

What's New in Payments

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Key Features

The following are the key features of 202312. For the list of Reference Business Process, click **HERE**.

LOCAL CLEARING

Customer Credit Transfer - Inward (pacs.008)

This functionality enables banks to manage the Real Time Gross Settlement (RTGS) incoming pacs.008 message with the interbank settlement date as backdated or future dated in the Australia RTGS clearing module.


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

Bank Credit Transfer - Inward (pacs.009)


This functionality enables banks to manage the Real Time Gross Settlement (RTGS) incoming pacs.009 message with the interbank settlement date as backdated or future dated in the Australia RTGS clearing module.

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


Inward Cancellation Request (camt.056)

This functionality banks to manage the Real Time Gross Settlement (RTGS) incoming camt.056 message received, when the incoming pacs.008 or pacs.009 file is in the repair queue, in the Australia 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) incoming return messages (pacs.004) in the Australia RTGS clearing module. [Click here to read the full story](#) 

BPAY Direct Participants

This module enables banks to manage the IBP file processing where at the file level duplicate check, the sender code is also validated along with file number and file creation date. [Click here to read the full story](#) 

Inward Batch Domestic Direct Debit


This functionality allows banks to process the incoming pacs.003 message with an unsuccessful mandate validation and reject it from the repair screen after the cut-off and to manage the captured report (pacs.002) for the verification response (pacs.002), for the Hong Kong Faster Payment System (HKFPS). [Click here to read the full story](#) 

BAH Priority for Outgoing Customer Credit Transfer pacs.008 and Bank Transfer pacs.009


This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing customer credit transfers (pacs.008) and outgoing bank transfers (pacs.009) with the BAH priority value as N/P in the TPH, for the 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 admi.002 payment messages 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 Cross-Border Return

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 and to receive the acceptance or rejection response (pacs.002 and admi.002 response messages) from clearing for the outward return or refund request (pacs.004), for the Hong Kong Faster Payment System (HKFPS). [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 (HKFPS).

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

Release Highlights

Payments

Request to Pay » Response to RTP Recall based on Payment Order Status

The Request to Pay (RtP) module is enhanced to raise a cancellation request for a payment order in case a recall request is received for the corresponding RtP request, which was approved by the payer but the resulting payment is yet to be completed.

If the payment order is cancelled, an acceptance response for the recall request is sent to the requestor bank. If the payment order cannot be cancelled, then a rejection response for the recall request is sent to the requestor bank.

The topic related to this feature is given below:

[Introduction to Recall](#)

Few RtP clearings allow requestors to seek additional information from payers on a specific RtP. An Information Request (IR) is raised by the requestor, and it is responded by the payer.

RtP module is enhanced to support receiving IR for additional information on a received RtP in the payer bank. The payer can respond to the received IR from the requestor. New menu item has been added in model bank to view IRs and message details. Along with changes for IR in model bank, existing RtP enquiries have been repositioned and renamed.

The topics related to this feature are given below:

[Introduction to Information Request](#)

[Rules for Payee or Payer](#)

[Working with Request Initiation](#)

[Working with Request Approval](#)

[Viewing Details of File Status Report](#)

[Working with Recall](#)

[Working with Investigation](#)

[Tasks for Information Request](#)

[Outputs for Information Request](#)

[Tasks for Request Initiation](#)

[Outputs for Request Initiation](#)

[Tasks for Request Approval](#)

[Outputs for Request Approval](#)

Request to Pay » Support for Request to Pay (RtP) response messages with Presented status

Request to Pay (RtP) module is now enhanced with the following capabilities:

- Allows the payer bank to generate a response message with the presented status to the requestor bank on receipt of an acknowledgment from the payer channel when the RtP is first seen by the payer.
- Allows the Requestor Bank to receive and process the RTP response with the presented status.

The topics related to this feature are given below:

[Initiating RtP](#)

[RtP Inward Processing at Payer Bank](#)

[View in Detail](#)

APIs Exposed by RtP System (using IRIS)

Australia Clearings

BPAY Direct Participants » BPAY BDF File Negative Settlement Amount Handling and IBP Filename Duplicate Check

This functionality allows the banks to manage negative settlement amounts in the incoming BDF files. The system will post the settlement entry by debiting the net amount from the Master/Standalone Billers settlement account in the event that the aggregated transaction amount of error correction (15) and reversal (25) is greater than the consolidated payment amount of 05. Furthermore, filename duplicate check is supported by this functionality for files received from indirect participants.

