temenos

What's New in Payments

R24 AMR

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Payments

Temenos Payments ⇒ **Configuring Clearing to Support Partial Return and Outgoing ROI Message for Cancellation Request**

Available from: **202306**

Temenos Payments is now enhanced to allow partial return for the cancellation request. It has the following capabilities:

- Supports outward partial return and outward partially accepted Resolution of Investigation (ROI) response for the cancellation request based on the configuration in Clearing.
- Supports outward partial return for the cancellation request with the return amount entered by the user.
- Receives incoming partially accepted ROI response for the cancellation request.

> **The topics related to this feature are given below:**
>
> ❖ Receiving Incoming ROI response for Outgoing Cancellation Requests
>
> ❖ Configuring Clearing to Support Partial Return and Outgoing ROI Message for Cancellation Request
>
> ❖ Processing Cancellation Request based on Clearing Configuration
>
> ❖ Response to Recall request
>
> ❖ Cancellation Response and Return message
>
> ❖ Configuring Clearing to Support Partial Return and outgoing ROI message for Cancellation Request
>
> ❖ Configuring Scheme Compliance

Temenos Payments ⇒ **Resending Clearing Reject Messages**

Available from: **202306**

Temenos Payments can now receive the clearing reject messages for an outward information request and information request response. The reject message for information request or information request response is processed automatically in case of STP mode and manually in case of Non STP mode based on the clearing reject reason.

The rejected message can be modified and resent or simply the same message can be resent again.

> **The topics related to this feature are given below:**
>
> ❖ Introduction to Processing Clearing Reject for an Outward Information Request
>
> ❖ Introduction to Processing Clearing Reject for an Outward Information Request Response
>
> ❖ Working with Processing Clearing Reject for an Outward Information Request
>
> ❖ Working with Processing Clearing Reject for an Outward Information Request Response

Temenos Payments ⇒ **Reversal of Outward Cheque Collection**

Available from: **202306**

Temenos Payments is enhanced to cancel a cheque collection transaction before distribution to the clearing when reversal is

initiated through **TELLER**.

When an outward cheque collection reversal is initiated in **TELLER**, Temenos Payments checks if the cheque collection transaction is in a cancellable state. If yes, a positive response is sent to **TELLER**. Otherwise, a negative response is returned. When the reversal is completed in **TELLER**, the corresponding cheque collection transaction is cancelled in TPH.

> **The topics related to this feature are given below:**
> ❖ Reversing Outward Cheque Collection
> ❖ Reversing Outward Cheque Transaction from Teller

Europe ⇒ Enhancing TPH to be in SEPA Rulebook 2023 Complaint

Available from: **202307**

Temenos Payments Hub (TPH) supports the 2009 XML version of payment and inquiry messages in STEP2 SEPA Credit Transfer (SCT) and SEPA Direct Debits (SDD) payment flow. TPH is now enhanced to support the upgraded 2019 XML version of payment and inquiry messages in STEP2 SCT and SDD payment flow.

> **The topic related to this feature is given below:**
> ❖ Enhancing TPH to be in SEPA Rulebook 2023 Complaint

Temenos Payments ⇒ Calculating Market Exchange Profit using Middle Rate

Available from: **202307**

Temenos Payments supports the Middle method of calculating market exchange profit/loss in addition to the Standard method, which can be configured at the company level. When the option is Middle, marketing exchange profit/loss is booked as the difference between credit and debit amount local equivalents.

> **The topics related to this feature are given below:**
> ❖ Amount Token List
> ❖ Market Exchange Rate
> ❖ Market Exchange Method

Temenos Payments ⇒ Defining Suspense Account per Branch for Posting Payment Transactions

Available from: **202307**

Temenos Payments allows configuring clearing suspense accounts per branch and process the clearing settlement based on the branch suspense account configured. The existing fields in **PP.CLEARING.SETTING** namely *Suspense Account Number*, *Return Suspense Account Number*, and *Suspense Account Number Contra* allow configuring accounts per branch. If accounts per branch are not defined, accounts configured for the lead company will be used for generating accounting entries. Account determination and the accounting are done based on the processing company of the transaction. The processing company can be either the lead or the branch company

> **Installation and Configuration Notes**
>
> New validation is introduced to indicate that the lead company should be configured in the first multivalued set to avoid issues during the upgrade process.

The topic related to this feature is given below:

❖ Defining Suspense Account per Branch for Posting Payment Transactions

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Temenos Payments ⇒ Creating and Using Clearing Records for ACH and RTGS Clearings

Available from: **202307**

New clearings of type RTGS and ACH can be created only if the framework for them is available. This is controlled via the module PPRTGF (RTGS Framework) and PPACH (ACH Framework). There is no impact on upgrading clients and they can continue to use as well as create ACH and RTGS clearings.

The topics related to this feature are given below:

❖ Clearing

❖ RTGS Clearing System

❖ Clearing Type

Temenos Payments ⇒ Handling of Additional Payment Information Message

Available from: **202307**

Temenos Payments is enhanced to support sending additional payment information message in addition to sending the resolution of investigation message for an Inbound information request. The additional payment information message includes the structured and unstructured remittance information.

For an Inbound information request, the respondent can agree to send additional payment information message through the resolution of investigation. The additional payment information should be manually triggered by the user to provide the information to the requestor.

Temenos Payments also supports the following:

- Receipt and storing of acknowledgement for the additional payment information message.
- Ability to view and action clearing-rejected additional payment information message.

The topics related to this feature are given below:

❖ Outbound Additional payment information

❖ Processing Outward Additional Payment Information Message

Temenos Payments ⇒ Clearing

Available from: **202307**

Temenos Payments has been enhanced to allow participant banks to populate the settlement account in bilaterally exchanged payments between direct participants and indirect participants that must be routed or received through Clearing, as participant banks might use a particular account to settle such transactions. This account could be different from the account used for other transactions (correspondent banking). This enhancement is applicable to the following messages,

- Customer Transfers
- Financial Institution Transfers
- Credit Transfers in ISO, MX and MT message formats
- R Scenarios - Return of Credit Transfers

The topics related to this feature are given below:

❖ External Account Number and External Account Number Ccy

❖ Configuring External Account Number and Currency

❖ External Account Number in Routing and Settlement

❖ External Account Number in Agency Banking

Payments Operations User Agent ⇒ Payments Operations User Agent

Available from: **202307**

Payments Operations User Agent is introduced as a plug-in as part of Temenos Explorer for performing Payments operations. Payment data from Payment Execution and Payment Initiation are included in the dashboards and views. It utilizes the Temenos UUX platform and replicates data through event streaming to the Holdings Microservice to enable faster searches of payment data. The User Agent delivers better performance through microservice scalability. It provides an improved user experience through the following features,

- **Dashboard** – Displays the Cut-Off Time Monitor, Case Management, Business Activity Monitor (scheme-wise payments), and Today's STP Rate (displays the STP rates for today and last 30 days) widgets.
- **Queues** - Provides the list of payments pending for action, authorisation, or response from external systems. It also contains payments in warehouse (Future dated payments) as well as payments awaiting to be sent to clearing or payments awaiting acknowledgement from clearing or SWIFT.
- **Case Management** – Displays pending cases, cases awaiting a response, and so on. Includes both MT and MX format case management messages and enables a case view for each payment.
- **Track payments** – Efficiently monitors and accesses payments.
- **Initiate payments** – Initiates outward and book payments.

This User Agent also provides a screen to configure routing for administrative management of Payments operations.

> **The topic related to this feature is given below:**
>
> ❖ Payments Operations User Agent

Temenos Payments ⇒ Regenerating Final Confirmation Message on Receiving and Processing Clearing Reject

Available from: **202308**

Temenos Payments can now:

- Regenerate the final confirmation message (pacs.002) after receiving the rejection from the clearing. The accounting entries of the transaction are not reversed when the clearing rejects the final confirmation.
- Receive and process a positive confirmation message for the payment status request (pacs.028).

