

What's New in Transact

R24 AMR

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Application Framework

System Core ⇒ Emitting Data Events in Temenos Transact

Available from: **202306**

Temenos Transact now enables the Initial Load Process (ILP) to emit Data Events. This enhances the functional change of the outbox feature in the eventContext and applicationContext for Data Events generated from Temenos Transact. The ILP is processed using RR.INITIAL.LOAD.SERVICE.

The topics related to this feature are given below:

- ❖ [Emitting Data Events in Transact](#)
- ❖ [EventContext in Data Events](#)
- ❖ [State Change Event in Transact](#)

System Core ⇒ Emitting Data Events in RAW Table Format

Available from: **202306**

The Data Events are now emitted in RAW table format. This feature is enabled by setting *Data Stream* as YES in **SPF** and AVRO in **EB.DES.PARAMETER**. Temenos Transact relies on the updates of **RR.PARAM** for checking the eligibility of the applications to emit events and passes the generated event with the required header information to the underlying platform (TAFJ). The TAFJ runtime generates the payload and pushes the events into the Outbox topic. The events are emitted with eventType as TXN_AVRO_EVENT by Temenos Transact.

The topics related to this feature are given below:

- ❖ [Configuring Data Events](#)
- ❖ [Data Events in RAW Table Format](#)

System Core ⇒ Health Check Probes in Kubernetes

Available from: **202308**

Temenos Infrastructure supports the health check probes to check the activity of the application running inside the container.

The liveness probe helps to determine if the application in the pod is alive or dead. If the application is dead or inactive, Kubernetes starts a new one to replace it.

The topic related to this feature is given below:

- ❖ [Health Check Probes in Kubernetes](#)

System Core ⇒ Externalised Cache for COB

Available from: **202308**

The job list was previously a table that is heavily queried in Transact during service execution. For heavy volume databases, the

I/O operations on the job list, that is, to build, read, write, and delete as part of the COB processing on a job list table was quite heavy against a distributed cache.

You can now run the cob jobs through external caching (Redis) to run a service by populating IDs into the Redis cache. Moving the job list from the primary data source to Redis reduces the load on the primary database.

This feature is not applicable for critical or bulked job. It supports online and activation services.

The topic related to this feature is given below:

❖ Externalised Cache for COB

System Core ⇒ Configuration of COB Jobs for Improved Performance

Available from: **202310**

The service framework is enhanced with the below features:

- **Allow a preselect for jobs** - A job can now be identified to benefit from one of the similar select done by another job. This allows the parent job to do a select once and reuse the selected keys multiple times.
- **Processing before completion of select** - A job can now decide to avail the facility of a head start with processing without having to wait for the select to complete. This means the agents allocated to the service can be better utilized compared to earlier by parallel execution of select and processing.

The topic related to this feature is given below:

❖ Configuration of COB JOBS for Improved Performance

System Core ⇒ Handling Event Delivery Failures

Available from: **202310**

It is possible that the KAFKA topics are not reachable owing a variety of reasons, the temporary network outage being the most prominent one. In such cases, it is likely that delivery of some events, fail to deliver to the required topic/s. This has now been rectified by identifying any such failure to deliver events, and by moving them to the F_MS_OUTBOX_ERROR table within the Temenos Transact database.

A new service MS.EVENTS.CATCH.UP is introduced which selects the failed events from the F_MS_OUTBOX_ERROR table and attempts a redelivery of those to the required topics. For this, a new TAFj function MS.DELIVER.ERROR.EVENTS is also made available, which has the ability to deliver the requested event to the expected topic. Note that the Topic names (where the delivery will be made) are not negotiable and remain the same as the original topic where the delivery would have been made but for the failure to deliver. Once the delivery is successful, the event is deleted from the ERROR table, to avoid a redelivery later.

The topic related to this feature is given below:

❖ Handling Event Delivery Failures

System Core ⇒ Nofile Enquiry Extension for API

Available from: **202312**

Previously, a nofile enquiry did not have the ability to extend the fields based on propagation definition. This limitation has now overcome by allowing the nofile enquiries to also extend the fields from any of its parent version, thus avoiding the need to modify individual nofile enquiries to extend it, for local reference (propagation) fields. Any nofile enquiry can now have a named method <<ENQUIRY.NAME>>.EXTENSION, which is invoked in two stages as listed below:

- **Requesting for Meta data of the nofile enquiry** ensures that the propagated fields are included in the meta data response and projecting it as an first class field within the enquiry
- **Runtime of the nofile enquiry** ensures that each row of enquiry response holds the value of the propagated fields, the definition for which was returned as part of the meta data request.

Note: The named method is required to be designed according to the individual enquiries and must consider the response requirements for it.

