

What's New in Payments

October 2023

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Key Features

The following are the key features of 202310. For the list of Reference Business Process, click **HERE**.

PAYMENTS

Originator Info in Return Message Sent for Completed Credit Transfer

Temenos Payments is enhanced to capture the return originator details while initiating a return for completed or incomplete transfers.

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

Supporting Inter-Company Debit

Payment can be initiated in POA with a debit account belonging to a different company or its branches, if interco parameter is configured.

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

Forex

The user can enter and impose the Treasury Rate while initiating a payment in POA which is used by TPH for payment processing.

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

Beneficiary Name Comparison Check

Temenos Payments is enhanced to perform Beneficiary Name Comparison using the Temenos Name Comparison service (IY Module) to compare the customer's name in the payment message against names in the customer database to ensure correctness of the payee details in customer credit and direct debit transfers.

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

Supporting Information Request on RtP

Temenos Request To Pay (RtP) solution supports the initiation of an Information Request (IR) by the payer and response to a received IR by the requestor.

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

Regeneration of Outward ISO Messages

Temenos Payments is enhanced to regenerate the lost outward ISO messages that transit through the Delivery module.

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

Support Country Validation for Currency and Country Group

The `PSINCV.BEN.COUNTRY.CONDITIONS` application is now enhanced to configure the payment country rules for a country group and payment currency in addition to the destination country.

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

Payments Extensibility

Using a Python extension in the perimeter outside of TPH, the user can now form and supply an extension message in a JSON format which the TPH consumes to enrich, modify payment attributes, or influence the payment flow with the custom validation message(s).

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

LOCAL CLEARING

Bank Credit Transfers - Outward (pacs.009)

This functionality enables banks to manage the incoming authorisation notification message (xsys.002) and incoming rejection notification message (xsys.003) in the Australia RTGS Clearing module.

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

Customer Credit Transfers - Inward (pacs.008)

This functionality enables banks to support Real Time Gross Settlement (RTGS) incoming customer credit transfers (pacs.008 messages). New configurations, mappings and process flows have been released to process the incoming pacs.008 payment messages in TPH, for the Australia RTGS (AURTGS).

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

Bank Credit Transfers - Inward (pacs.009)

This functionality enables banks to support Real Time Gross Settlement (RTGS) incoming bank credit transfers (pacs.009 messages). New configurations, mappings and process flows have been released to process the incoming pacs.009 payment messages in TPH, for the Australia RTGS (AURTGS).

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

Customer Credit Transfers - Outward (pacs.008)

This functionality enables banks to manage the incoming authorisation notification message (xsys.002) and incoming rejection notification message (xsys.003) messages in the Australia RTGS clearing module.

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

Inward Batch Domestic Credit Transfer

This functionality allows banks to manage the incoming pacs.008, admi.002 payment messages and outgoing pacs.002 for the domestic payments, for Hong Kong Faster Payment System (HK-FPS) clearing.

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

Outward Customer Credit Transfers

Using this functionality, bank users will be able to initiate customer credit transfer payments, CNY cross border payments, with intermediary agents - PRVINS, INTINS, and outward customer credit transfers for future dated transactions, for Hong Kong Clearing House Automated Transfer System (HK_CHATS).

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

Bank-to-Bank Credit Transfers

Using this functionality, bank users will be able to initiate outward FI-FI credit transfer payments, CNY cross border payments to China, with intermediary agents - PRVINS, INTINS, and future dated transactions, Hong Kong Clearing House Automated Transfer System (HK_CHATS).

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

Outward FI - FI Credit Transfers COV

Using this functionality, bank users will be able to initiate outward FI-FI payments, CNY cross border payments, with intermediary agents - PRVINS, INTINS, for Hong Kong Clearing House Automated Transfer System (HK_CHATS).

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

Outward Return Customer Credit Transfers

Using this functionality, bank users will be able to initiate outward customer transfer return payments, CNY cross border payments, with intermediary agents - PRVINS, INTINS, for Hong Kong Clearing House Automated Transfer System (HK_CHATS).

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

Outward Return Pacs.004 for Inward FI - FI Credit Transfers Pacs.009/Pacs.009 COV

Using this functionality, bank users will be able to initiate outward FI-FI credit customer transfer return payments, CNY cross border payments, with intermediary agents - PRVINS, INTINS, for Hong Kong Clearing House Automated Transfer System (HK_CHATS).

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

Inward Return for Bank Transfers pacs.009 and pacs.009 COV

This functionality enables banks to manage Real Time Gross Settlement (RTGS) inward return bank transfers (pacs.009) and pacs.009 cov (pacs.004) in TPH, for Hong Kong Clearing House Automated Transfer System (HK_CHATS).