> **The topics related to this feature are given below:**
>
> ❖ Regenerating pacs.002 ACCC on Receiving and Processing admi.002 Reject
>
> ❖ Receiving Reject for Final Confirmation Message From Clearing

Payments ⇒ Processing Technical Acknowledgement Messages

Available from: **202308**

Certain RtP clearings send technical acknowledgments for RtP messages received from participants and expect the participants to send technical acknowledgement for the RtP messages received from clearing. So, the RtP module is enhanced to receive and process negative and positive technical acknowledgement messages from clearing. In addition, RtP module can also send positive technical acknowledgement message to clearing.

> **The topics related to this feature are given below:**
>
> ❖ RtP Interfaces and Message Standards
>
> ❖ RtP Scheme Manager

Payment Initiation ⇒ Fetching Senders Correspondent Bank Account Number using Payment Simulation

Available from: **202308**

Payment Order can now store the senders correspondent bank account number in addition to existing simulated values such as fees, charges, exchange rate, and value date returned from Temenos Payments.

> **The topics related to this feature are given below:**
>
> ❖ Senders Correspondent Account Number - Payment Simulation
>
> ❖ Senders Correspondent Account Number – Transparency Check
>
> ❖ Storing Senders Correspondent Account Number

Payment Initiation ⇒ Inter-Company Credit in PO

Available from: **202309**

Temenos Payments is enhanced to initiate an order in POA to credit an account (including the PL category) in another lead company or its branches when the customer records are shared between the initiating or processing company and the credit account company.

> **The topic related to this feature is given below:**
>
> ❖ Inter-Company Credit in PO

Temenos Payments ⇒ Cut-off at Nostro Account Level

Available from: **202309**

Temenos Payments is enhanced with a new field called *Outgoing Lead Time* in the Loro Nostro table to reduce the cut-off time derived from the Channel Cut-off table when sending payments to the correspondent banks with the output channel set to LORO/NOSTRO.

> **The topics related to this feature are given below:**
>
> ❖ Lead Time for Correspondent Banks
>
> ❖ Cut-off at Nostro Account Level

Payment Initiation ⇒ Support for FX Currency Market

Available from: **202309**

When a cross-currency payment is initiated in the `PAYMENT.ORDER` application, the user can now define the currency market from where the exchange rate must be picked up for processing. The defined currency market is mapped and used while processing the payment in TPH.

> **The topics related to this feature are given below:**
>
> ❖ Introduction to Forex
>
> ❖ Cross-Currency Payment Capture with Manual Rate Input

Temenos Payments and Swift Cancellation Request ⇒ Capturing Originator Details in Return Message

Available from: **202309**

Temenos Payments has been enhanced to allow the user to capture the originator details while responding to cancellation requests. The captured originator details are displayed in the resolution of investigation message (Camt.029) and in payment return (Pacs.004), if applicable. The *Resp Originated By* field is introduced to capture the originator details in the cancellation amend screen for CBPR, RTGS, non RTGS and Instant Payments.

The topics related to this feature are given below:

- ❖ Viewing ROI
- ❖ Enquiries Related to Inward Cancellation Requests for Credit Transfers
- ❖ Viewing Incoming Cancellations Request Received from Payment Enquiry

Europe ⇒ Support for 2019 ISO20022 XML Messaging Standards

Available from: **202309**

Previously, Temenos Payments supported 2009 XML messaging standards. Based on the revised SCT INST specifications, TPH has been enhanced to support 2019 ISO20022 XML messaging standards to send and receive payment messages.

The topic related to this feature is given below:

- ❖ Support for 2019 ISO20022 XML Messaging Standards

Request to Pay and TPH Messaging Framework ⇒ Routing RtP Messages Received in TPH Messaging Framework

Available from: **202309**

Temenos Payment Hub (TPH) messaging framework is now enhanced to determine whether the received message is for RtP and route the RtP-related messages received from an instant payment clearing in the TPH queue to the RtP module.

The topics related to this feature are given below:

- ❖ Receiving RtP Messages from TPH Messaging Framework
- ❖ Routing RtP Messages Received in TPH Messaging Framework

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

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

The topic related to this feature is given below:
- ❖ Supporting Inter-Company Debit

Payment Initiation ⇒ Forex

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

Temenos Payments ⇒ Automatic Approval of RtP in Payer Bank

Available from: **202311**

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

Available from: **202311**

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

Available from: **202311**

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

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

Available from: **202312**

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

Request to Pay ⇒ Ability to Receive Information Request for the Received RtP Request

Available from: **202312**

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**

Available from: **202312**

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)

Request to Pay ⇒ **Support Manual Investigation**

Available from: **202401**

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**

Available from: **202401**

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**

Available from: **202401**

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**

Available from: **202401**

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**

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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 Requests
>
> ❖ 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

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Payments Operations User Agent ⇒ Favourites in Payments User Agent

Available from: **R24AMR**

After logging into Payments Operations User Agent, the user can now save the favourite searches for quick and advance filters. When the user logs in again, the saved favourites can be used for running searches easily instead of providing the search criteria every time.

> **The topic related to this feature is given below:**
>
> ❖ Favourites in Payments User Agent

Payments Operations User Agent ⇒ Enabling and Disabling CSV Download in User Agent

Available from: **R24AMR**

The CSV download option available in all the listing screens in Payments Operations User Agent can now be configured as one of the Temenos Explorer permissions per user role.

> **The topic related to this feature is given below:**
>
> ❖ Enabling and Disabling CSV Download in User Agent

Temenos Payments ⇒ Resending Requests to External Systems

Available from: **R24AMR**

Temenos Payments is enhanced to resend multiple duplicate requests to the external system when the payment is awaiting a

response as opposed to sending only a single duplicate request earlier. It also supports a new menu and enquiry to view the payments awaiting a response, enabling users to take necessary actions based on the payment status.

> **The topics related to this feature are given below:**
>
> ❖ Resend an External Request Awaiting Response
>
> ❖ Viewing Payment Requests Sent from TPH and Response Received from TRANSACT using PEMINT

Request to Pay ⇒ Replying to Investigation Request on RtP Recall

Available from: **R24AMR**

Certain RtP clearings allow the requestor bank to send an investigation request on the status of the RtP recall and expect the payer bank to respond to the investigation request with the latest status of recall if the clearing does not have the status information.

The RtP module is now enhanced to support the payer bank to receive and reply to an investigation request which is received for the status of recall of an RtP.

> **The topics related to this feature are given below:**
>
> ❖ Investigation of a Recall Request
>
> ❖ Configuring Scheme Manager
>
> ❖ API Changes

Payments Hub ⇒ Support for SWIFT gpi API Version 5

Available from: **R24AMR**

TPH can now call the SWIFT gpi API confirmations version 5 to update the GPI Tracker for Customer Credit Transfer (gCCT), Cover Payments (gCOV) or Universal Confirmation for Credit Transfers (UC). It also supports SWIFT gpi API Version 5 for Stop and Recall (gSRP) that is, the API Request to cancel a transaction and Send API Response to payment cancellation request received for a transaction.

> **Installation and Configuration Notes**
> Ensure the SWIFT GPI Adapter changes are available if API communication is used.

> **The topics related to this feature are given below:**
>
> ❖ Exceptional Handling
>
> ❖ Format of Universal Confirmation
>
> ❖ API Name, Parameters and End Point
>
> ❖ Configure API Name, Parameters and End Point

TPH Standalone Interface ⇒ API for External Systems

Available from: **R24AMR**

For validations, reservations, and bookings in SaaS, the responses cannot be communicated to TPH using any interfaces as TPH is deployed as a closed system in the Cloud. Hence, the TPH is enhanced with two exposed IRIS APIs allowing the external system to communicate the responses.

> **The topic related to this feature is given below:**
>
> ❖ API for External Systems

Temenos Payments ⇒ Fetching Debit Account Details from Debtor NCC

Available from: **R24AMR**

Temenos Payments is enhanced to perform the following functions:

- The user can capture the *Debtor Clearing System ID Code* and *Debtor Clearing System Member ID* fields when the payment is initiated through the Order entry or Payment Order screen, and POA API.

- The system can fetch the corresponding account number from the order entry screen when the user initiates the payment with a Debtor National Clearing Code (NCC) (*Clearing System ID Code* and *Clearing System Member ID*).

