

What's New in Payments

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Key Features

The following are the key features of 202402. For the list of Reference Business Process, click **HERE**.

PAYMENTS

Receiving and Processing ACK/NACK or DLN for ROI Response

The Payments system can now receive and process the ACK/NACK or DLN for an ROI response and process the message accordingly.

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

Initiating Payment Status Request (pacs.028) for the Payment Messages sent to the Clearing

Temenos Payments is enhanced with the ability to initiate a Payment Status Request (pacs.028) for the payment messages sent to the Clearing.

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

LOCAL CLEARING

Inward Batch Cross-Border Credit Transfer

This functionality allows banks to regenerate the pacs.002 message based on the admi.002 technical reject message for the incoming batch cross border credit transfers, for the Hong Kong Faster Payment System (HK-FPS or FPS).


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

Inward Batch Domestic Credit Transfer

This functionality allows banks to regenerate the pacs.002 message based on the admi.002 technical reject message for the incoming batch domestic credit transfers, 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 perform the return or reverse action on receiving the incoming admi.002 message and incoming pacs.002 RJCT message for the outgoing batch cross border return transactions, 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 allows banks to support the HK FPS credit transfer bulk return or reverse action on receiving the the incoming bulk pacs.002 RJCT for outgoing domestic payments, credit transfer bulk pacs.002 payment status report (pacs.002.001.08) and supplementary information feedback (pacs.002.001.08), and the generation of bulk credit transfers PAYC03 and bulk return payments PAYR01 in the same file initiated via OE or API.

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

Outward Batch Return/Refund


This functionality allows banks to perform the return or reverse action on receiving the incoming admi.002 message and incoming pacs.002 RJCT message for the outgoing batch return or refund transactions, for the Hong Kong Faster Payment System (HK-FPS or FPS). [Click here to read the full story](#) 

Incoming Financial Credit Transfer (pacs.009) Cover Payment

This functionality enables banks to manage Real Time Gross Settlement (RTGS) incoming pacs.009 COV message in the Temenos Payment Hub.

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

Outgoing Return (pacs.004) for Customer and Bank Transfer

The Fedwire Funds Service is a real-time, gross settlement system. Each transaction is processed individually and settled upon receipt via a highly secure electronic network. This functionality allows banks to generate the outgoing return (pacs.004) message with the existing framework for the following scenarios: incoming camt.056 message, payment with invalid details from the repair queue and cover payment with invalid details from the unmatched queue. [Click here to read the full story](#) 

Release Highlights

Payments

Payments Operations User Agent » Status based Quick Filter Option for Cases Listing

The Case Management screen is enhanced to include the *Status* field to the existing Quick Filter option. This enables the user to filter and display cases based on their status (Open, Close, or All Case).

The topic related to this feature is given below:

[Quick Filter Option](#)

Temenos Payments and Swift Cancellation Request » Support for Positive Resolution of Investigation (ROI) Generation

The Payment Cancellation Processing is enhanced to support the generation of positive ROI. If the user accepts the incoming cancellation request for the transaction and if the clearing supports a positive ROI message to be sent for the cancellation request, then the system generates a positive ROI and sends it out only after completing the processing of the return message.

If there are any errors in processing the return message, then the system does not emit a positive ROI message. The status of the cancellation record is updated back to the original status for manual action.

The topics related to this feature are given below:

[International Payments](#)

Receiving Customer Cancellation Request for a payment already Cancelled, Returned, Reversed, Rejected, and Seized Original Transaction Completed and TPH Customer is Credited

Temenos Payments » Regeneration of pacs.002

Clearing Status report is enhanced to regenerate the clearing status message (pacs.002) upon receiving the technical reject from the clearing for both credit transfer and direct debit flow. On receiving the reject from clearing, the accounting entries of the transaction will not be reversed.

The topics related to this feature are given below:

Negative Acknowledgment

Transaction Exception

Swift Cancellation Request » Receiving and Processing ACK/NACK or DLN for ROI Response

On receiving technical acknowledgement or positive delivery notification for an ROI response which is sent to the customer, it is updated in the underlying ROI response and audit trail is updated in the underlying transaction.

On receiving technical negative acknowledgement or negative delivery notification for an ROI response which is sent to the customer, the message is displayed in the SWIFT ISO Technical Exception enquiry. Under release option, the user can ignore or resubmit the message.