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

Outward Cancellation Requests

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 TPH, for Hong Kong Clearing House Automated Transfer System (HK_CHATS).

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

Inward Batch Cross-Border Credit Transfer

This functionality allows banks to manage the incoming pacs.008, admi.002 payment messages and outgoing pacs.002 for the Cross-Border payments, for Hong Kong Faster Payment System (HK-FPS) clearing.

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

Release Highlights

Payments

Temenos Payments and SWIFT MX Based Clearings (ISO 20022) » Originator Info in Return Message Sent for Completed Credit Transfer

Users can now capture the return originator details while initiating a return for completed or incomplete transfers received in Temenos Payments. Once the return is created, submitted, and approved, the captured originator details are displayed accordingly in the original underlying transaction received in the view screen and in the Payment return (Pacs.004) created.

The topics related to this feature are given below:

[Capturing originator details from Repair screen](#)

[Capturing originator details during return initiation](#)

[Cover Processing for Customer Transfer](#)

[Capturing originator details for completed SWIFT transactions](#)

[Capturing originator details for completed SWIFT transactions through cover method](#)

[Capturing originator details for completed SWIFT transactions for an original redirected payment settled serially](#)

[Capturing originator details for SWIFT transactions from ISO Return Enquiry](#)

[Return/Reject Originated By Field - Note](#)

[Return Originated By Field](#)

[Capturing originator details for completed transactions](#)

[Capturing originator details for returns originated by a bank or](#)

based on the request from a debtor customer

Temenos Payments and SWIFT MX Based Clearings (ISO 20022) » CNY to CNH Currency Conversion

Temenos Payments is enhanced to support the conversion of CNY to CNH currency for incoming payments and non-payment messages based on the company-level requirements. Since SWIFT network accepts messages only in CNY currency, any outgoing and redirected CBPR+ messages processed in CNH currency is converted to CNY before being sent to the SWIFT network.

The topics related to this feature are given below:

[CNY to CNH Currency Conversion for International Payments](#)

[CNY TO CNH Conversion Required Field](#)

[Functions Performed in TPH Layer](#)

[CNH to CNY Conversion Function](#)

[Configuring CNY to CNH Currency Conversion for International Payments \(SWIFT CBPR+ ISO20022\)](#)

[Configuring CNY to CNH Currency Conversion for Message Framework](#)

[Configuring CNY to CNH Currency Conversion for Static Data](#)

Payment Initiation » Supporting Inter-Company Debit

Payment can be initiated in POA with a debit account belonging to a different company or its branches, if interco parameter is configured.

The topic related to this feature is given below:

[Supporting Inter-Company Debit](#)

Payment Initiation » Forex

The user can enter and impose the Treasury Rate while initiating a payment in POA which is used by TPH for payment processing.

The topic related to this feature is given below:

[Forex](#)

Payment Initiation » Payments Capture and Enquiry

AA activity charges (if any) are fetched and mapped to the order (when a payment is initiated in POA) even when transparency check is not enabled.

The topics related to this feature are given below:

[Charge Information](#)

[Transparency Check](#)[Charge Calculation](#)

Temenos Payments and TPH Interface Guide » Beneficiary Name Check

Payments Service Providers (PSP) have a statutory obligation to ensure that inward payments are credited to the intended beneficiary. Payee PSPs validate correctness of the beneficiary account number in an inward payment message by comparing the beneficiary's name in the message against the name of creditor stored in the customer databases.

Temenos Payment can now be parameterised to invoke account name matching for inward or book customer credit transfer and customer direct debits based on the transaction amount, channel, message type and so on. When configured, the beneficiary details (such as account number or IBAN and name) in an inward or book payment are compared against the main account and joint account holder names in the customer databases and further processing takes place only based on a successful match. In case of a name mismatch, a warning or error is raised, and the payment is routed to a repair queue (non-instant payments) or is rejected by Temenos Payments (instant payments).

The topics related to this feature are given below:

[Performing Beneficiary Name Comparison on Inward Payments](#)[Beneficiary Name Check](#)[Source Setting](#)[Enabling Beneficiary Name Comparison](#)[Beneficiary Name Mismatch](#)

[Account Validation](#)

Payments Operations User Agent » Enhancements to Payments Operations User Agent Screens

Payments Operations User Agent has been enhanced with the following features:

- The Search Payments screen now has additional columns that the user can select for display.
- Payments Operations User Agent tables have been enhanced with additional columns to allow the user to select or de-select columns for viewing. These columns are stored as the preferred view for the user.
- The restricted user actions are now not visible in the Actions dropdown list in the Payment Summary and Case Summary screens.
- Operational queues are now restricted based on user roles and permissions. Only the applicable queues of roles that are configured will be visible in the Payments Operations User Agent.
- The Case Management Detail screen is enhanced to view the summary of the related cover or announcement message for a payment along with the case details.

