temenos

What's New in Payments

November 2023

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Key Features

The following are the key features of 202311. For the list of Reference Business Process, click **HERE.**

PAYMENTS

Cancellation Request Processing for Clearing Transaction in Interim Status

Temenos Payments is now enhanced with the following features:

On receiving an incoming cancellation request for the clearing transaction in interim status, when the user accepts the cancellation request, the return message gets triggered automatically for the transaction.

User can now input the original message identification of the transaction for which a return transaction is created in the ISO OE CTR/BTR return pages.

A notification gets triggered for the customer on receiving the response for the outward cancellation request. Click here to read the full story 🔗

Ability to Load New SSI Directory

Temenos Payments Hub now supports uploading the `RELATIONSHIPS-SSI` files in addition to the `SSIPlus` files. Click here to read the full story 🔗

LOCAL CLEARING

Inward Cancellation Request camt.056

This functionality allows financial institutions to handle the incoming cancellation requests (camt.056), outgoing response messages (camt.029) and outgoing return messages (pacs.004) within the Australia Real Time Gross Settlement (RTGS) clearing module. Click here to read the full story 🔗

Outward Cancellation Request camt.056

This functionality enables banks to manage the Real Time Gross Settlement (RTGS) outgoing cancellation requests (camt.056), incoming response messages (camt.029) and incoming return messages (pacs.004) in the Australia RTGS clearing module. Click here to read the full story 🔗

Clearing Directory Upload and Reachability Check

This module supports the uploading of the directory published by the Australia RTGS Clearing and performing reachability check on the creditor agent bank for all outward payments. Click here to read the full story 🔗

Inward Batch Domestic Direct Debit

This module is to support the requirement of batch mode payment processing for Hong Kong Faster Payment System (HK-FPS) clearing for direct debit payments. This functionality allows banks to manage the incoming direct debit payments (pacs.003), perform mandate validation check, send verification response (pacs.002) to clearing for incoming direct debit payments (pacs.003), receive captured report (pacs.002) and payment status report (pacs.002), admi.002 response messages and inward cancellation requests (camt.056) for the inward domestic direct debit payments. Click here to read the full story 🔗

Inward Batch Domestic Credit Transfer

This functionality enables banks to manage the incoming pacs.008, admi.002 payment messages and outgoing pacs.002 for the domestic payments, for the Hong Kong Faster Payment System (HK-FPS or FPS). Click here to read the full story 🔗

Inward Batch Cross-Border Credit Transfer

This functionality enables banks to manage the incoming pacs.008, admi.002 payment messages and outgoing pacs.002 for the Cross-Border payments, for the Hong Kong Faster Payment System (HK-FPS or FPS). Click here to read the full story 🔗

Outward Batch Return/Refund

Using this functionality, banks are able to send the return request (pacs.004) for inward credit transfer payments (pacs.008), where the beneficiary account is not credited, for the Hong Kong Faster Payment System (HK-FPS or FPS). Click here to read the full story 🔗

Information Request and Response

This functionality enables banks to initiate and send the FedNow Information Request message (camt.026) for an underlying customer credit transfer (pacs.008) or return payment (pacs.004) and receive Information Request Response via the camt.029 format. Click here to read the full story 🔗

Release Highlights

Payments

Temenos Payments » Automatic Approval of RtP in Payer Bank

The RtP module now supports automatic approval of zero value RtPs received in the payer bank.

The topics related to this feature are given below:

Request Approval

Configuring Scheme Manager

Temenos Payments and Swift Cancellation Request » Cancellation Request Processing for Clearing Transaction in Interim Status

Temenos Payments is now enhanced with the following features:

On receiving an incoming cancellation request for the clearing transaction in interim status and when the user accepts the cancellation request, the return message gets triggered automatically for the transaction.

The user can now input the original message identification of the transaction for which a return transaction is created in the ISO Order Entry customer transfer or bank transfer return pages.

A notification is now triggered for the customer on receiving the response for the outward cancellation request.

The topics related to this feature are given below:

Original Transaction Completed and TPH Customer is Credited

Original Transaction is not Completely Processed (Customer not Credited)

Responding to the Cancellation Request Rejected by Network

Sending Resolution of the Investigation Message (acknowledgement) to the Initiating Party or Forwarding Agent

Generation of an Alert on receiving response for the outward cancellation request

Receiving Inward Cancellation Request for Customer or Bank Transfer Payment Settled Serially and Customer or Creditor is not Credited

Generation of an Alert on receiving response for the outward cancellation request inline with Pending response

Actions from Repair Queue

Main Tab

Temenos Payments and Upload Standing Settlement Instruction File » Ability to Load New SSI Directory

The `SSIPlus` file is migrated to the `SSI` directory as part of the New SWIFTRef products. The `SSI` directory contains the `RELATIONSHIPS-SSI` file that holds Standing Settlement Instructions (SSI) for all related combinations of *Account Owner*, *Currency*, and *Asset Category*. Temenos Payments Hub now supports uploading the `RELATIONSHIPS-SSI` files in addition to the `SSIPlus` files.

