

What's New in Payments

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Key Features


The following are the key features of 202307. For the list of Reference Business Process, click **HERE**.

Creating and Using Clearing Records for ACH and RTGS Clearings

This functionality allows to create and use clearing records for Automated Clearing House (ACH) and Real-time Gross Settlement (RTGS) clearings based on the PPACHF and PPRTGF framework license installed.

[Click here to read the full story](#) 

BPAY API Based Integration


This functionality enables banks to initiate one-off BPAY payments via an internal screen. This will enable the bank operations team to submit one-off BPAY payments via theHub screen and the bank's clients will submit one-off BPAY payments via the client portal. [Click here to read the full story](#) 

Accept IBP File from Clients and Debulk the IBP Files


Using this functionality, banks are able to automatically generate accounting entries after the IBP file is mapped as an individual transaction when the instruction type is mentioned as 05 in the received IBP file. TPH will lock the funds in the payer account for the total amount per file and will post the entries. Also, this functionality enables banks to generate an outward and consolidated PDF for payments processed via IBP files to BPAY. All the payments processed will be consolidated based on the processing date and a single outgoing PDF file will be sent to BPAY at the defined cut-off time.

[Click here to read the full story](#) 


Outward FI - FI Credit Transfers COV

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing customer credit transfers cover messages (pacs.009 Cov) in the Temenos Payment 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 outgoing pacs.009 Cov payment messages. [Click here to read the full story](#) 

Inward FI - FI Credit Transfers COV

This functionality enables banks to manage Real Time Gross Settlement (RTGS) incoming pacs.009 COV message in the Temenos Payment 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 incoming pacs.008 and pacs.009 COV payment message. [Click here to read the full story](#) 

Outward Return Customer Credit Transfers


This functionality enables banks to manage Real Time Gross Settlement (RTGS) outward return customer credit transfers (pacs.004), in the Temenos Payment 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.004 payment message) and inward (pacs.002 and admi.002 response messages) files. [Click here to read the full story](#) 

Outward Return FI - FI Credit Transfers COV

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outward return payment (pacs.004) for an incoming pacs.009 or pacs.009cov message, in the Temenos Payment 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 return payment (pacs.004) for an incoming pacs.009 or pacs.009cov message.

[Click here to read the full story](#) 

Payments Operations User Agent

Payments Operations User Agent is a plug-in as part of Temenos Explorer for performing Payments operations. It utilizes the Temenos UUX platform and replicates data through event streaming to the Holdings Microservice to enable faster searches of payment data. [Click here to read the full story](#) 

Release Highlights

Payments

Europe » Enhancing TPH to be in SEPA Rulebook 2023 Complaint

Temenos Payments Hub (TPH) supports the 2009 XML version of payment and inquiry messages in STEP2 SEPA Credit Transfer (SCT) and SEPA Direct Debits (SDD) payment flow. TPH is now enhanced to support the upgraded 2019 XML version of payment and inquiry messages in STEP2 SCT and SDD payment flow.

The topic related to this feature is given below:

[Enhancing TPH to be in SEPA Rulebook 2023 Complaint](#)

Temenos Payments » Calculating Market Exchange Profit using Middle Rate

Temenos Payments supports the Middle method of calculating market exchange profit/loss in addition to the Standard method, which can be configured at the company level. When the option is Middle, marketing exchange profit/loss is booked as the difference between credit and debit amount local equivalents.

The topics related to this feature are given below:

[Amount Token List](#)

[Market Exchange Rate](#)

[Market Exchange Method](#)

Temenos Payments » Defining Suspense Account per Branch for Posting Payment Transactions

Temenos Payments allows configuring clearing suspense accounts per branch and process the clearing settlement based on the branch suspense account configured. The existing fields in `PP.CLEARING.SETTING` namely *Suspense Account Number*, *Return Suspense Account Number*, and *Suspense Account Number Contra* allow configuring accounts per branch. If accounts per branch are not defined, accounts configured for the lead company will be used for generating accounting entries. Account determination and the accounting are done based on the processing company of the transaction. The processing company can be either the lead or the branch company

Click [here](#) to understand the installation and configuration updates for this enhancement.

The topic related to this feature is given below:

[Defining Suspense Account per Branch for Posting Payment Transactions](#)

Temenos Payments » Creating and Using Clearing Records for ACH and RTGS Clearings

New clearings of type RTGS and ACH can be created only if the framework for them is available. This is controlled via the module PPRTGF (RTGS Framework) and PPACH (ACH Framework). There is no impact on upgrading clients and they can continue to use as well as create ACH and RTGS clearings.

The topics related to this feature are given below:

[Clearing](#)

[RTGS Clearing System](#)

[Clearing Type](#)

Temenos Payments » Handling of Additional Payment Information Message

Temenos Payments is enhanced to support sending additional payment information message in addition to sending the resolution of investigation message for an Inbound information request. The additional payment information message includes the structured and unstructured remittance information.

For an Inbound information request, the respondent can agree to send additional payment information message through the resolution of investigation. The additional payment information should be manually triggered by the user to provide the information to the requestor.

Temenos Payments also supports the following:

- Receipt and storing of acknowledgement for the additional payment information message.
- Ability to view and action clearing-rejected additional payment information message.

