » Hierarchy of Product Catalogue in API Responses

Marketing Catalogue Microservice is enhanced to maintain the hierarchy of the product catalogue in API's responses. The hierarchy of product catalogue in API responses will be in the following order:

- Product Line
- Product group
- Products

The topics related to this feature are given below:

[Deploying Marketing Catalogue Microservice in Docker](#)

[APIs](#)

Party

Party Microservice is enhanced with the following:

- The Health Check feature monitors the internal health of the party application.
- Enabling Authentication using JWT for the Docker and J2EE servers.
- Migrated the Azure server to Mongo DB.
- In addition to the legal identifier, a user can also save the alternate identifier to the PartyIdentifier functional group.
- The primary key of the TaxDetails functional group is auto-generated.
- A new reference ID type, identityType is added to the ReferenceTables functional group.