The topics related to this feature are given below:

[Currency Correspondent in Routing and Settlement](#)

[Currency Correspondent in SSI Upload](#)

[Currency Correspondent in International Payments (SWIFT CBPR+ ISO20022)](#)

[Configuring Currency Level Routing](#)

[Configuring Currency Correspondent in SSI Upload](#)

[Configuring Currency Correspondent in International Payments](#)

Australia Clearings

Clearing Directory Upload and Reachability Check

This module supports the uploading of the directory published by the Australia RTGS Clearing and performing reachability check on the creditor agent bank for all outward payments.

Bank users are able to upload or manually create and maintain the participant bank code directory that communicates which bank can be reached for the AU RTGS services.

The topic related to this feature is given below:

[Clearing Directory Upload and Reachability Check](#)

RITS RTGS Clearing » Inward Cancellation Request camt.056 for completed transactions

This functionality allows the banks to manage incoming cancellation request (camt.056) for the transactions which are in completed status and provide a positive or negative camt.029 response. For positive response system will generate a return transaction (pacs.004).

The topic related to this feature is given below:

RITS RTGS Clearing

RITS RTGS Clearing » Outward Cancellation Request camt.056, response camt.029 and inward pacs.004

This functionality enables banks to initiate cancelation requests (camt.056) for bank credit transfers and outbound customer transfers (pacs.008, pacs.009). The system will process and update the status as cancellation accepted or rejected based on the positive or negative camt.029. Return transaction (pacs.004) will come after positive camt.029; the system will process it and update the original transaction to return status. This functionality also supports handling of inward returns pacs.004 that are returned directly by the receiver due to unable to apply the original transaction.

The topic related to this feature is given below:

RITS RTGS Clearing

Hong Kong Clearings

FPS Batch Clearing » Inward Batch Cross-Border Credit Transfer

Hong Kong Faster Payment System (HK-FPS or FPS) is a 24x7 instant clearing that processes domestic payments within Hong Kong in two currencies HKD and CNY. Batch is a non-RTGS non-instant clearing scheme within FPS, these payments are treated as non-instant payments.

This functionality enables 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

FPS Batch Clearing » Inward Batch Domestic Credit Transfer

Hong Kong Faster Payment System (HK-FPS or FPS) is a 24x7 instant clearing that processes domestic payments within Hong Kong in two currencies HKD and CNY. Batch is a non-RTGS non-instant clearing scheme within FPS, these payments are treated as non-instant payments.

This functionality enables 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 Domestic Direct Debit

This module is to support the requirement of batch mode payment processing for Hong Kong Faster Payment System (HK-FPS) clearing for direct debit payments. With the availability of the existing non-instant clearing payment framework for Direct Debit in the Temenos Payments Hub, a new clearing is built, to support Batch payments for FPS domestic Direct Debit transactions. This functionality allows banks to manage the incoming direct debit payments (pacs.003), perform mandate validation check, send verification response (pacs.002) to clearing for incoming direct debit payments (pacs.003), receive captured report (pacs.002) and payment status report (pacs.002), admi.002 response messages and inward cancellation requests (camt.056) for the inward domestic direct debit payments.

> The topic related to this feature is given below:
>
> FPS Batch Clearing

FPS Batch Clearing » Outward Batch Return/Refund

Using this functionality, banks are able to send the return request (pacs.004) for inward credit transfer payments (pacs.008), where the beneficiary account is not credited. It also enables banks to send refund requests (pacs.004) for inward credit transfer payments (pacs.008), where the beneficiary account is credited and receive the acceptance or rejection response (pacs.002 and admi.002 response messages) from clearing for outward return or refund requests (pacs.004).

> The topic related to this feature is given below:

USA Clearings

Fednow Instant Clearing » Information Request and Response

This functionality enables banks to initiate and send the FedNow Information Request message (camt.026) for an underlying customer credit transfer (pacs.008) or return payment (pacs.004) and receive the information request response via the camt.029 format. Temenos Payments Hub is also enabled to handle the receipt of the message reject (admi.002) and/or receipt acknowledgement (admi.007) messages for the sent camt.026 and send the receipt acknowledgment (admi.007) for the received information request response (camt.029).

The topic related to this feature is given below:

Fednow Instant Clearing » Payment Return

Using this functionality, banks are allowed to receive the FedNow instant return payment (pacs.004) for the recall initiated against an outward customer credit transfer and send the payment status report (pacs.002) with the ACTC and receive pacs.002 ACSC (Accepted Settlement Completed). Temenos Payments Hub is also enabled to receive the payment status request (pacs.028) against the inward return payment (pacs.004) and send the credit confirmation response (pacs.002 with ACCC).

The topic related to this feature is given below:

Fednow Instant Clearing

Fednow Instant Clearing » Payment Status Request

Banks are enabled to handle message rejection (admi.002) from FedNow for the pacs.002 (ACCC) response that was sent out as a response to an inward pacs.028 (payment status request) of an inward customer credit transfer (pacs.008). Also, this functionality allows the banks to receive and process Message Reject (admi.002) for the earlier sent pacs.028 of an underlying outward pacs.004 payment.

The topic related to this feature is given below:

Fednow Instant Clearing