The topics related to this feature are given below:

[Outbound Additional payment information](#)

[Processing Outward Additional Payment Information Message](#)

Temenos Payments » Clearing

Temenos Payments has been enhanced to allow participant banks to populate the settlement account in bilaterally exchanged payments between direct participants and indirect participants that must be routed or received through Clearing, as participant banks might use a particular account to settle such transactions. This account could be different from the account used for other transactions (correspondent banking). This enhancement is applicable to the following messages,

- Customer Transfers
- Financial Institution Transfers
- Credit Transfers in ISO, MX and MT message formats
- R Scenarios - Return of Credit Transfers

The topics related to this feature are given below:

[External Account Number and External Account Number Ccy](#)

[Configuring External Account Number and Currency](#)

[External Account Number in Routing and Settlement](#)

[External Account Number in Agency Banking](#)

Payments Operations User Agent » Payments Operations User Agent

Payments Operations User Agent is introduced as a plug-in as part of Temenos Explorer for performing Payments operations. Payment data from Payment Execution and Payment Initiation are included in the dashboards and views. It utilizes the Temenos UUX platform and replicates data through event streaming to the Holdings Microservice to enable faster searches of payment data. The User Agent delivers better performance through microservice scalability. It provides an improved user experience through the following features,

- **Dashboard** - Displays the Cut-Off Time Monitor, Case Management, Business Activity Monitor (scheme-wise payments), and Today's STP Rate (displays the STP rates for today and last 30 days) widgets.
- **Queues** - Provides the list of payments pending for action, authorisation, or response from external systems. It also contains payments in warehouse (Future dated payments) as well as payments awaiting to be sent to clearing or payments awaiting acknowledgement from clearing or SWIFT.
- **Case Management** - Displays pending cases, cases awaiting a response, and so on. Includes both MT and MX format case management messages and enables a case view for each payment.
- **Track payments** - Efficiently monitors and accesses payments.
- **Initiate payments** - Initiates outward and book payments.

This User Agent also provides a screen to configure routing for administrative management of Payments operations.

The topic related to this feature is given below:

[Payments Operations User Agent](#)

Australia Clearings

BPAY Direct Participants » Generation of Outward PDF File to BPAY

This functionality allows the banks to receive BPAY files with instruction type 05 from indirect participants, validate the file and generate a parent transaction for the entire file amount. System will release the child transactions after the parent transactions have been completed and combine the transactions received from various indirect participants to create an outbound PDF file for BPAY clearing.

The topic related to this feature is given below:

[BPAY Direct Participants](#)

BPAY Direct Participants » Sending BPAY Files to Indirect Participants

Once the Temenos Payments Hub receives the Biller Detail File from BPAY and the file is successfully validated, transactions in the file are processed. This functionality allows the bank to process inward BDF file from BPAY clearing and consolidate the transactions belongs to each Master/Single biller and create separate files for each consolidation. These files will be send to Indirect participants for whom the Master/Single biller is tagged for.

The topic related to this feature is given below:

[BPAY Direct Participants](#)

BPAY Direct Participants » BPAY API Based Integration

This functionality enables the bank to initiate one-off BPAY payments via payment order screen. Once the transaction level validations got succeeded system will call BPAY's Submit API and pass the transaction details to clearing.

The topic related to this feature is given below:

[BPAY Direct Participants](#)

European Clearings

Swiss Interbank Clearing (SIC) » LSV Direct Debit

Using this functionality, bank users are able to receive the LSV Direct Debit request from Swiss Clearing in pain.001 or in D10 format, validate the LSV DD mandate and generate an outgoing pacs.008 message in CHF or EUR is supported.

If the mandate validation or any other validation fails, then the payment can be resubmitted or cancelled from.

The topic related to this feature is given below:

[Swiss Interbank Clearing \(SIC\)](#)

Hong Kong Clearings

CHATS MX Clearing » Inward FI - FI Credit Transfers COV

This functionality enables banks to manage Real Time Gross Settlement (RTGS) incoming pacs.009 COV message 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 incoming pacs.008 and pacs.009 COV payment message.

The topic related to this feature is given below:

[CHATS MX Clearing](#)

CHATS MX Clearing » Outward FI - FI Credit Transfers COV

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing customer credit transfers cover messages (pacs.009 Cov) 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 outgoing pacs.009 Cov payment messages.

The topic related to this feature is given below:

[CHATS MX Clearing](#)

CHATS MX Clearing » Outward Return Customer Credit Transfers

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outward return customer credit transfers (pacs.004), 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.004 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 Return FI - FI Credit Transfers COV

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outward return payment (pacs.004) for an incoming pacs.009 or pacs.009cov message, 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 return payment (pacs.004) for an incoming pacs.009 or pacs.009cov message.

The topic related to this feature is given below:

[CHATS MX Clearing](#)

USA Clearings

Fednow Instant Clearing » Financial Credit Transfers

This functionality allows the banks to initiate and send a financial institution credit transfer payment (pacs.009) via FedNow Service.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Return Request and Return Request Response

Using this functionality, banks are able to send the return request (camt.056) for the previously completed pacs.008 payment and process an inward return request response (camt.029) with the status codes IPAY (positive response), PDCR (pending response), PECR (partial accept response) and RJCR (rejected response) messages.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Payment Status Request

Using this functionality, banks are able to receive and process a Message Reject (admi.002) for the earlier sent payment status request (pacs.028) message.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Installation and Configuration Notes

Payments

Temenos Payments » Defining Suspense Account per Branch for Posting Payment Transactions

New validation is introduced to indicate that the lead company should be configured in the first multivalued set to avoid issues during the upgrade process.