temenos

What's New in Payments

June 2023

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Key Features

The following are the key features of 202306. For the list of Reference Business Process, click **HERE.**

BPAY Accept the IBP File from Clients and Debulk the IBP Files

This functionality allows banks to manage the BPAY processing for payer clients. TPH will accept the IBP file containing multiple transactions sent by the payer. Once the IBP file is received, TPH will perform the file level validation of the IBP file. After the successful validation, TPH will debulk the file and will process the transactions individually. Click here to read the full story 🔗

CHATS Outward Customer Credit Transfer

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing customer credit transfers (pacs.008), incoming pacs.002 and admi.002 messages in the Temenos Payment Hub.
Click here to read the full story 🔗

CHATS Bank-to-Bank Credit Transfers

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing bank-to-bank credit transfers (pacs.009), incoming pacs.002 and admi.002 messages in the Temenos Payment Hub.
Click here to read the full story 🔗

Configuring Clearing to Support Partial Return and Outgoing ROI Message for Cancellation Request

Temenos Payments is now enhanced to allow partial return for the cancellation request. It has the following capabilities:

- Supports outward partial return and outward partially accepted ROI response for the cancellation request based on the clearing configuration.
- Supports outward partial return for the cancellation request with the return amount entered by the user.
- Receives incoming partially accepted ROI response for the cancellation request.

Click here to read the full story 🔗

Reversal of Outward Cheque Collection

Temenos Payments is enhanced to cancel a cheque collection transaction before distribution to the clearing when reversal is initiated through `TELLER`.
Click here to read the full story 🔗

Release Highlights

Payments

Temenos Payments » Configuring Clearing to Support Partial Return and Outgoing ROI Message for Cancellation Request

Temenos Payments is now enhanced to allow partial return for the cancellation request. It has the following capabilities:

- Supports outward partial return and outward partially accepted Resolution of Investigation (ROI) response for the cancellation request based on the configuration in Clearing.
- Supports outward partial return for the cancellation request with the return amount entered by the user.
- Receives incoming partially accepted ROI response for the cancellation request.

The topics related to this feature are given below:

Receiving Incoming ROI response for Outgoing Cancellation Requests

Configuring Clearing to Support Partial Return and Outgoing ROI Message for Cancellation Request

Processing Cancellation Request based on Clearing Configuration

Response to Recall request

Cancellation Response and Return message

Configuring Clearing to Support Partial Return and outgoing ROI message for Cancellation Request

Configuring Scheme Compliance

Temenos Payments » Resending Clearing Reject Messages

Temenos Payments can now receive the clearing reject messages for an outward information request and information request response. The reject message for information request or information request response is processed automatically in case of STP mode and manually in case of Non STP mode based on the clearing reject reason.

The rejected message can be modified and resent or simply the same message can be resent again.

The topics related to this feature are given below:

Introduction to Processing Clearing Reject for an Outward Information Request

Introduction to Processing Clearing Reject for an Outward Information Request Response

Working with Processing Clearing Reject for an Outward Information Request

Working with Processing Clearing Reject for an Outward Information Request Response

Temenos Payments » Reversal of Outward Cheque Collection

Temenos Payments is enhanced to cancel a cheque collection transaction before distribution to the clearing when reversal is initiated through `TELLER`.

When an outward cheque collection reversal is initiated in `TELLER`, Temenos Payments checks if the cheque collection transaction is in a cancellable state. If yes, a positive response is sent to `TELLER`. Otherwise, a negative response is

returned. When the reversal is completed in `TELLER`, the corresponding cheque collection transaction is cancelled in TPH.

> **The topics related to this feature are given below:**
>
> Reversing Outward Cheque Collection
>
> Reversing Outward Cheque Transaction from Teller

Australia Clearings

BPAY Direct Participants » Accept the BPAY File from Indirect Participants

This functionality allows the bank to receive BPAY files with transaction type 05 from indirect participants. System will validate each file at the file level and if there are no failure, will create a parent transaction for the entire file amount. After this, the system will release the child transactions and do transaction level validations. The user has the option to manually handle the unsuccessful child transactions from the repair queue.

> **The topic related to this feature is given below:**
>
> BPAY Direct Participants

BPAY Direct Participants » Inward Biller Detail File (BDF) from BPAY Clearing

This functionality enables banks to receive BDF files from the clearing with transaction type 05, 15 and 25. The system will do file level validations, debulk

and map individual transactions. These individual transactions will be consolidated based on receiving side indirect participant code and a consolidate entry will be posted to the settlement account of Indirect participant.

> **The topic related to this feature is given below:**
>
> BPAY Direct Participants

Hong Kong Clearings

CHATS MX Clearing » Bank-to-Bank Credit Transfers

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing bank-to-bank credit transfers (pacs.009), incoming pacs.002 and admi.002 messages in the Temenos Payments Hub.

To support the Hong Kong Clearing House Automated Transfer System (HK_ CHATS), payment clearing for the Clearing House Automated Transfer System MX (CHATSMX), new configurations, mappings and process flows have been released to process the outward (sending of the pacs.009 payment message) and inward (pacs.002 and admi.002 response messages) files.

> **The topic related to this feature is given below:**
>
> CHATS MX Clearing

CHATS MX Clearing » Outward Customer Credit Transfers

This functionality enables banks to manage Real Time Gross Settlement (RTGS)

outgoing customer credit transfers (pacs.008), incoming pacs.002 and admi.002 messages in the Temenos Payments Hub.

To support the Hong Kong Clearing House Automated Transfer System (HK_ CHATS), payment clearing for the Clearing House Automated Transfer System MX (CHATSMX), new configurations, mappings and process flows have been released to process the outward (sending of the pacs.008 payment message) and inward (pacs.002 and admi.002 response messages) files

> **The topic related to this feature is given below:**
>
> CHATS MX Clearing

USA Clearings

Fednow Instant Clearing » Payment Status Request

Using this functionality, banks are able to automatically initiate the pacs.028 message if the initial response is not received from the FedNow service for an earlier sent pacs.008 message.

> **The topic related to this feature is given below:**
>
> Fednow Instant Clearing