- The user can configure the account number and its corresponding NCC in the **PP.CLEARINGCORRESPONDENTS** table for which Bank Identifier Code (BIC) is not present. The payment initiated through the payment order version mandates the debit account number, so fetching of account number from NCC is not applicable for Payment order payments.

> **The topics related to this feature are given below:**
>
> ❖ Derivation of Account Numbers from BIC or NCC for Outward Payments
>
> ❖ Configuring the Clearing Correspondent Table for Deriving Account Numbers from NCC

Temenos Payments ⇒ Fetching Credit Account Number from Creditor NCC

Available from: **R24AMR**

Temenos Payments is enhanced to perform the following functions:

- The user can capture the *Creditor Clearing System ID Code* and *Creditor Clearing System Member ID* fields when the payment is initiated through the Order entry or Payment Order screen, and POA API.

- The user can capture Creditor National Clearing Code (NCC) for which (Bank Identifier Code) BIC cannot be retrieved for an incoming payment initiated through the order entry screen. The system can fetch the corresponding account number from the clearing correspondents table.

- The system can fetch the corresponding account number from the clearing correspondents table and update the direction of the payment as incoming for an incoming payment received through clearing or network. The user cannot modify the received details when the incoming payment received with creditor NCC moves to the repair queue.

> **The topic related to this feature is given below:**
>
> ❖ Derivation of Account numbers from BIC/NCC for Inward Payments

Temenos Payments ⇒ Processing Inward Investigation Requests

Available from: **R24AMR**

Temenos Payments now allows the user to view the details of the Inward Investigation Request (camt.110) and manually respond with Investigation Response (camt.111).

If configured, Temenos Payments can also generate an auto-negative Investigation Response for an Inward Investigation request if the Original Transaction is not found, or the Original Transaction is already Rejected/Cancelled/Returned/Seized for compliance reasons or in case of a duplicate Inward investigation scenario.

If not configured for auto-negative Investigation Response, the user can view and action Inward Investigation requests from the Manual Action screen.

> **The topics related to this feature are given below:**
>
> ❖ Incoming Investigations Request
>
> ❖ Defining Investigation Types, Reason and Reason Status Code
>
> ❖ Processing Inward Investigation Requests

Temenos Payments ⇒ Ability to Emit Business Events in Payments

Available from: **R24AMR**

Temenos Payments Hub generates First Class Business Events (FCBE) when there is a change in payment status. The users can enable this feature by subscribing to it in TPH configurations. Whenever payment experiences subscribed status changes, an event is emitted.

> **The topics related to this feature are given below:**
>
> ❖ Business Event for Payment Status Updates
>
> ❖ Emitting Business Events for Payment Status Updates
>
> ❖ Generating Event on Payment Completion

Temenos Payments ⇒ Correspondent Bank Charges

Available from: **R24AMR**

The Charges Payment Request message is sent by a financial institution to another financial institution to request the payment of charges, interest and/or other expenses which are previously unknown to the receiver.

Temenos Payments is now enhanced to provide the ability to the system to generate and send ISO Charge Payment Request message (Camt.106 Single or multiple) to the correspondent bank for the charges due based on the bank agreement for sending

claims.

Ability of the system to receive and process the technical ACK/NAK and business ACK/NAK for the charges payment Request (Camt.106) and update the corresponding claim record.

The topics related to this feature are given below:

❖ Correspondent Bank Charges

❖ Configuring Bank Agreement for Sending Claims

❖ Outward Charge Payment Request

Customer/Bank transfer Return and Rejects ⇒ Handling Cover Payment Initiation through non-DE based RTGS Clearing

Available from: **R24AMR**

Initially, the cover message did not wait in the intermediate status. It was directly moved to completed status.

Temenos Payments is enhanced with the following functionalities.

- Parks the cover message in intermediate status for confirmation from clearing based on the clearing parameter.
- Enables the user to initiate an investigation message for the cover message when the cover is waiting for confirmation from clearing.
- To park the message in Technical Exception enquiry when a negative acknowledgement is received from clearing and manual actions are enabled from the enquiry.

The topic related to this feature is given below:

❖ Technical Acknowledgement Processing

Payments Operations User Agent ⇒ Extensibility in Payments Operations User Agent

Available from: **R24AMR**

The Payment Operations User Agent is now enhanced to support the below features:

- The user can view bank-specific/custom fields (Local Reference fields).
- The user can query using the values stored in the custom fields if they are represented as alternate reference for core fields.
- The values in *LOC.FIELD.NAME* and *LOC.FIELD.VALUE* in `POR.SUPPLEMENTARY.INFO` can be viewed and queried if they contain custom enriched information.
- Payment Summary, Operational Queues, Case Management screens and the Case Management messages, Unauthorised Messages, Linked Messages tables fetch data from Transact.
- The Search Payments screen fetches data from Holdings MS.
    Note: To view local reference fields in the screens in,

- ○ Transact - Set the Propagate attribute.
- ○ Holdings MS - Ingest additional logic for local reference fields during implementation.

The topics related to this feature are given below:

❖ Role Based Access Control

❖ Extensibility

❖ Configuring HTTPS in Holdings Microservice

Payments Hub ⇒ **Sending Investigation Request (camt.110) and Receiving Investigation Response(camt.111)**

Available from: **R24AMR**

Temenos Payments is now enhanced to support initiation of Outward Investigation Request (camt.110), receive and store Inbound Investigation Response (camt.111). The user can now

- Initiate Investigation Request (camt.110) and view the Inbound Investigation Response (camt.111) details.
- Resend the Investigation Request, if the request message sent is rejected by the Clearing System.

The topics related to this feature are given below:

❖ Initiation of Outward Investigation Request

❖ Clearing Table

❖ Processing Outward Investigation Requests

Payments Hub, Temenos Payments & SWIFT MX Claims and Charges ⇒ **Receiving a Claim through CBPR+ and Settling it with Outgoing Bank Transfer**

Available from: **R24AMR**

Earlier, the system was only capable of receiving and handling MT incoming claims messages and the user could settle the incoming MT charge request using MT settlement bank transfer only. The system can now:

- Receive and process the incoming charge payment request in ISO format - camt.106 both single and multiple messages. Once received and mapped into the system, the user can settle the incoming charges payment request message by initiating the ISO bank transfer message.
- Receive, process the technical ACK/NAK and business ACK/NAK from the network or clearing for the outward settlement bank transfer and update the claim record status accordingly.

The topics related to this feature are given below:

❖ Incoming Charge Payment Request

- ❖ Incoming Charge Payment Request – Unauth enquiry
- ❖ Incoming Charge Payment Request – Processing Workflow
- ❖ Identify the Original Transaction for Charges Payment Request and Duplicate Check
- ❖ Incoming Charges Payment Request
- ❖ Charge claim

Payments Hub ⇒ Consolidation of Services

Available from: **R24AMR**

Services that are no longer required are rendered obsolete, while certain others are integrated into either the new or existing SOD/EOD (Start of Day or End of Day) COB jobs or services.

Removed Payment Service	Comments
BAL.CHK.LISTENER.SERVICE	Service to update balance check response in asynchronus mode is moved to PAYMENT.STPFLOW.SERVICE. The service can be stopped post upgrade after all items in its activation list are processed.
ACCUMULATOR.RESETSERVICE	Moved as part of cob job PP.START.OF.DAY. The service should be stopped before COB, post upgrade.
CLEARING.CRITERIA.CLEANUP	Moved as part of cob job PP.START.OF.DAY. The service should be stopped before COB, post upgrade.
ARC.CLUSTER.STATIC	This service is merged to a single new service PP.ARCHIVAL PP.ARCHIVAL service should be started post upgrade as required and this service must be stopped. Alternately the service can remain as is if PP.ARCHIVAL service is not started.
ARC.PORTRANSACTION	This service is merged to a single new service PP.ARCHIVAL. PP.ARCHIVAL service must be started post upgrade as required and this service to be stopped. Alternately the service can remain as is if PP.ARCHIVAL service is not started.
MOVE.RECEIVEDFILEDETAILS.HIST	This service is merged to a single new service PP.ARCHIVAL. PP.ARCHIVAL service must be started post upgrade as required and this service to be stopped. Alternately the service can remain as is if PP.ARCHIVAL service is not started.
PP.END.OF.DAY1	This service is merged to a single new service PP.END.OF.DAY. PP.END.OF.DAY1 must be stopped and PP.END.OF.DAY service to be started post upgrade. Alternately the service can remain as is if PP.END.OF.DAY service is not started.
PP.END.OF.DAY2	This service is merged to single new service PP.END.OF.DAY. PP.END.OF.DAY1 to be stopped and PP.END.OF.DAY service to be started post upgrade. Alternately

Removed Payment Service	Comments
	the service can remain as is if PP.END.OF.DAY service is not started.
parentFeesDetermination	This service consolidates fees and releases parent transaction of USACH payments - Logic is moved to INWARD.MAPPING service. The service can be stopped post upgrade after all items in its activation list are processed.

