

# What's New in Payments

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# Key Features

The following are the key features of 202401. For the list of Reference Business Process, click **HERE**.


## PAYMENTS

### Determining Refined Product Output

Temenos Payments is now enhanced to determine refined product output at each stage in the STP flow based on the available payment parameters.


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

### Sending Cancellation Request through SWIFT for Outward Clearing Payments


Temenos Payments is enhanced to send a cancellation request through the SWIFT network for outward clearing payments when the clearing does not support recall messages. [Click here to read the full story](#) 

## LOCAL CLEARING


### CHATS Clearing Directory Upload and Reachability Check

This module allows banks to verify whether the beneficiary bank is either a direct or indirect participant of the clearing and it supports the transaction currency of the payment even before the payment is sent out. [Click here to read the full story](#) 


### Inward Batch Domestic Credit Transfer

This functionality allows banks to manage the inward batch domestic CT clearing status report, regenerate the pacs.002 based on the admi002 technical reject, for the Hong Kong Faster Payment System (HK-FPS or FPS). [Click here to read the full story](#) 


### Inward Batch Domestic Direct Debit

This functionality allows banks to manage the Direct Debits Bulk (D3), receive the pacs.002.001.08 inward confirmation batch file after settlement and reversal in case of a settlement failure, and receive the admi.002.001.01 reject message from clearing, 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 allows banks to manage the inward batch cross border CT, supplementary info feedback and regenerate the pacs.002 based on the admi002 technical reject, for the Hong Kong Faster Payment System (HK-FPS or FPS). [Click here to read the full story](#) 


### Outward Batch Return/Refund

This functionality allows banks to manage the HK FPS credit transfer return bulk (R3), return payment rejects, technical reject notification response (admi.002) and HK fps credit transfer return domestic- bulk (R3), return payment rejects, payment status report (pacs.002), for the Hong Kong Faster Payment System (HK-FPS or FPS). [Click here to read the full story](#) 


### Outward Batch Cross-border Return

This functionality allows banks to manage the HK FPS credit transfer return cross border bulk (R3) outward, return payment rejects, payment status report (pacs.002 and HK FPS credit transfer cross border return bulk (RX3), return payment rejects technical reject notification response (admi.002), for the Hong Kong Faster Payment System (HK-FPS or FPS). [Click here to read the full story](#) 


### Outward Batch Domestic Credit Transfer

This functionality supports the outgoing domestic batch credit transfers (pacs.008), incoming pacs.002 (payment status report and supplementary information feedback) and technical reject (admi.002) messages in the Temenos Payment Hub, for the Hong Kong Faster Payment System (HK-FPS or FPS). [Click here to read the full story](#) 


### Inward Return Batch Domestic Credit Transfer

This functionality enables banks to manage the inward return Hongkong Faster Payment System (HK-FPS) batch mode return credit transfer (pacs.004), in the Temenos Payment Hub. [Click here to read the full story](#) 


### Inward Direct Debit Batch Return/Refund

Using this functionality, banks are able to receive the inward direct debit return/refund request (pacs.004) for inward direct debit payments (pacs.003), where the payer account is debited, for the Hong Kong Faster Payment System (HK-FPS or FPS). [Click here to read the full story](#) 


### Batch Credit Transfer pain.001.001.09

This functionality allows banks to manage the outward Hongkong Faster Payment System (HK-FPS) batch mode credit transfer (pacs.008), in the Temenos Payment Hub, to receive the pain.001.001.09 messages, process and generate the outgoing pacs.008 messages. [Click here to read the full story](#) 


### HKFPS Instant and Batch Clearing Directory

This module enable banks to upload the FPS records received as part of the participant subscription XML data file in the CA.CLEARING.DIRECTORY application. [Click here to read the full story](#) 

### RFP Request and RFP Request Response - RFP Receive Only

This functionality enables banks to receive and process an incoming RFP Request (pain.013) message from the FedNow clearing and send out the receipt acknowledgement (admi.007) message for a successful receipt of the RFP (pain.013) message and respond with the RFP (pain.014) message. [Click here to read the full story](#) 

### RFP Cancellation Request and RFP Cancellation Request Response

This functionality enables banks to receive and process an incoming RFP cancellation request (camt.055) message from FedNow clearing and send out the receipt acknowledgement (admi.007) message for successful receipt of RFP cancellation request (camt.055) message and automatically respond with the RJCR and CNCL RFP cancellation request response (camt.029) messages (based on the status of underlying RFP order). [Click here to read the full story](#) 



# Release Highlights

# Payments

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## Request to Pay » Support Manual Investigation

The Investigation feature is now enhanced to allow the bank operator or requestor to manually initiate an investigation for an already sent RtP, provided, the RtP still awaits the payer's approval. Also, for an investigation request received in the payer bank, it is now possible to send intermediary responses (such as Pending, Presented ) when the RtP is awaiting the payer's approval.