The topic related to this feature is given below:

❖ [Nofile Enquiry Extension for API](#)

System Core ⇒ Verifying Pre-COB Services

Available from: **R24AMR**

Temenos Transact is now enhanced for the users to pre-check services before starting COB for the business day. COB raises a fatal error if there is any failure in the pre-checks.

The TSA.SERVICE application is enhanced with the new *Pre Cob Check* field and this is disabled for all the services that has,

- The COB, TI.DATE.CHANGE.SERVICES record ID.
- The corresponding batch record of the service that has a batch stage set in the Batch application.

Thus, this feature enables the user to execute standalone services before COB.

The topic related to this feature is given below:

❖ [Verifying Pre-COB Services](#)

System Core ⇒ Floating Agents

Available from: **R24AMR**

This feature allows an agent to be floating and re-usable by multiple services rather than being restricted to a single service. The agent can now be allocated to a master service which has a group of services defined, thereby reducing the cost and operational management.

Grouped services internally manage other services within their grouping. Services that do not require real-time responses or

minimal workloads can be grouped for effective utilisation of the agents.

The topic related to this feature is given below:

❖ [Service Grouping and Floating Agents](#)

Banking Framework

DLM Archival ⇒ Archiving Historic Data

Available from: **202307**

The Data Lifecycle Management (DLM) archival process is enhanced to reduce the size and improve the performance of a transactional database by moving non-transactional and historical data to a separate Read-Only (RO) database. The user can optimise the performance of the RO database through archiving the historical data.

It is possible to archive the records in applications or tables like the Account (AC - legacy accounts), Funds Transfer (FT), Clearing Entry (**AC . INWARD . ENTRY**), Delivery – In and Out messages, and Accounting Entry (**STMT . ENTRY/CATEG . ENTRY/RE . CONSOL . SPEC . ENTRY**) to a Read-Only (RO) database when the DL product license is installed.

In the absence of the DL product license, the Standard Transact archival mechanism is used to archive the data records.

The topics related to this feature are given below:

- ❖ Archival of Account and Related Tables
- ❖ Archival of Funds Transfer
- ❖ Archiving GAI and GAR Transactions
- ❖ Archival of Accounting Entries
- ❖ Archival of Delivery Messages

Generic Accounting Interface ⇒ Booking Request with Accounting Date

Available from: **202307**

Banks can now provide the *Accounting Date* and *Dealer Desk* details in GAI request through OFS to:

- Post the adjustment entries to the open post-closing database(s).
- Update the dealer desk in the accounting entries and in the **POSITION** table.
- Allow the user to select new contra entry options like Local for balancing the main entries.

The topics related to this feature are given below:

- ❖ Generic Accounting Interface
- ❖ GAI Request Types and Processing Modes
- ❖ Post-Closing
- ❖ PC Database
- ❖ Post-closing Process

Forex and GL ⇒ Reporting Revaluation Profit/Loss with Central Reporting File Attributes

Available from: **202310**

The revaluation process is enhanced to report the profit or loss originating from foreign currency asset and liabilities revaluation, using the same attributes as the corresponding asset and liability being revalued.

Introduced a parameter-driven option to generate the PL entry for the profit or loss on foreign currency revaluation either from position revaluation or asset and liability revaluation.

The topics related to this feature are given below:

- ❖ [Configuring Revaluation](#)
- ❖ [Working with Posting PL with FCY Asset and Liability Attributes](#)

System Tables ⇒ Customer Closure

Available from: **202310**

Customer Closure enables the user to close or exit the customer after performing the pre-closure checks on the non-financial and financial data of the customer. This functionality enables the user to ensure the customer data is removed from the non-financial records before closing or exiting the customer.

The topic related to this feature is given below:

- ❖ [Customer Closure](#)

Accounts ⇒ Reversing Locked Funds

Available from: **202310**

Temenos Transact is enhanced to configure the type of locked funds that the system reverses automatically during the close of the business process or start of day process.

The topic related to this feature is given below:

- ❖ [Reversing Locked Funds](#)

Charges and Fee ⇒ Handling Customer Group Change for Wealth Fee and Charges

Available from: **202310**

The change in the customer grouping attribute in the portfolio that is, **SEC . ACC . MASTER** (such as, Managed Account changed from discretionary to execution only) or in **CUSTOMER** (such as, change in Customer sector) can result in a change to the customer group for wealth fees and charges. The default customer group for wealth fee and charges in the **CUSTOMER . CHARGE** is rebuilt based on the attribute change in portfolio or customer. The wealth fee or charge accrual is based on the customer group.