> **The topics related to this feature are given below:**
>
> ❖ Temenos Payments Services, Archival services, COB,SOD and EOD Services
> ❖ Adding a Job to EOD

Payments Hub ⇒ Enable Account Officer Input for PL in PO/OE

Available from: **R24AMR**

While initiating a payment in Payment Order/Order Entry, the user can now enter Account Officer for PL (DAO) which is used for booking all the entries affecting PL including market exchange PL under the transaction.

- If Temenos Payments is standalone, this value is available in the IRIS layer for bookings.
- If no value is input, the system continues to use the account officer of the debit/credit account for PL bookings.

> **The topics related to this feature are given below:**
>
> ❖ Profit Centre for PL Bookings
> ❖ Capturing an International Payment Order - Other details
> ❖ Capturing Domestic Plus Payment Order - Charges and FX Details

Payments Hub ⇒ Assign, Reopen and Close Cases Manually

Available from: **R24AMR**

When a response to a request is received, it is considered as closed, however, the lifecycle of that case might vary. That is, a case is considered as closed only after informing the end customer about the response or if an additional follow-up request necessitates reopening of the previously closed case. Similarly, a case remains open until the response message is received for the sent request, but the case would have attained an end state requiring the case to be closed. Also, when case management requests are sent/received, some requests are promptly addressed while others go unattended. To improve the efficiency of the case management process, the user is allowed to

- Manually reopen or close the case based on the requirement.
- Assign cases to specific users who can handle and oversee the case until they are resolved.

> **The topics related to this feature are given below:**
>
> ❖ Manually Close or Reopen a Case and Assign a case
>
> ❖ Manually Close or Reopen a Case and Assign a case

Payment Hub ⇒ Partial Return and Return using Instructed Amount of Incoming Payments received from Clearing

Available from: **R24AMR**

Besides allowing partial return for payments received from the SWIFT channel, Temenos Payments now allows to

- Partially return an incoming payment received from clearing as well and
- Return/partially return an incoming payment received from Clearing using the Instructed Amount and Currency.

> **The topics related to this feature are given below:**
>
> ❖ Partial Return, Return using Instructed Amount and Currency
>
> ❖ Enabling Partial Return for Incoming Credit transfers received from Clearing
>
> ❖ Partial Return of Completed Credit Transfers Received from Clearing

Temenos Payments Hub ⇒ Configuring API for Integrity Check

Available from: **R24AMR**

Temenos Outward Messaging Framework now allows the user to configure API to perform Integrity check for each transaction during the output file generation.

> **The topics related to this feature are given below:**
>
> ❖ End-to-End Message Integrity
>
> ❖ Outward Message Partial Integrity API

Temenos Payments ⇒ Configuring Mirror Records

Available from: **R24AMR**

Initially the POR.TRANSACTION records were used for building performant enquiries, which impedes the performance especially when dealing with a large volume of transactions. The records in POR.TRANSACTION.MIRROR can now be used for building performant enquiries.

> **The topics related to this feature are given below:**
>
> ❖ Creating Mirror Records
>
> ❖ Configuring Mirror Records

Singapore Clearings

Singapore MEPS Clearing ⇒ Outward Credit Transfer

Available from: **R24AMR**

This functionality enables banks to process the outward credit transfer payment messages in the Temenos Payment Hub.

Using this module, banks are able to process the outward credit transfer payment messages (pacs.008), outgoing financial Institution credit transfers (pacs.009) and outgoing financial Institution credit transfers cover messages (pacs.009 COV) through the configurations, mappings and process flows, released for this functionality.

This functionality also allows banks to initiate payments in the customer channel or any other channel through API (Application Programming Interface) requests.

> **The topic related to this feature is given below:**
>
> ❖ Singapore MEPS Clearing

Australia Clearings

BPAY Direct Participants ⇒ Accept the BPAY File from Indirect Participants

Available from: **202306**

This functionality allows the bank to receive BPAY files with transaction type 05 from indirect participants. System will validate each file at the file level and if there are no failure, will create a parent transaction for the entire file amount. After this, the system will release the child transactions and do transaction level validations. The user has the option to manually handle the unsuccessful child transactions from the repair queue.

> **The topic related to this feature is given below:**
>
> ❖ BPAY Direct Participants

BPAY Direct Participants ⇒ Inward Biller Detail File (BDF) from BPAY Clearing

Available from: **202306**

This functionality enables banks to receive BDF files from the clearing with transaction type 05, 15 and 25. The system will do file level validations, debulk and map individual transactions. These individual transactions will be consolidated based on receiving side indirect participant code and a consolidate entry will be posted to the settlement account of Indirect participant.

> **The topic related to this feature is given below:**
>
> ❖ BPAY Direct Participants

BPAY Direct Participants ⇒ Generation of Outward PDF File to BPAY

Available from: **202307**

This functionality allows the banks to receive BPAY files with instruction type 05 from indirect participants, validate the file and generate a parent transaction for the entire file amount. System will release the child transactions after the parent transactions have been completed and combine the transactions received from various indirect participants to create an outbound PDF file for BPAY clearing.

> **The topic related to this feature is given below:**
>
> ❖ BPAY Direct Participants

BPAY Direct Participants ⇒ Sending BPAY Files to Indirect Participants

Available from: **202307**

Once the Temenos Payments Hub receives the Biller Detail File from BPAY and the file is successfully validated, transactions in the file are processed. This functionality allows the bank to process inward BDF file from BPAY clearing and consolidate the transactions belongs to each Master/Single biller and create separate files for each consolidation. These files will be send to Indirect participants for whom the Master/Single biller is tagged for.

> **The topic related to this feature is given below:**
>
> ❖ BPAY Direct Participants

BPAY Direct Participants ⇒ BPAY Submit API

Available from: **202307**

This functionality enables the bank to initiate one-off BPAY payments via payment order screen. Once the transaction level validations got succeeded system will call BPAY's Submit API and pass the transaction details to clearing.

> **The topic related to this feature is given below:**
>
> ❖ BPAY Direct Participants

RITS RTGS Clearing ⇒ Bank Credit Transfers - Outward (pacs.009) Initiation

Available from: **202309**

This functionality enables Banks to initiate outgoing Bank Credit Transfer (pacs.009) to RITS clearing via SWIFT. The system will carry out account, duplicate, Holiday, Balance and Cut-off time checks. Upon successful completion of the transaction, accounting entries will get posted and outward message will be generated.

> **The topic related to this feature is given below:**
>
> ❖ RITS RTGS Clearing

RITS RTGS Clearing ⇒ Customer Credit Transfers - Outward (pacs.008) Initiation

Available from: **202309**

This functionality enables Banks to initiate outgoing Customer Credit Transfers (pacs.008) to RITS clearing via SWIFT. System will perform cut-off time, balance, holiday, duplication, and account checks. When the transaction is successfully processed, accounting entries will get posted and payment message will be generated.

> **The topic related to this feature is given below:**
>
> ❖ RITS RTGS Clearing

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

Available from: **202310**

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

Available from: **202310**

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 trial 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)

Available from: **202310**

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

Available from: **202310**

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 trial 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

Clearing Directory Upload and Reachability Check

Available from: **202311**

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

Available from: **202311**

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

Available from: **202311**

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

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

Available from: **202312**

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

Available from: **202312**

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

Available from: **202312**

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

Available from: **202312**

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

Available from: **202312**

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 trial 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

BPAY Direct Participants ⇒ Accept the IBP File from Clients and Debulk the IBP Files

Available from: **R24AMR**

This functionality allows banks to generate the Payer Detail File (PDF) with the naming convention as CIP.IBP.XXX, where XXX indicates the sequence number and CIP and IBP are constant values. The sequence number in the file name starts from 001 and get reset only after reaching 999. File number in header tag within PDF, will get reset after reaching 899.