**The topics related to this feature are given below:**

[Introduction to Investigation](#)

[Configuring Investigation](#)

[Rules for Payee or Payer](#)

[Send Manual Investigation](#)

[Sending Investigation Manually](#)

## Temenos Payments » Handling Incoming Cancellation Request Received in Standalone Temenos Payments

Temenos Standalone payments is now enhanced to support validation of original payment's credit account when a cancellation request is received and account is replicated within Microservices, however If the account is maintained in an external system, the account validation is skipped upon receiving a cancellation request.

The topics related to this feature are given below:

[Identifying the Location of Accounts](#)

[Incoming Cancellation Request received in Standalone TPH and Account maintained in External System](#)

[Incoming Cancellation Request received in Standalone TPH for Account Replicated in Microservices](#)

## Request to Pay » Support Interim Response for Recall Request

Certain RtP clearings expect payer banks to provide an interim response for a recall request when an immediate response indicating acceptance or rejection of the recall request is not possible. Hence, the requestor bank may receive an interim response indicating that the recall request is still pending at the payer bank.

Temenos RtP module now supports the requestor bank to receive and process interim response for a recall request.

The topics related to this feature are given below:

[Support Interim Response for Recall Request](#)

[Viewing Outward Recall Requests](#)

## Request to Pay » Validating Account and Posting Restriction using MDAL Interface

The RtP module is enhanced to interface synchronously with Master Data Access Layer (MDAL) to perform basic validations related to account and posting

restriction checks.

RtP can perform posting restriction check from AMS via MDAL synchronously.

**The topics related to this feature are given below:**

[Interfaces and Message Standards](#)

[Scheme Manager](#)

## Request to Pay » Supporting Information

### Request for Sent RtP

Certain RtP clearings allow requestors to seek additional information from payers on an RtP. The requestor sends an information request and the payer responds to it.

The Information Request feature in the Request to Pay (RtP) module is now enhanced to support raising an information request for a sent RtP in the requestor bank. The requestor can receive the response for the information request from the payer.

**The topics related to this feature are given below:**

[Information Request](#)

[Initiating Information Request](#)

[Rejecting Request to Pay](#)

[Viewing Sent or Received IR](#)

[Rules for Payee or Payer](#)

## Temenos Payments » Determining Refined Product Output

Existing Product Determination in Temenos Payments is restricted to determine the product output only for specific payment parameters available at the Product Determination stage in the STP flow. However, more payment enrichments that happen during the STP flow can influence the processing of payment at various components.

Temenos Payments is now enhanced to determine refined product output at the following stages in the STP flow based on the available payment parameters at each stage:

- Product Determination - A refinement at this stage can influence all the output of product determination across Heavy, Medium, and Light weight conditions, and more input parameters are available to define refinement rules
- Debit Client Conditions - Influences Client conditions product, Routing product, Impose Routing product flag, Output channel, Filtering product, Debit book code, Credit book code, Debit charge book code, Credit charge book code, Debit VAT book code, Credit VAT book code, Fee product, and Posting product
- Routing and settlement for outward and redirect credits - Influences Routing product, Impose Routing product flag, Output channel, Filtering product, Debit book code, Credit book code, Debit charge book code, Credit charge book code, Debit VAT book code, Credit VAT book code, Fee product, and Posting product
- Credit Client Conditions - Influences Credit client conditions product, Filtering product, Debit book code, Credit book code, Debit charge book code, Credit charge book code, Debit VAT book code, Credit VAT book code, Fee product, and Posting product
- Filtering - Filtering product, Debit book code, Credit book code, Debit charge book code, Credit charge book code, Debit VAT book code, Credit VAT book code, Fee product, and Posting product
- Fee - Fee product and Posting product

The topics related to this feature are given below:

[Product Output Refinement](#)

[Configuring Product Output Refinement](#)

[Refining Payment](#)

## Request to Pay » Generating UETR for Outward RtP

RtP module is enhanced to automatically generate UETR for outward RtPs when the value is not available in the RtP request received from the requestor.

The topics related to this feature are given below:

[Messaging Standards](#)

[Initiating RtP](#)

## Temenos Payments » Sending Cancellation Request through SWIFT for Outward Clearing Payments

Temenos Payments is enhanced to send a cancellation request through the SWIFT network for outward clearing payments when the clearing does not support recall messages. For example, recall messages are not supported for CHAPS clearing. With this enhancement, it is now possible to initiate outward cancellation requests through the SWIFT network for outward CHAPS payments.