To enable the recalculation of wealth fee or charge accruals with retrospective effect based on the attribute change, the historic data of customer grouping for wealth fee or charge is maintained in a separate application, namely **CG . SC . CUSTOMER . CHARGE**. This application is referred by the wealth processing to retrieve the customer group for the advisory and safekeeping fee accruals.

The topic related to this feature is given below:

- ❖ Handling Customer Group Change for Wealth Fee and Charges

Fixed Asset Management ⇒ **Non-Monetary Foreign Currency Asset Management**

Available from: **202310**

Fixed Asset Management now provides complete financial control over Non-Monetary Foreign currency Assets throughout its life cycle from acquisition to liquidation. It is possible to recognise the forex profit or loss and the trade profit or loss separately, on the Foreign Currency Assets. Currency revaluation of foreign currency assets can be deferred until the liquidation of assets.

The topic related to this feature is given below:

- ❖ Foreign Currency Assets

Cheques and Cards Management ⇒ **Supporting ISO20022 CBPR+ 2023 Outward and Inward Drafts**

Available from: **202310**

Foreign Currency Draft processing as Drawer Bank

The PPSWCQ and the CQ module of Temenos Payments enable the drawer banks to,

- Send ISO20022 CBPR+ messages for cheques or drafts.
- Store the details of the draft being issued with the Temenos cheque register supplement directory.

The drawer bank functionality allows issuing drafts to the bank customers and advising the counterparty (camt.107/MT110 messages) on which the drafts are drawn.

In case of exceptions, the bank can notify the counterparty and request to cancel or stop the payment of the draft (camt.108/MT111) and act based on the counterparty response received (camt.109/MT112), which is the status of the stop payment request.

When the report indicates the acceptance of the stop request, the draft is marked as Stopped in the cheque register supplement directory.

Installation and Configuration Notes

The DE_SWIFTInward_QueueConfig.properties file should be updated with the additional configurations. The required xsd and xslt should be placed in the respective path of PP_HOME.

Foreign Currency Draft processing as Drawee Bank

The drawee bank functionality provides the ability to receive drafts notifications (camt.107/MT110) and stop payment requests of the drafts (camt.108/MT111) messages from the Vostro banks and send the response for the stop payment request (camt.109/MT112).

Temenos Payments Cheque PPSWCQ and the Cheque CQ modules enable the drawee bank to receive ISO20022 CBPR+

messages for cheques/drafts and store the details of the draft received in the Temenos Cheque Register Supplement directory. In case of exceptions, the drawee bank receives a request to cancel/stop the payment of the draft (camt.108/MT111 messages) from counterparties. The drawee bank needs to send a report (camt.109/MT112 messages) to the counterparty and indicate whether the request is accepted or rejected. If the request is accepted the draft is marked as 'Stopped' in the Cheque Register Supplement directory.

The topics related to this feature are given below:

- ❖ Supporting ISO20022 CBPR+ 2023 Outward and Inward Drafts
- ❖ FCY Draft Processing as Drawee Bank

Accounts ⇒ Balance Configuration for NSF Processing

Available from: **202310**

The Non-sufficient funds (NSF) Processing functionality is enhanced with the following features:

- Configure the open balance type required for NSF Evaluation process.
- Include the active debit holds and credit holds in calculating the running balance.
- Exclude a debit item from calculating the running balance when the default decision is marked as 'Rejected'.
- Update the fund decision and charge decision of subsequent debit items as 'Approved' and 'Waived' respectively when the previous rejected debit item is excluded from calculating the running balance.
- Update the fund decision and charge decision of subsequent debit items as 'Approved' and 'Waived' respectively when the previous rejected debit item is excluded from the Limit Balance.

The topics related to this feature are given below:

- ❖ NSF Processing using Start Balance Configuration
- ❖ NSF Processing using Active Holds Configuration
- ❖ NSF Processing using Process Type Configuration

Accounts ⇒ Grace Period Definition for Waiver of NSF Charges

Available from: **202311**

NSF Exception Processing is enhanced to define grace period at product level or arrangement level and waive the NSF charges if the account balance is fully or partially funded.

Also, the system allows the user to configure the *Grace Period Type* as Full or Partial, the start balance required for calculation of account available balance, and the *Grace Balance Type* to include the debit locked events or credit locked events for the calculation of account available balance during the grace period.

The topics related to this feature are given below:

- ❖ Charge Waiver using Grace Period Configuration

Accounts ⇒ NSF Charges Integration with TEPAvailable from: **202311**

NSF Evaluation process determines whether entries to an account are to be classified as NSF and creates an exception record along with the charge details. It is now possible to determine the charges based on either the definition from AA Product or Pricing rules or from Temenos Enterprise Pricing (TEP).