The topic related to this feature is given below:

❖ BPAY Direct Participants

NPP Payments ⇒ NPP IPS Receive A Payment (RAP)/Receive A Payment Return (RAPR)/Make A Payment Return (MAPR)/Request to Return Funds (RTRF)

Available from: **R24AMR**

This functionality enables the receive and process the International Payment received as NPP RAP from Cuscal and send the positive and negative response to Cuscal.

Additionally, it supports the NPP API Version 2 upgraded from Version 1 for the below API's:

- Receive a Payment or Payment Return Notification (RAP).
- Make a Payment Return (MAPR).
- RTRF Notification.

The topic related to this feature is given below:

❖ NPP Payments

European Clearings

Swiss Interbank Clearing (SIC) ⇒ LSV Direct Debit

Available from: **202307**

Using this functionality, bank users are able to receive the LSV Direct Debit request from Swiss Clearing in pain.001 or in D10 format, validate the LSV DD mandate and generate an outgoing pacs.008 message in CHF or EUR is supported.

If the mandate validation or any other validation fails, then the payment can be resubmitted or cancelled from.

The topic related to this feature is given below:

❖ Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) ⇒ SIC Rulebook Changes for 2023 pacs.008

Available from: **202308**

This functionality allows banks to support the SIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the pacs.008 incoming and outgoing messages with the latest changes.

The topic related to this feature is given below:

❖ Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) ⇒ SIC Rulebook Changes for 2023 pacs.009 and pacs.004

Available from: **202308**

This functionality allows banks to support the EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the pacs.009 and pacs.004 messages with the latest changes.

The topic related to this feature is given below:

❖ Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) ⇒ SIC Rulebook Changes for 2023 camt.025, camt.029 and camt.056

Available from: **202308**

This functionality allows banks to support the SIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the camt.025, camt.029 and camt.056 messages with the latest changes.

The topic related to this feature is given below:

❖ Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) ⇒ SIC Rulebook Changes for 2023 camt.027

Available from: **202308**

This functionality allows banks to support the SIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the camt.027 message with the latest changes.

The topic related to this feature is given below:

❖ Swiss Interbank Clearing (SIC)

Euro Swiss Interbank Clearing (EUROSIC) ⇒ SIC/EuroSIC Rulebook Changes for 2023 camt.087

Available from: **202309**

This functionality allows banks to support SIC/EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the camt.087 message with the latest changes.

The topic related to this feature is given below:

❖ Euro Swiss Interbank Clearing (EUROSIC)

SIC Directory Upload and Reachability Check ⇒ SIC Rulebook Changes for 2023 Clearing Directory

Available from: **202309**

This functionality allows banks to support EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the clearing directory.

SIC and EuroSIC directory files which are received and uploaded separately are merged into a single directory upload. A new set of participation codes has been added to the existing codes and reachability is happening using the existing framework.

The topic related to this feature is given below:

❖ SIC Directory Upload and Reachability Check

Swiss Interbank Clearing (SIC) ⇒ SIC/EuroSIC Rulebook Changes for 2023 camt.027

Available from: **202309**

This functionality allows banks to support SIC/EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023 respectively enhancing the camt.027 message with the latest changes.

The topic related to this feature is given below:

❖ Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) ⇒ SIC/EuroSIC Rulebook Changes for 2023 camt.025, camt.029 and camt.056

Available from: **202309**

This functionality allows banks to support SIC/EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023 respectively enhancing the outward camt.029 message for incoming camt.027 and camt.087 with the latest changes.

The topic related to this feature is given below:

❖ Swiss Interbank Clearing (SIC)

Swiss Interbank Clearing (SIC) ⇒ SIC/EuroSIC Rulebook Changes for 2023 pacs.009 and pacs.004

Available from: **202309**

This functionality allows banks to support SIC/EuroSIC clearing functionality with the latest upto date rulebook changes published for 2023, respectively enhancing the pacs.004 message with the latest changes.

The topic related to this feature is given below:

❖ Swiss Interbank Clearing (SIC)

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

Available from: **202310**

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

Available from: **202310**

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)

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

Available from: **202312**

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)

NL Equens SEPA Credit Transfers ⇒ Equens SEPA Credit Transfer 2023 Rule Book Changes

Available from: **202401**

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

NL Equens SEPA Direct Debits ⇒ Equens SEPA Direct Debits 2023 Rule Book Changes

Available from: **R24AMR**

This functionality allows banks to support Equens SDD clearing functionality with the latest up to date rulebook changes published for 2023 respectively enhancing the outward and inward for below messages.

Messages	Transaction Type
pacs.003	Direct Debit

Messages	Transaction Type
pacs.002	Clearing status report
camt.004	Return Debit Transfer-Refunds
camt.007	Reversal Direct Debit
pacs.056	Cancellation Request

Equens SDD is an existing clearing supported in Local Clearing vertical under License PPEWSP. This document is to cover Equens RB 2023 changes for pacs.003, pacs.002, pacs.004, pacs.007, camt.056

The topic related to this feature is given below:

❖ Equens SEPA Direct Debits

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

Available from: **202401**

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 ⇒ RPSSCL DIRECT DEBIT 2023 Rule Book Changes

Available from: **202401**

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

German Bundesbank RPSSCL Clearing ⇒ RPSSCL SEPA CT Rulebook changes for 2023

Available from: **R24AMR**

RPSSCL CT is an existing clearing supported in Local Clearing vertical under License PPRPCL. It covers RPSSCL RB 2023 changes for

pacs.008, pacs.002, camt.056, camt.029, pacs.004, pacs.028.

This functionality allows banks to support RPSSCL CT clearing functionality with the latest up to date rulebook changes published for 2023 respectively enhancing the outward and inward for following messages.

Messages	Transaction Type
pacs.008	Credit Transfer
pacs.002	Clearing status report
camt.056	Cancellation Request
camt.029	Resolution of Investigation
pacs.004	Return Credit Transfer
pacs.028	Status Request

The topic related to this feature is given below:

❖ German Bundesbank RPSSCL Clearing

NL Equens Instant Payments ⇒ Equens Instant Payments 2023 Rule Book Changes

Available from: **202401**

This functionality allows banks to support the Equens Instant Payments 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

Netherlands (NL) Instant Payments ⇒ EQUENS Instant Rule Book Changes Addendum 2023

Available from: **R24AMR**

This functionality allows banks to support the latest Equens Rulebook change (Addendum 2023) which got published in January 2024 for Instant payments in Netherlands.

Mapping level and validation changes have been added to support the reachability function and R-messages flow for Instant payments.

> **The topic related to this feature is given below:**
>
> ❖ Netherlands (NL) Instant Payments

Swiss Interbank Clearing (SIC) ⇒ **LSV Direct Debit**

Available from: **R24AMR**

The LSV Direct Debit functionality supports receiving for pain.001 or D10 message from clearing with 5 digits CHBCC code, which is replaced with 6 digits CHSIC code. As part of this enhancement, we support receiving LSV DD request (pain.001 or D10) with 3 to 5 digits CHBCC code which is replaced with 6 digits CHSIC code in the outgoing pacs.008 message.

> **The topic related to this feature is given below:**
>
> ❖ Swiss Interbank Clearing (SIC)

Hong Kong Clearings

HKCHATS Overview

Hong Kong CHATS, Clearing House Automated Transfer System is the interbank payment system which settles payment transactions on a real time and gross basis. This module supports different currencies in the order of HKD, USD, EUR and CNY covering with functionalities which includes Outward & Inward Customer Credit Transfer, Outward & Inward Bank Transfer, Outward & Inward FI-FI Transfer COV, Outward & Inward Return Transfer, Outward Cancellation Request & Inward Cancellation request Response.

This module supports the following payment messages - pacs.008, pacs.009, pacs.004, pacs.009CoV, camt.56 & camt.029. Along with processing of Inward pacs.002, admi.002 from Clearing.