The topics related to this feature are given below:

[Selecting Columns to View](#)

[Different Views in Cut-Off Time Monitor](#)

[Business Activity Monitor](#)

[Configuring Actions from the Case Management Detail Screen](#)

Request to Pay » Supporting Information Request on RtP

Temenos Request To Pay (RtP) solution supports the initiation of an Information Request (IR) by the payer and response to a received IR by the requestor. The payer raises an IR on the received RtP request for any additional, incomplete, or incorrect information.

The topics related to this feature are given below:

[Information Request in Request to Pay](#)

[Information Request in Scheme Manager](#)

[Information Request in Interfaces and Message Standards](#)

[Information Request in Request Approval](#)

[Initiating Information Request in Request Approval](#)

[Information Request in Request Initiation](#)

[Responding to Information Request in Request Initiation](#)

Temenos Payments » Regeneration of Outward ISO Messages

Any technical failure at the queue level or at the connection layer may result in the loss of the transactions. The message loss can happen at the TPH and Delivery layer. Temenos Payments is enhanced to regenerate the lost outward ISO messages that transit through the Delivery module. The regenerated messages are sent out to the clearing or SWIFT interface.

The topic related to this feature is given below:

[Exception Handling in Outward Message Flow](#)

Payment Initiation » Mapping Credit-side Charges in PO during Transparency Check

When the user initiates a payment from the PO application, the PO application is now enhanced to receive and display the credit-side charges (transaction and account activity charges) along with the debit-side charges on the payment initiation screen provided the transparency check is enabled.

The topic related to this feature is given below:

[Charges](#)

Temenos Payments (PP) » Supporting Country Validation for Currency and Country Group

The `PSINCV.BEN.COUNTRY.CONDITIONS` application is enhanced to configure the payment country rules for a country group and payment currency in addition to the destination country.

The topics related to this feature are given below:

[Country Validation](#)

[Payment Initiation](#)

[Temenos Payments](#)

Payments » Payments Extensibility

Using a Python extension in the perimeter outside of TPH, the user can now form and supply an extension message in a JSON format which the TPH consumes to enrich, modify payment attributes, or influence the payment flow with the custom validation message(s).

- For the message flows, a Python extension is enabled in the TPH messaging framework for users to customize and influence the payments (Camel Layer).
- For the payments newly keyed in or repaired through the Order Entry and initiated through the Payment Order, IRIS API, and UX Resource Extension should be used to amend and influence the payment attributes.

The topic related to this feature is given below:

[Payments Extensibility](#)

Australia Clearings

RITS RTGS Clearing » Bank Credit Transfers - Inward (pacs.009)

This functionality supports the Banks to receive and handle incoming Bank Credit Transfers (pacs.009) from RITS clearing via SWIFT. System will perform transaction level validations such as account check and duplication check. When a transaction is successful, the beneficiary account will be credited by debiting clearing Nostro. If there is any validation failure system will generate a return transaction pacs.004.

The topic related to this feature is given below:

[RITS RTGS Clearing](#)

RITS RTGS Clearing » Bank Credit Transfers - Y copy notifications for Outward pacs.009

This functionality enables banks to manage the incoming authorization notification message (xsys.002) and incoming rejection notification message (xsys.003) from RITS clearing for the outgoing Bank Credit Transfers (pacs.009). If authorization notification xsys.002 is received, system will update the Audit trail and for negative notification xsys.003 system will reverse the original transaction.

The topic related to this feature is given below:

[RITS RTGS Clearing](#)

RITS RTGS Clearing » Customer Credit Transfers - Inward (pacs.008)

This functionality supports the Banks to accept and manage incoming Customer Credit Transfers (pacs.008) from RITS clearing via SWIFT. System will carry out account and duplicate checks. Upon successful completion of the transaction, clearing Nostro will be debited and the beneficiary account credited. If there is any validation failure system will generate a return transaction pacs.004.

The topic related to this feature is given below:

RITS RTGS Clearing

RITS RTGS Clearing » Customer Credit Transfers - Y copy notifications for Outward pacs.008

This functionality enables banks to manage the incoming authorization notification message (xsys.002) and incoming rejection notification message (xsys.003) from RITS clearing for the outgoing Customer Credit Transfers (pacs.008). System will update the audit trail in the event that authorization notification xsys.002 is received, and it will reverse the initial transaction in the event that negative notification xsys.003 is received.