The topics related to this feature are given below:

[Rejecting Cancellation RequestsCa](#)

[Original Transaction not Completely Processed \(Customer not Credited\)](#)

[Initiating Cancellation Requests using enquiries](#)

[Validating Cancellation Request based on Clearing Configuration](#)

[Sending Outward Cancellation Requests through SWIFT network when Clearing does not support Recall Messages](#)

## European Clearings

### NL Equens SEPA Credit Transfers > Equens SEPA Credit Transfer 2023 Rule Book Changes

This functionality allows banks to support the Equens SCT clearing functionality with the latest up to date rulebook changes published for 2023, respectively enhancing the outward and inward for the pacs.008, pacs.002, camt.056, camt.029, pacs.004, pacs.028, camt.027 and camt.087 messages.

The topic related to this feature is given below:

[Equens SEPA Credit Transfer](#)

## Euro Swiss Interbank Clearing (EUROSIC) » Amount Split for Transfer above EUR 50 Million for Cancellation Request (camt.056) and Status Request (pacs.028) Messages

This functionality allows banks to initiate the split of camt.056 message for the split transaction pacs.008 or pacs.009 and also initiate the split of status request pacs.028 for the outward pacs.008 or pacs.009 for the EUR and receive the pacs.002 message for the outward pacs.008, pacs.009, pacs.028 messages.

The topic related to this feature is given below:

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

## German Bundesbank RPSSCL Clearing » Customer Credit Transfer - Inward (pacs.008)

This functionality allows banks to support the RPS SDD clearing functionality with the latest up to date rulebook changes published for 2023, respectively enhancing the outward and inward for the pacs.003, pacs.002, pacs.004, pacs.007 and camt.056 messages.

The topic related to this feature is given below:

[German Bundesbank RPSSCL Clearing](#)



## NL Equens Instant Payments » Equens Instant Payments 2023 Rule Book Changes

This functionality allows banks to support the Equens CT clearing functionality with the latest up to date rulebook changes published for 2023, respectively enhancing the outward and inward for the pacs.008, pacs.002, camt.056, camt.029, pacs.004 and pacs.028 messages.

The topic related to this feature is given below:

[Netherlands \(NL\) Instant Payments](#)

## Hong Kong Clearings

### CHATS Clearing Directory Upload and Reachability Check

HKCHATS CHATSMX Clearing Directory is a file that contains the list of participants participating with the clearing. The validity of the file is based on the from to date mentioned in the Header record. The purpose of uploading the Clearing Directory in the Temenos Payments Hub application is to perform reachability check.

This module allows banks to verify whether the beneficiary bank is either a direct or indirect participant of the clearing and it supports the transaction currency of the payment even before the payment is sent out. The user can identify the participant bank using reachability keys like Bank Identifier Code (BIC), National Clearing Code (NCC), Payment Channel.

The topic related to this feature is given below:

### [CHATS Clearing Directory Upload and Reachability Check](#)

## FPS Batch Clearing » Batch Credit Transfer pain.001.001.09

This functionality allows banks to manage the outward Hongkong Faster Payment System (HK-FPS) batch mode credit transfer (pacs.008), in the Temenos Payments Hub, to receive the pain.001.001.09 messages, process and generate the outgoing pacs.008 messages. Bank users are able to resubmit or cancel transactions from the repair queue, in case of an invalid payment instruction. Temenos Payments Hub will check if all the mandatory elements are received and stored in the system and will move the payment to the repair queue if any of the values do not match the validation criteria.

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## FPS Batch Clearing » Inward Batch Cross-Border Credit Transfer

This functionality allows banks to manage the inward batch cross border CT, supplementary info feedback and regenerate the pacs.002 based on the adm002 technical reject, for the Hong Kong Faster Payment System (HK-FPS or FPS).

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## FPS Batch Clearing » Inward Batch Domestic Credit Transfer

This functionality allows banks to manage the inward batch domestic CT clearing status report, regenerate the pacs.002 based on the admi002 technical reject, for the Hong Kong Faster Payment System (HK-FPS or FPS).

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 manage the Direct Debits Bulk (D3), receive the pacs.002.001.08 inward confirmation batch file after settlement and reversal in case of a settlement failure, and receive the admi.002.001.01 reject message from clearing, for the Hong Kong Faster Payment System (HK-FPS or FPS).

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## FPS Batch Clearing » Inward Direct Debit Batch Return/Refund

Using this functionality, banks are able to receive the inward direct debit return/refund request (pacs.004) for inward direct debit payments (pacs.003), where the payer account is debited, for the Hong Kong Faster Payment System (HK-FPS or FPS). It also enables banks to receive inward batch credit transfer instructions (pacs.008), inward direct debit return/refund request (pacs.004) and inward credit transfer return/refund request (pacs.004) in the same batch file.