HKFPS Batch Overview

Hong Kong Faster Payment System (HKFPS) Batch is non-RTGS, non-instant clearing scheme within FPS, that processes payments within Hong Kong in two currencies HKD and CNY which is settled individually. This Module supports processing of Inward Batch Domestic Credit Transfer, Inward Batch Cross Border Credit Transfer, Outward Batch Domestic & Cross border CT Return, Outward Domestic Credit Transfer, Inward Batch Domestic CT Return and Inward Batch DD.

The current scope for Domestic includes the following payment messages outgoing & incoming pacs.008; pacs.004; incoming admi.002 and incoming pacs.002, for Cross border payment messages includes incoming pacs.008, outgoing & incoming pacs.004; incoming admi.002 and incoming pacs.002 and for Domestic Direct Debit payments the incoming pacs.003; outgoing pacs.002; incoming camt.056; and incoming pacs.002 messages.

CHATS MX Clearing ⇒ **Outward Bank-to-Bank Credit Transfers**

Available from: **202306**

This functionality allows banks to initiate the outward pacs.009 in HKD/CNY/USD/EUR currencies and receive the inward

pacs.002 or admi.002 message in response.

CHATS MX Clearing ⇒ Inward Bank-to-Bank Credit Transfers

Available from: **202306**

This functionality allows banks to receive the inward pacs.009 message from Clearing.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward Customer Credit Transfers

Available from: **202306**

This functionality allows banks to initiate the outward pacs.008 in HKD/CNY/USD/EUR currencies and receive the inward pacs.002 or admi.002 message in response.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Inward Customer Credit Transfers

Available from: **202306**

This functionality allows banks to receive the inward pacs.008 message from Clearing.

CHATS MX Clearing ⇒ Inward FI - FI Credit Transfers COV

Available from: **202307**

This functionality allows banks to receive the inward pacs.009cov message from Clearing where the announcement message pacs.008 received through CBPR from the Originator's bank..

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward FI - FI Credit Transfers COV

Available from: **202307**

This functionality allows banks to initiate the outward pacs.009cov in HKD/CNY/USD/EUR currencies to clearing and receive the inward pacs.002 or admi.002 message in response, after sending the announcement message outward pacs.008 message the final beneficiary bank.

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

> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward Return Customer Credit Transfers

Available from: **202307**

This functionality allows banks to initiate the outward pacs.004 return for the Original pacs.008 being sent to Clearing and receive the inward pacs.002 or admi.002 message in response from Clearing..

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward Return FI - FI Credit Transfers COV

Available from: **202307**

This functionality allows banks to initiate the outward pacs.004 return for the Original pacs.009/pacs.009cov being sent to Clearing and receive the inward pacs.002 or admi.002 message in response from Clearing.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Inward Return Customer Credit Transfers

Available from: **202308**

This functionality allows banks to receive the inward pacs.004 return message from Clearing based on the outward pacs.008 message sent.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward FI - FI Credit Transfers COV

Available from: **202308**

This functionality enables banks to manage the business reject notification response (pacs.002) for the incoming pacs.009 COV message in the Temenos Payments Hub.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward Return Customer Credit Transfers

Available from: **202308**

This functionality enables banks to initiate a return payment against the original customer credit transfer received. The pacs.004 message will be processed manually from the repair queue and automatically in the Temenos Payments Hub.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward Return FI - FI Credit Transfers COV

Available from: **202308**

This functionality enables banks to manage the acceptance (pacs.002), functional reject (pacs.002) and technical reject (admi.002) notification responses for the Real Time Gross Settlement (RTGS) outward return payment (pacs.004) for an incoming pacs.009 or pacs.009cov message, in the Temenos Payments Hub.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Bank-to-Bank Credit Transfers

Available from: **202310**

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.

> **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

Available from: **202310**

This functionality allows banks to receive the inward pacs.004 return message from Clearing based on the outward pacs.009/pacs.009cov message sent.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward Customer Credit Transfers

Available from: **202310**

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.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward FI - FI Credit Transfers COV

Available from: **202310**

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

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward Return Customer Credit Transfers

Available from: **202310**

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

> **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

Available from: **202310**

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.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Outward Cancellation Requests

Available from: **202310**

This functionality allows banks to send the outward camt.056 Cancellation message to Clearing based previously sent pacs.008/pacs.009/pacs.009cov/pacs.004 message to be recalled and receive the inward camt.029 or admi.002 message in response to cancellation request.

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

Available from: **202312**

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 Domestic Credit Transfer

Available from: **202310**

This functionality allows banks to receive the inward pacs.008 Batch Domestic Credit Transfer message from Clearing and sending the Outward pacs.002 supplementary information feedback message to Clearing.

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

FPS Batch Clearing ⇒ Inward Batch Cross-Border Credit Transfer

Available from: **202310**

This functionality allows banks to receive the inward pacs.008 Batch Cross border Credit Transfer message from Clearing and sending the Outward pacs.002 supplementary information feedback message to Clearing.

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

FPS Batch Clearing ⇒ Inward Batch Cross-Border Credit Transfer

Available from: **202311**

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

Available from: **202311**

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

Available from: **202311**

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 Domestic Batch Return/Refund

Available from: **202311**

This functionality allows banks to initiate Domestic 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:

❖ FPS Batch Clearing

The topic related to this feature is given below:

❖ FPS Batch Clearing

FPS Batch Clearing ⇒ Inward Batch Cross-Border Credit Transfer

Available from: **202312**

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.

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

FPS Batch Clearing ⇒ Inward Batch Domestic Direct Debit

Available from: **202312**

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).

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

FPS Batch Clearing ⇒ Outward Batch Cross-Border Return

Available from: **202312**

This functionality allows banks to initiate Cross Border return request (pacs.004) for inward credit transfer payments (pacs.008), where the beneficiary account is not credited.

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:**
>
> ❖ FPS Batch Clearing

FPS Batch Clearing ⇒ Outward Batch Return/Refund

Available from: **202312**

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.

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

CHATS Clearing Directory Upload and Reachability Check

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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).

The topic related to this feature is given below:

❖ FPS Batch Clearing

FPS Batch Clearing ⇒ Inward Batch Domestic Credit Transfer

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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)

FPS Batch Clearing ⇒ Inward Batch Cross-Border Credit Transfer

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

FPS Batch Clearing ⇒ Inward Batch Domestic Direct Debit

Available from: **R24AMR**

This functionality allows banks to process the admi.002.001.01 reject message received from the clearing and regenerate the pacs.002 verification response (RJCT flow) for the HK FPS direct debits.

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

FPS Batch Clearing ⇒ CNH-CNY Conversion

Available from: **R24AMR**

HKFPS receives and sends payment in CNY currency. TPH Bank however has accounts in CNH but not CNY. Hence, by this enhancement TPH Bank can initiate payments in CNH currency and receive payments in CNY currency.

CNH to CNY and CNY to CNH currency conversion functionality allows banks to manage sending payments in CNY currency and receiving the payments in CNY currency where their books are maintained in CNH currency.

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

CHATS MX Clearing ⇒ Rulebook Changes October 2023

Available from: **R24AMR**

Using the existing RTGS Payment clearing framework in Temenos Payments Hub, HK CHATS ISO20022 messages are supported. This functionality allows banks to support the payment messages both incoming and outgoing pacs.008, pacs.009, pacs.004, pacs.009Cov, camt.056 (only outgoing), incoming flow of pacs.002, admi.002, camt.029.

HKICL has introduced few enhancements to the existing flow as part of the October 2023 update.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

CHATS MX Clearing ⇒ Redirect Payment for pacs.008/pacs.009/pacs.004 and pacs.009cov

Available from: **R24AMR**

This functionality enables banks to manage the redirected payment messages from Swift CBPR to HKCHATSMX and vice versa, also the Swift MT to HKCHATSMX, redirect payment functionality covering the message types pacs.008, pacs.009, pacs.004 and pacs.009cov is available in Temenos Payments Hub for CHATSMX clearing. Also, supports the processing of the inward MT101 and generates the outward pacs.008 message to the CHATSMX clearing.