The topic related to this feature is given below:

RITS RTGS Clearing

European Clearings

Swiss Interbank Clearing (SIC) » SIC and EuroSIC Rulebook for camt.029 (SEPA) and pacs.028

This functionality allows banks to support SIC and EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the pacs.028 message.

The topic related to this feature is given below:

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

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

This functionality allows banks to support SIC and EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023 respectively enhancing the camt.025, camt.029 and camt.056 messages. The incoming camt.025 messages for the camt.056 outgoing messages will be processed with the Accept and Reject statuses. The incoming camt.029 messages will be processed with the MODI status for the outward camt.087 message and ACNR status for the outward camt.027 message.

The topic related to this feature is given below:

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

Hong Kong Clearings

CHATS MX Clearing » Bank-to-Bank Credit Transfers

Using this functionality, bank users will be able to initiate outward FI-FI credit transfer payments, CNY cross border payments to China, with intermediary agents - PRVINS, INTINS, and future dated transactions.

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 » Inward Return for Bank Transfers pacs.009 and pacs.009 COV

This functionality enables banks to manage Real Time Gross Settlement (RTGS) inward return bank transfers (pacs.009) and pacs.009 cov (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 Customer Credit Transfers

Using this functionality, bank users will be able to initiate customer credit transfer payments, CNY cross border payments, with intermediary agents - PRVINS, INTINS, and outward customer credit transfers for future dated transactions.

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](#)

CHATS MX Clearing » Outward FI - FI Credit Transfers COV

Using this functionality, bank users will be able to initiate outward FI-FI payments, CNY cross border payments, with intermediary agents - PRVINS, INTINS.

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

Using this functionality, bank users will be able to initiate outward customer transfer return payments, CNY cross border payments, with intermediary agents

- PRVINS, INTINS.

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 Pacs.004 for Inward FI - FI Credit Transfers Pacs.009/Pacs.009 COV

Using this functionality, bank users will be able to initiate outward FI-FI credit customer transfer return payments, CNY cross border payments, with intermediary agents - PRVINS, INTINS.

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 in order to support the Hong Kong Clearing House Automated Transfer System (HK_CHATS).

The topic related to this feature is given below:

[CHATS MX Clearing](#)

CHATS MX Clearing » Outward Cancellation Requests

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 camt.056 message) and inward (admi.002 response messages) files.

The topic related to this feature is given below:

[CHATS MX Clearing](#)

FPS Batch Clearing » Inward Batch Domestic Credit Transfer

This module is to support the requirement of batch mode payment processing for Hong Kong Faster Payment System (HK-FPS) clearing for credit transfer and direct debit payments. With the availability of the existing non-instant clearing payment framework for CT and SDD framework for DD in Temenos Payments Hub, a new clearing is built, to support Batch payments for FPS domestic and cross-border credit transfer instruction and Domestic Direct Debit transactions.

This functionality allows banks to manage the incoming pacs.008, admi.002 payment messages and outgoing pacs.002 for the domestic payments.

The topic related to this feature is given below:

[FPS Batch Clearing](#)

FPS Batch Clearing » Inward Batch Cross-Border Credit Transfer

This module is to support the requirement of batch mode payment processing for Hong Kong Faster Payment System (HK-FPS) clearing for credit transfer and direct debit payments. With the availability of the existing non-instant clearing payment framework for CT and SDD framework for DD in Temenos Payments Hub, a new clearing is built, to support Batch payments for FPS domestic and cross-border credit transfer instruction and Domestic Direct Debit transactions.

This functionality allows banks to manage the incoming pacs.008, admi.002 payment messages and outgoing pacs.002 for the Cross-Border payments.

The topic related to this feature is given below:

[FPS Batch Clearing](#)

USA Clearings

Fednow Instant Clearing » Information Request and Response

This functionality allows banks to receive and process the Information Request messages (camt.026) processing against an inward credit transfer payments (pacs.008) and send the Receipt Acknowledgement (admi.007) message. Bank is enabled to initiate and send responses to the received information requests through the camt.029 messages. This functionality also manages the processing

of an inward admi.002 and admi.007 messages for the camt.029 message that was sent out.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Payment Status Request

Banks are enabled to initiate an investigation message manually when an initial response (pacs.002 ACWP or ACSC) is received for the sent instant payment (pacs.008 or pacs.004) but no final response is received.

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 enabled to receive and process ACK (admi.007 - Receipt Acknowledgement) or NACK (admi.002 - Message Reject) for the previously sent Return Request (camt.056) message and send the receipt acknowledgement (admi.007) message on receiving and file level accepting of an incoming return request response (camt.029) message.

The topic related to this feature is given below:

Fednow Instant Clearing