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## FPS Batch Clearing » Inward pacs.008 and Outward pacs.004 - Storing Business Service

This functionality enables banks to manage the inward pacs.008 and outward pacs.004 messages and to store the business service, for the Hong Kong Faster Payment System (HK-FPS or FPS).

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## FPS Batch Clearing » Inward Return Batch Domestic Credit Transfer

This functionality enables banks to manage the inward return Hongkong Faster

Payment System (HK-FPS) batch mode return credit transfer (pacs.004), in the Temenos Payments Hub.

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## FPS Batch Clearing » Outward Batch Return/Refund

This functionality allows banks to manage the HK FPS credit transfer return bulk (R3), return payment rejects, technical reject notification response (admi.002) and HK fps credit transfer return domestic- bulk (R3), return payment rejects, payment status report (pacs.002), for the Hong Kong Faster Payment System (HK-FPS or FPS).

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## FPS Batch Clearing » Outward Batch Cross-Border Return

This functionality allows banks to manage the HK FPS credit transfer return cross border bulk (R3) outward, return payment rejects, payment status report (pacs.002 and HK FPS credit transfer cross border return bulk (RX3), return payment rejects technical reject notification response (admi.002), for the Hong Kong Faster Payment System (HK-FPS or FPS).

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## FPS Batch Clearing » Outward Batch Domestic Credit Transfer

This functionality supports the outgoing domestic batch credit transfers (pacs.008), incoming pacs.002 (payment status report and supplementary information feedback) and technical reject (admi.002) messages in the Temenos Payment Hub, for the Hong Kong Faster Payment System (HK-FPS or FPS).

The topic related to this feature is given below:

[FPS Batch Clearing](#)

## HKFPS Instant and Batch Clearing Directory

The HKFPS Participant Subscription XML Data File is distributed by HKFPS to all payment participants of HKFPS as a 'full file' daily.

This module enables banks to upload the FPS records received as part of the participant subscription XML data file in the `CA.CLEARING.DIRECTORY` application. Temenos Payments Hub stores the records for HKFPS participants to extend the reachability check for instant and batch payment processing using reachability keys such as BIC or NCC, payment channel, scheme (type of payment such as DD, CT - service subscribed - currency) for the payments initiated from Temenos Payments Hub.

The topic related to this feature is given below:

[HKFPS Instant and Batch Clearing Directory](#)

## Hong Kong Faster Payments System (HK FPS) » HKFPSINST Reachability

This functionality allows banks to manage the HKFPSINST reachability for the instant pacs.008 C2 and pacs.008 C1 messages.

The topic related to this feature is given below:

[Hong Kong Faster Payments System \(HK FPS\)](#)

## USA Clearings

### Fednow Instant Clearing » Information Request and Response

This functionality allows banks to manage the FedNow initiation of the information request for underlying outward payments (pacs.008 and pacs.004) and handling its responses and to send the additional payment information (camt.028) message as a response to an inward information request (camt.026).

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

## Fednow Request For Payment » RFP Cancellation Request and RFP Cancellation Request Response

This functionality enables banks to receive and process an incoming RFP cancellation request (camt.055) message from the FedNow clearing and send out the receipt acknowledgement (admi.007) message for the successful receipt of RFP cancellation request (camt.055) message and automatically respond with the following messages, (based on the status of underlying RFP order):

RFP cancellation request response (camt.029) message with status code "RJCR" if the received RFP cancellation request is rejected by the system.

RFP cancellation request response (camt.029) message with status code "CNCL" if the received RFP cancellation request is accepted by the system.

The topic related to this feature is given below:

[Fednow Request For Payment](#)

## Fednow Request For Payment » RFP Request and RFP Request Response - RFP Receive Only

This functionality enables banks to receive and process an incoming RFP Request (pain.013) message from the FedNow clearing and send out the receipt acknowledgement (admi.007) message for a successful receipt of the RFP (pain.013) message and respond with the RFP (pain.014) message.

Banks are able to receive and process the receipt acknowledgement (admi.007) message if the sent RFP response message is validated at the FedNow clearing and payee bank, and handle the incoming message reject (admi.002) from the FedNow clearing due to a rejection of the sent RFP (pain.014) message. Also,



banks are able to receive the payment status request (pacs.028) message and send out the receipt acknowledgement (admi.007) message for a successfully received pacs.028 message. TPH will send the latest sent RFP (pain.014) message as a response to the received (pacs.028) message based on the status of the RFP order.

**The topic related to this feature is given below:**

[Fednow Request For Payment](#)