> **The topic related to this feature is given below:**
>
> ❖ CHATS MX Clearing

United Kingdom Clearings

CHAPS in ISO20022 (MX) ⇒ Population of LEI in Instructing & Instructed Agent of pacs.009

Available from: **R24AMR**

This functionality enables with LEI tag is mandated for Instructing & Instructed Agent for pacs.009. Separate return screen exclusive for CHAPS which supports both Full and Partial Return.

To support the CHAPS, payment clearing with mappings and process flows have been released to process the outward (sending of the pacs.009 payment message) with LEI tag is mandated for Instructing & Instructed Agent..

> **The topic related to this feature is given below:**
>
> ❖ CHAPS in ISO20022 (MX)

USA Clearings

Fednow Instant Clearing ⇒ Payment Status Request

Available from: **202306**

Using this functionality, banks are able to automatically initiate the pacs.028 message if the initial response is not received from the FedNow service for an earlier sent pacs.008 or pacs.004 message.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ Financial Credit Transfers

Available from: **202307**

This functionality allows the banks to initiate and send a financial institution credit transfer payment (pacs.009) via FedNow Service.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ Return Request and Return Request Response

Available from: **202307**

Using this functionality, banks are able to send the return request (camt.056) for the previously completed pacs.008 payment and process an inward return request response (camt.029) with the status codes IPAY (positive response), PDCR (pending response), PECR (partial accept response) and RJCR (rejected response) messages.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ Payment Status Request

Available from: **202307**

Using this functionality, banks are able to receive and process a Message Reject (admi.002) for the earlier sent payment status request (pacs.028) message.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ Financial Credit Transfers

Available from: **202308**

This functionality allows the banks to receive and process Message Reject (admi.002), pacs.002 (RJCT) or pacs.002 (ACSC) as a response for the earlier sent pacs.009 message from FedNow.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ Return Request and Return Request Response

Available from: **202308**

Using this functionality, banks are able to send the return request (camt.056) for the previously completed pacs.008 payment and process an inward return request response (camt.029) with the status codes IPAY (positive response), PDCR (pending response), PECR (partial accept response) and RJCR (rejected response) messages. The return request and return request response for the camt.029 incoming (send and receive) message will be processed.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ Payment Status Request

Available from: **202308**

Using this functionality, banks are enabled to receive and process the payment status report (pacs.002) for the sent pacs.028 message and update the corresponding EBQA status.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ Information Request and Response

Available from: **202310**

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

Available from: **202310**

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

Available from: **202310**

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

Fednow Instant Clearing ⇒ Information Request and Response

Available from: **202311**

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

Fednow Instant Clearing ⇒ Payment Return

Available from: **202311**

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

Available from: **202311**

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

Fednow Instant Clearing ⇒ Information Request and Response

Available from: **202312**

Banks are enabled to initiate and send the information request message (camt.026) for an underlying customer credit transfer (pacs.008) or return payment (pacs.004) and receive the information request response and/or additional payment information via camt.029/camt.028 format respectively. 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 sending the receipt acknowledgment (admi.007) for the received information request response (camt.029), additional payment information (camt.028).

The topic related to this feature is given below:

❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ Information Request and Response

Available from: **202401**

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

Available from: **202401**

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

Available from: **202401**

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

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Available from: **202402**

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

Fedwire ISO20022 Clearing ⇒ Customer Credit Transfer Outgoing pacs.009 COV/pacs.009 ADV

Available from: **R24AMR**

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing customer credit transfers cover messages (pacs.009 Cov) in Temenos Payments Hub.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), 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:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Financial Institution Credit Transfer Outgoing pacs.009

Available from: **R24AMR**

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing financial institution credit transfer message (pacs.009) in Temenos Payments Hub.

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

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Incoming Message Rejection Notification admi.002

Available from: **R24AMR**

This functionality enables banks to support the FEDWMX RTGS payments by processing the incoming admi.002 message in Temenos Payments Hub.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the incoming admi.002 message.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Incoming Payment Status pacs.002

Available from: **R24AMR**

This functionality enables banks to support the FEDWMX RTGS payments by processing the payment status (pacs.002.001.10) with the availability of the existing RTGS payment clearing framework in Temenos Payments Hub.

New configurations, mappings and process flows have been released to support the processing of the inward file (receiving the pacs.002 payment status).

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ **Incoming Return pacs.004**

Available from: **R24AMR**

This functionality enables banks to support the FEDWMX RTGS payments by processing the inward return payments (pacs.004) with the availability of the existing RTGS payment clearing framework in Temenos Payments Hub.

New configurations, mappings and process flows have been released to support the processing of the inward file (receiving the pacs.004 payment message).

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ **Receiving Fund Acknowledgement Receipt admi.007**

Available from: **R24AMR**

This functionality enables banks to support the admi.007 flow with the availability of the existing RTGS payment clearing framework in Temenos Payments Hub.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the received Fund acknowledgement receipt.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ **Return Request Response camt.029 Outgoing**

Available from: **R24AMR**

This functionality enables banks to send return request responses for the received incoming cancellation requests with the availability of the existing RTGS payment clearing framework in Temenos Payments Hub.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the outward return request message.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

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

Available from: **R24AMR**

This functionality allows banks to support FEDWMX RTGS outward return payments (pacs.004) with the availability of the existing RTGS payment clearing framework in Temenos Payments Hub.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Outward Return Request (camt.056) Cancellation

Available from: **R24AMR**

This functionality enables banks to manage the Real Time Gross Settlement (RTGS) outgoing cancellation request message (camt.056) in Temenos Payments Hub.

To support the Fedwire, payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the outgoing cancellation request message (camt.056).

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fednow Instant Clearing ⇒ Process the FedNow and Participant Broadcast Message (admi.004)

Available from: **R24AMR**

This functionality allows banks to receive and process the FedNow Broadcast message (admi.004 incoming) from clearing. The system is enabled to update the own bank's status when they sign off from FedNow Service via Fedline Advantage.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fednow Instant Clearing ⇒ RFP Information Request and Response

Available from: **R24AMR**

The RFP module has the capability to send IR (camt.026) message for the received RFP (pain.013) message and receive Information request response (camt.029) message / Additional payment information (camt.0280 message. Therefore, RFP will be enhanced to support processing of FedNow IR & its response messages.

The Fednow Clearing module is enabled to generate IR (camt.026) message to the payee bank (via FedNow clearing) and receive receipt acknowledgment (admi.007) message for successfully sending the IR (camt.026) message and handle the receipt of message reject (admi.002) message from FedNow clearing if the sent IR (camt.026) message got rejected at FedNow clearing. For the sent IR (camt.026) message system will receive the Information request response (camt.029) message with the following status codes (IPAY, IDUP, NINF, PDNG, INFO) and also can receive additional payment information (camt.028) message.

For all the received response messages, the module will send receipt acknowledgement (admi.007) message to the FedNow clearing & payee ban (via FedNow clearing). The RFP module has been enabled to amend the received underlying RFP request based on the received additional payment information (camt.028) message.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Instant Clearing

Fedwire ISO20022 Clearing ⇒ Financial Institution Credit Transfer Outgoing pacs.009

Available from: **R24AMR**

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing financial institution credit transfer message (pacs.009) in the Temenos Payments Hub. The Fedwire cut-off timelines are supported for pacs.009 variants.