The topic related to this feature is given below:

[BPAY Direct Participants](#)

RITS RTGS Clearing » Bank Credit Transfer - Inward (pacs.009) - Date validation for Inward pacs.009

This functionality enables to the banks to manage the incoming Bank Credit Transfers from RITS clearing with a backdate or future settlement date. System will move the transaction to repair queue for manual action if the transaction

comes with a backdate or future settlement date, greater than 5 clearing working days. Future settlement date transactions less than or equals 5 working days will be warehoused and release on the processing date.

The topic related to this feature is given below:

[RITS RTGS Clearing](#)

RITS RTGS Clearing » Customer Credit Transfer - Inward (pacs.008) - Date validation for Inward pacs.008

This functionality allows the banks to manage incoming customer credit transfers from RITS clearing with a future settlement date or a backdate. If the transaction includes a backdate or future settlement date, that is more than five clearing working days away, the system will move it to the repair queue for manual action. Subsequent future settlement date transactions that fall within a 5-day window will be warehoused and released on the processing date.

The topic related to this feature is given below:

[RITS RTGS Clearing](#)

RITS RTGS Clearing » Inward Cancellation Request (camt.056) for transactions in repair queue

This functionality allows the banks to manage inbound cancellation requests (camt.056) for transactions that are in the repair status and respond with a

positive or negative camt.029. The system will create a return transaction (pacs.004) in the event of an positive response, changing the original transaction status to returned status. The original transaction will stay in the repair queue for manual action in the event of a negative response.

The topic related to this feature is given below:

[RITS RTGS Clearing](#)

RITS RTGS Clearing » Outward Return transaction - Y copy notifications for Outward pacs.004

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 return transactions (pacs.004). System will update the audit trail if authorized notification xsys.002 is received and it will reverse the return transaction and move the original transaction to its initial status if negative notification xsys.003 is received.

The topic related to this feature is given below:

[RITS RTGS Clearing](#)

European Clearings

Euro Swiss Interbank Clearing (EUROSIC) » Amount Split for Transfer above EUR 50 Million for Payment Messages

This functionality allows banks to generate outgoing split messages for pacs.008, pacs.009, and receive incoming pacs.008, pacs.009, pacs.004, for the split amount. All R transactions that are received will be manually handled.

The topic related to this feature is given below:

[Euro Swiss Interbank Clearing \(EUROSIC\)](#)

Hong Kong Clearings

CHATS MX Clearing » BAH Priority for Outgoing Customer Credit Transfer pacs.008 and Bank Transfer pacs.009

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing customer credit transfers (pacs.008) and outgoing bank transfers (pacs.009) with the BAH priority value as N/P in the Temenos Payments Hub.

To support the Hong Kong Clearing House Automated Transfer System (HK_CHATS), the 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/pacs.009 message) payment message.

The topic related to this feature is given below:

[CHATS MX Clearing](#)

FPS Batch Clearing » Inward Batch Cross-Border Credit Transfer

This functionality allows banks to manage the admi.002 payment messages for the Cross-Border payments.

To support batch mode Hong Kong Faster Payment System (HK-FPS or FPS) Cross-Border Inward credit transfer, new clearing (HKFPSBATCH) has been introduced, new configurations, mappings and process flows have been released to process the inward (receiving of the pacs.008 Cross-border credit transfer payment messages) and outward (supplementary information feedback message pacs.002) in batch file format.

The topic related to this feature is given below:

[FPS Batch Clearing](#)

FPS Batch Clearing » Inward Batch Domestic Direct Debit

This functionality allows banks to process the incoming pacs.003 message with an unsuccessful mandate validation and reject it from the repair screen after the cut-off and to manage the captured report (pacs.002) for the verification response (pacs.002).

In order to facilitate the Hong Kong Faster Payment System (HKFPS), a set of new configurations, mappings, and process flows have been introduced. These updates enable the processing of batch domestic inward direct debit payments (pacs.003).

The topic related to this feature is given below:

[FPS Batch Clearing](#)

FPS Batch Clearing » Outward Batch Cross-Border Return

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 and to receive the acceptance or rejection response (pacs.002 and admi.002 response messages) from clearing for the outward return or refund request (pacs.004).

In order to facilitate the Hong Kong Faster Payment System (HKFPS), a set of new configurations, mappings, and process flows has been introduced. These updates enable the processing of outward return request payments (pacs.004).

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.

In order to facilitate the Hong Kong Faster Payment System (HKFPS), a set of new configurations, mappings, and process flows have been introduced. These updates enable the processing of outward return or refund request payments

(pacs.004).

The topic related to this feature is given below:

[FPS Batch Clearing](#)