temenos

What's New in Payments

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Table of Contents

Key Features **4**

TEMENOS PAYMENTS 5

Regenerating pacs.002 ACCC on Receiving and Processing admi.002 Reject 5

LOCAL CLEARING 5

Outward FI - FI Credit Transfers COV 5

Outward Return Customer Credit Transfers 5

Outward Return FI - FI Credit Transfers COV 6

Inward Return Customer Credit Transfers 6

Release Highlights **7**

Payments 8

Temenos Payments » Regenerating Final Confirmation Message on Receiving and Processing Clearing Reject 8

Payments » Processing Technical Acknowledgement Messages 8

Payment Initiation » Fetching Senders Correspondent Bank Account Number using Payment Simulation 9

Swiss Interbank Clearing (SIC) » SIC Rulebook Changes for 2023 pacs.008 9

Swiss Interbank Clearing (SIC) » SIC Rulebook Changes for 2023 pacs.009 and pacs.004 10

Swiss Interbank Clearing (SIC) » SIC Rulebook Changes for 2023 camt.025, camt.029 and camt.056 10

Swiss Interbank Clearing (SIC) » SIC Rulebook Changes for 2023 camt.027 11

CHATS MX Clearing » Inward Return Customer Credit Transfers 11

CHATS MX Clearing » Outward FI - FI Credit Transfers COV 12

CHATS MX Clearing » Outward Return Customer Credit Transfers 12

CHATS MX Clearing » Outward Return FI - FI Credit Transfers COV .. 13

Fednow Instant Clearing » Financial Credit Transfers 13

Fednow Instant Clearing » Return Request and Return Request Response 14

Fednow Instant Clearing » Payment Status Request 14

Key Features

The following are the key features of 202308. For the list of Reference Business Process, click **HERE.**

TEMENOS PAYMENTS

Regenerating pacs.002 ACCC on Receiving and Processing admi.002 Reject

Temenos payments can now regenerate the final confirmation message (pacs.002) after receiving the rejection from the clearing and update the audit trail of the transaction on receiving the positive confirmation for the status request message. Click here to read the full story

LOCAL CLEARING

Outward FI - FI Credit Transfers COV

This functionality enables banks to manage the business reject notification response (pacs.002) for the incoming pacs.009 COV message in TPH. 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

Outward Return Customer Credit Transfers

This functionality enables banks to initiate a return payment against the original customer credit transfer received. The pacs.004 message will be processed manually from the repair queue and automatically in TPH. 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 the acceptance (pacs.002), functional reject (pacs.002) and technical reject (admi.002) notification responses for the Real Time Gross Settlement (RTGS) outward return payment (pacs.004) for an incoming pacs.009 or pacs.009cov message, in TPH. 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

Inward Return Customer Credit Transfers

This functionality enables banks to manage Real Time Gross Settlement (RTGS) inward return customer credit transfers (pacs.004), in TPH. 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 inward pacs.004 files. Click here to read the full story

Release Highlights

Payments

Temenos Payments » Regenerating Final Confirmation Message on Receiving and Processing Clearing Reject

Temenos Payments can now:

- Regenerate the final confirmation message (pacs.002) after receiving the rejection from the clearing. The accounting entries of the transaction are not reversed when the clearing rejects the final confirmation.
- Receive and process a positive confirmation message for the payment status request (pacs.028).

The topics related to this feature are given below:

Regenerating pacs.002 ACCC on Receiving and Processing admi.002 Reject

Receiving Reject for Final Confirmation Message From Clearing

Payments » Processing Technical Acknowledgement Messages

Certain RtP clearings send technical acknowledgments for RtP messages received from participants and expect the participants to send technical acknowledgement for the RtP messages received from clearing. So, the RtP module is enhanced to receive and process negative and positive technical acknowledgement messages from clearing. In addition, RtP module can also send positive technical acknowledgement message to clearing.

The topics related to this feature are given below:

RtP Interfaces and Message Standards

RtP Scheme Manager

Payment Initiation » Fetching Senders Correspondent Bank Account Number using Payment Simulation

Payment Order can now store the senders correspondent bank account number in addition to existing simulated values such as fees, charges, exchange rate, and value date returned from Temenos Payments.

The topics related to this feature are given below:

Senders Correspondent Account Number - Payment Simulation

Senders Correspondent Account Number - Transparency Check

Storing Senders Correspondent Account Number

European Clearings

Swiss Interbank Clearing (SIC) » SIC Rulebook Changes for 2023 pacs.008

This functionality allows banks to support the SIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the pacs.008 incoming and outgoing messages with the latest changes.

The topic related to this feature is given below:

Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) » SIC Rulebook Changes for 2023 pacs.009 and pacs.004

This functionality allows banks to support the EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the pacs.009 and pacs.004 messages with the latest changes.

The topic related to this feature is given below:

Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) » SIC Rulebook Changes for 2023 camt.025, camt.029 and camt.056

This functionality allows banks to support the SIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the camt.025, camt.029 and camt.056 messages with the latest changes.

The topic related to this feature is given below:

Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) » SIC Rulebook Changes for 2023 camt.027

This functionality allows banks to support the SIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the camt.027 message with the latest changes.

The topic related to this feature is given below:

Swiss Interbank Clearing (SIC)

Hong Kong Clearings

CHATS MX Clearing » Inward Return Customer Credit Transfers

This functionality enables banks to manage Real Time Gross Settlement (RTGS) inward 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 inward pacs.004 files.

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 the business reject notification response (pacs.002) for the 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 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 initiate a return payment against the original customer credit transfer received. The pacs.004 message will be processed manually from the repair queue and automatically 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 the acceptance (pacs.002), functional reject (pacs.002) and technical reject (admi.002) notification responses for the 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 banks to process the financial institution credit transfer payments received through the incoming and outgoing pacs.009 messages. The response from FedNow (admi.002), pacs.002 (RJCT) or pacs.002 (ACSC) will be

processed for the earlier sent pacs.009 message.

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 return request and return request response for the camt.029 incoming (send and receive) message will be processed.

The topic related to this feature is given below:

Fednow Instant Clearing

Fednow Instant Clearing » Payment Status Request

Using this functionality, banks are enabled to receive and process the payment status report (pacs.002) for the sent pacs.028 message and update the corresponding EBQA status.

The topic related to this feature is given below:

Fednow Instant Clearing