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

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Incoming Broadcast Message admi.004

Available from: **R24AMR**

This functionality enables banks to manage incoming admi.004 message in the Temenos Payments Hub.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the incoming admi.004 message.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Incoming Return pacs.004

Available from: **R24AMR**

This functionality enables banks to receive the incoming return (pacs.004) payment from Fedwire for the below scenarios:

- Based on the outgoing camt.056 sent from Temenos Payments Hub earlier.
- The beneficiary bank is unable to credit the payment and hence, returning the payment back to the sender.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Outgoing Return pacs.004 for Customer and Bank Transfer

Available from: **R24AMR**

This functionality enables the generation of the Outgoing return (pacs.004) messages with the existing framework for the below

scenarios, to support FEDWMX RTGS payments, Return Payment processing:

- Incoming camt.056.
- Payment with invalid details from the Repair Queue.
- Cover Payment with invalid details from Unmatched Queue.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Return Request Response camt.029 Outgoing

Available from: **R24AMR**

A return request response is the message the Fedwire Funds Service or the Fedwire Funds participant (Fedwire Sender) uses to inform a Fedwire Funds participant (Fedwire Receiver) about the processing status of a previously sent return request camt.056. This functionality enables banks to send return request responses for the received incoming cancellation requests with the availability of the existing RTGS payment clearing framework in the Temenos Payments Hub.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the outward return request message.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Receiving Fund Acknowledgement Receipt admi.007

Available from: **R24AMR**

The Fedwire Funds acknowledgement is used to acknowledge successful processing by the Fedwire Funds Service of the following nonvalue messages exchanged between Fedwire Funds participants: payment status request (pacs.028), return request (camt.056) and return request response (camt.029), drawdown request (pain.013) and drawdown response (pain.014), investigation request (camt.110) and investigation response (camt.111). This functionality enables banks to support the admi.007 flow with the availability of the existing RTGS payment clearing framework in the Temenos Payments Hub.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the received Fund acknowledgement receipt.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Outward Return Request camt.056 Cancellation

Available from: **R24AMR**

The cancellation request message (camt.056) is used to request the return of either a customer credit transfer (pacs.008) or

financial institution credit transfer (pacs.009) and financial institution credit transfer (pacs.009) cover payment. This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing cancellation request message (camt.056) in the Temenos Payments Hub.

To support the Fedwire, payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the outgoing cancellation request message (camt.056).

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Return Request Response camt.029 Incoming

Available from: **R24AMR**

This functionality enables banks to manage Real Time Gross Settlement (RTGS) Incoming Return Request Response (camt.029) in the Temenos Payments Hub.

To support the Fedwire, payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the Incoming Return Request Response (camt.029).

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Credit Transfer Outgoing pacs.009 COV/pacs.009 ADV

Available from: **R24AMR**

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing customer credit transfers cover messages (pacs.009 ADV) in the Temenos Payments Hub.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), 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:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Incoming Financial Credit Transfer pacs.009 Cover Payment

Available from: **R24AMR**

This functionality enables banks to manage the Real Time Gross Settlement (RTGS) incoming pacs.009 COV message in the Temenos Payments Hub. The incoming pacs.009 (COVC) will be processed for the underlying pacs.009 (ADV) acceptance, configurations, account posting and payment confirmation.

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 ⇒ Payment Status Request pacs.028

Available from: **R24AMR**

This functionality enables banks to banks to initiate Payment Status Request (pacs.028) for the payment messages sent to the Clearing.

To support the Fedwire payment clearing for the Fedwire MX (FEDWMX), new configurations, mappings and process flows have been released to process the outward pacs.028 message.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing Directory and Reachability Check

Available from: **R24AMR**

This functionality enables banks to upload or manually create and maintain participant bank details in the **CA.CLEARING.DIRECTORY** application, in order to perform the reachability check for participant bank in Fedwire ISO clearing.

> **The topic related to this feature is given below:**
>
> ❖ Fedwire ISO20022 Clearing Directory and Reachability Check

Fednow Request For Payment ⇒ RFP Information Request and Response

Available from: **R24AMR**

This functionality allows the debtor agent (payer bank) to generate the outgoing Information Request (camt.026) message for the received RFP request.

The RFP module has the capability to send the IR (camt.026) message for the received RFP (pain.013) message.

> **The topic related to this feature is given below:**
>
> ❖ Fednow Request For Payment

Fednow Request For Payment ⇒ Outward RFP Request and Response

Available from: **R24AMR**

The RFP module is enabled to generate an outward Request for payment (pain.013) message for FedNow clearing. The outward RFP can be initiated either by the bank user or based on a request received from the customer channel.

The system receives the following responses to the RFP request (pain.013) sent to the outside world. If the RFP response messages are successfully received, the system sends an acknowledgement of receipt (admi.007).

The possible RFP responses that can be received are,

- RFP (pain.014) message with status code "RCVD", if the sent RFP request is received by the payer bank.
- RFP (pain.014) message with the status ACTC, if the sent RFP request is approved by the user.
- RFP (pain.014) message with the status RJCT, if the received RFP request is rejected by the user.

The RFP module is also enabled to automatically initiate an outward payment status request (pacs.028) for the sent RFP message (pain.013) if no response is received within the specified time.

The topic related to this feature is given below:

❖ Fednow Request For Payment

Fedwire ISO20022 Clearing ⇒ Incoming Investigation Request camt.110

Available from: **R24AMR**

This functionality enables banks to receive Investigation Request (IV) for the outgoing or Incoming payment messages (pacs.008, pacs.009, pacs.009cov, pacs.004) in the Temenos Payment Hub. To support the incoming Investigation Request (IV), new configurations, mappings and process flows have been released to process the Incoming camt.110 messages.

The topic related to this feature is given below:

❖ Fedwire ISO20022 Clearing

Fedwire ISO20022 Clearing ⇒ Outgoing Investigation Response camt.111

Available from: **R24AMR**

This functionality enables banks to send outgoing Investigation Response (IVR) for the received investigation request (camt.110) message, receive and process the following messages from Fedwire clearing

- Message Reject (admi.002) - If the sent outward camt.111 message gets rejected at Fedwire clearing. On receipt of admi.002 message, the system will allow the user to resubmit the rejected outward Investigation response.
- Fedwire Funds Acknowledgement (admi.007) - If the sent camt.111 gets processed successfully at the clearing layer.

The topic related to this feature is given below:

❖ Fedwire ISO20022 Clearing

Technical Notes

Payments

Payments Hub ⇒ **Payment Service Reduction for Leaner Product**

Available from: **R24AMR**

Payments Services have been removed or merged for easy implementation.

Removed Payment Service	Instruction for Upgrading Client
BAL.CHK.LISTENER.SERVICE	This service used to update balance check response in asynchronous mode. [HML1] This service is moved to PAYMENT.STPFLOW.SERVICE and can be stopped post upgrade, after all the items in its activation list is processed.
ACCUMULATOR.RESETSERVICE	This service is moved as part of COB job PP.START.OF.DAY. [HML2] This service should be stopped before COB, post upgrade.
CLEARING.CRITERIA.CLEANUP	This service is moved as part of COB job PP.START.OF.DAY. This service should be stopped before COB, post upgrade.
ARC.CLUSTER.STATIC	This service is merged to a single new service - PP.ARCHIVAL. The PP.ARCHIVAL service should be started post upgrade as required and the ARC.CLUSTER.STATIC service should be stopped. Alternately, this service can remain as is, if the PP.ARCHIVAL service is not started.
ARC.PORTRANSACTION	This service is merged to a single new service - PP.ARCHIVAL. The PP.ARCHIVAL service should be started post upgrade as required and the ARC.PORTRANSACTION service to be stopped. Alternately, this service can remain as is, if the PP.ARCHIVAL service is not started.
MOVE.RECEIVEDFILEDETAILS.HIST	This service is merged to a single new service - PP.ARCHIVAL. The PP.ARCHIVAL service should be started post upgrade as required and the MOVE.RECEIVEDFILEDETAILS.HIST service should be stopped. Alternately, this service can remain as is, if the PP.ARCHIVAL service is not started.
PP.END.OF.DAY1	This service is merged to a single new service -PP.END.OF.DAY. The PP.END.OF.DAY1 service should be stopped and the PP.END.OF.DAY service should be started post upgrade. Alternately, this service can remain as is, if the PP.END.OF.DAY service is not started.
PP.END.OF.DAY2	This service is merged to a single new service - PP.END.OF.DAY. The PP.END.OF.DAY1 service should be stopped and the PP.END.OF.DAY service should be started post upgrade. Alternately, the service can remain as is, if the PP.END.OF.DAY service is not started.

Removed Payment Service	Instruction for Upgrading Client
parentFeesDetermination	This service is used to consolidate fees and to release parent transaction of USACH payments. The logic of this service has been moved to INWARD.MAPPING service. The service can be stopped post upgrade, after all the items in its activation list is processed.

Note: The TSA.SERVICE record for conversion services pertaining to releases before R18, have been removed. Any such missing records can be created and executed manually.