The topic related to this feature is given below:

[Receiving and Processing ACK/NACK or DLN for ROI Response](#)

Temenos Payments » Ability to Retrieve and Store Legacy Account Number

When Temenos Payments is in standalone mode and account is replicated in the same instance, the alternate identifier of the account of type 'LEGACY' is stored along with the payment details for outward credit transfers. Based on a switch, which users can decide to turn on, this legacy account number can be part of the outward message's proprietary xml (IF event), as the debit account number instead of the main account number of Transact.

The topic related to this feature is given below:

[Ability to Retrieve and Store Legacy Account Number](#)

Temenos Payments » Initiating Payment Status Request (pacs.028) for the Payment Messages sent to the Clearing

Temenos Payments now allows the debtor agent to use the Payment Status Request (pacs.028) message to request the clearing about the processing status of a previously sent Customer credit transfer (pacs.008), Financial institution credit transfer (pacs.009), Financial institution credit transfer cover (pacs.009COV) or Payment Return (pacs.004), message.

The topics related to this feature are given below:

[Payment Status Request for Value/Payment Messages](#)

[Initiating Payment Status Request \(pacs.028\) for the Payment Messages sent to the Clearing](#)

[Clearing Table- Payment Status Request Configuration](#)

Hong Kong Clearings

FPS Batch Clearing » Inward Batch Cross-Border Credit Transfer

This functionality allows banks to regenerate the pacs.002 message based on the admi.002 technical reject message for the incoming batch cross border credit transfers, 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 regenerate the pacs.002 message based on the admi.002 technical reject message for the incoming batch domestic credit transfers, 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 perform the return or reverse action on receiving the incoming admi.002 message and incoming pacs.002 RJCT message for the outgoing batch cross border return transactions, 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 allows banks to support the HK FPS credit transfer bulk return or reverse action on receiving the the incoming bulk pacs.002 RJCT for outgoing domestic payments, credit transfer bulk pacs.002 payment status report (pacs.002.001.08) and supplementary information feedback (pacs.002.001.08), and the generation of bulk credit transfers PAYC03 and bulk return payments PAYR01 in the same file initiated via OE or API.

The topic related to this feature is given below:

[FPS Batch Clearing](#)

FPS Batch Clearing » Outward Batch Return/Refund

This functionality allows banks to perform the return or reverse action on receiving the incoming admi.002 message and incoming pacs.002 RJCT message for the outgoing batch return or refund transactions, for the Hong Kong Faster Payment System (HK-FPS or FPS).

The topic related to this feature is given below:

[FPS Batch Clearing](#)

USA Clearings

Fedwire ISO20022 Clearing » Incoming Financial Credit Transfer (pacs.009) Cover Payment

This functionality enables banks to manage Real Time Gross Settlement (RTGS) incoming pacs.009 COV message in the Temenos Payments Hub.

To support the Fedwire payment clearing for the (FEDWMX), new configurations, mappings and process flows have been released to process the incoming pacs.008 and pacs.009 COV payment messages.

The topic related to this feature is given below:

[Fedwire ISO20022 Clearing](#)

Fedwire ISO20022 Clearing » Outgoing Return (pacs.004) for Customer and Bank Transfer

This functionality allows banks to generate the outgoing return (pacs.004) message with the existing framework for the following scenarios: incoming camt.056 message, payment with invalid details from the repair queue and cover payment with invalid details from the unmatched queue.

The topic related to this feature is given below:

[Fedwire ISO20022 Clearing](#)

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

This functionality enables banks to receive the clearing responses, message reject admi.002 and receive the acknowledgement admi.007 message for the sent RFP cancellation response (camt.029) message.

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 the payment status request pacs.028 message for the received RFP pain.013 message and send out the admi.007 message.

The topic related to this feature is given below:

[Fednow Request For Payment](#)

Fednow Request For Payment » RFP Information Request and Response

This functionality allows the debtor agent (payer bank) to generate the outgoing Information Request (camt.026) message for the received RFP request and receive a receipt acknowledgement (admi.007) message if the sent IR (camt.026) message is validated successfully and also, handles the incoming Message Reject (admi.002) if the sent IR (camt.026) message got rejected at the FedNow clearing. Also, this functionality enables banks to amend the RFP order based on the received Additional Payment Information (camt.028) message.

The topic related to this feature is given below:

[Fednow Request For Payment](#)