The topic related to this feature is given below:❖ [Charge Assessment During TEP Integration](#)**Delivery ⇒ Generating a Unique UETR for the Same Transaction Reference**Available from: **202311**

The Delivery module is enhanced to generate a UETR for each SWIFT MT payment message handed-off by the non-payment business module (for example, SC, MD, LC and FX), if the UETR is not supplied in the transaction details.

While formatting the message, the Delivery module generates a UETR for each message if the non-payment module did not generate and provide the UETR. This ensures that each new payment message generated for the same contract, even if it has the same transaction reference or not, has its own UETR and is therefore not rejected by SWIFT for recycling the UETR of a previous payment message.

For transactions which involve cover payments (like LC and MD modules) generate the UETR themselves and pass this as part of the payment and cover data when they are handed-off to the Delivery module to format the messages.

Temenos Payments and Funds Transfer modules do not supply the same transaction reference and therefore for them, Delivery continues to generate a UETR for each transaction reference and re-uses the UETR for the payment received with the same transaction reference (payment and cover scenario).

Technical Notes

The DE.UETR.REF.FILE concat now has multiple *End Ref* field values for those transactions that have multiple UETR references for every transaction.

The topic related to this feature is given below:❖ [Unique End-to-End Transaction Reference](#)**Limits ⇒ Securing Limits with External Collaterals**Available from: **202312**

The Transact Limit system is enhanced to allow securing the limit with external collaterals.

This means that the value of collaterals maintained outside Temenos Transact can be fed into Temenos Transact Limit system to cover the exposure.

The external collaterals can be in a currency different from the limit currency and collaterals in different currencies can be used to secure a single limit.

This gives customers the flexibility to use the collaterals maintained in external collateral system to secure the limit in Temenos Transact.

The topic related to this feature is given below:

- ❖ [Securing Limits with External Collaterals](#)

Cheques and Cards Management ⇒ **Determining Cheque Type Based on Parameterisation in CQ . PARAMETER**

Available from: **202401**

The Foreign Currency Draft Processing as Drawer Bank feature has been enhanced with the functionality to determine the Cheque Type based on the parameterisation defined in the **CQ . PARAMETER** application to update Tag 21 in MT111 messages or Tag <ChqNb> in CAMT.108.001.01 messages for a cheque stop request.

The topics related to this feature are given below:

- ❖ [Cheque Type in Outward and Inward Messages for Cheque Stop Request](#)
- ❖ [Tasks for Foreign Currency Drafts Processing as Drawer Bank](#)
- ❖ [Output for Foreign Currency Drafts Processing as Drawer Bank](#)
- ❖ [Tasks for FCY Draft Processing as Drawee Bank](#)
- ❖ [Outputs for FCY Draft Processing as Drawee Bank](#)

Multi-Company and Multi-Branch ⇒ **Deactivation of Company**

Available from: **202401**

Deactivation of a lead company (along with its underlying company) from Transact is now possible. The deactivated companies are excluded from all kinds of transactions and operations.

The topic related to this feature is given below:

- ❖ [Deactivation of Company](#)

Cash Pooling ⇒ **Overdraft Protection**

Available from: **202401**

Overdraft Protection feature allows the customer to earmark funds within the linked accounts as sweep projections, to mitigate the risk of withdrawals affecting the linked accounts. Furthermore, when the checking account receives funds, the system automatically releases or adjusts any previous earmarked sweep projections against the linked accounts.

The system follows sweep priority to earmark funds within the linked accounts as sweep projections (allowing to link more than one funding account). Additionally, sweep projections are reversed or dropped based on the reverse order of the sweep priority.

Overdraft Protection feature can be enabled for debit reservations or holds, placed on the checking account.

The topic related to this feature is given below:

❖ [Overdraft Protection](#)

Limits ⇒ Externalising Transact Limit Exposure

Available from: **202401**

The Limit functionality is enhanced to link one or more external exposures to utilize the credit limit created and maintained in the Transact system. The exposures maintained in other external systems can now utilize the limits created in the Transact system through the API framework. The Transact system can store the necessary details of the external exposure and allow the exposure to utilize the limit, by linking it to the appropriate limit line. This can be monitored through the Risk Exposure Overview report in Transact.

Installation and Configuration Notes

The LIMEXT product must be installed to enable this functionality.

The topic related to this feature is given below:

❖ [Externalising Transact Limit Exposure](#)

Delivery ⇒ Support for Currency Transformation in Inward and Outward Messages

Available from: **202402**

The Delivery XMLISO framework can be configured to perform currency transformation (for example, CNH or CNY transformation) per channel for both directions (incoming / outgoing). Banks outside China can use this functionality to translate the Chinese offshore currency to the ISO currency for the CBPR+ messages generated through the delivery transformation layer.

Installation and Configuration Notes

To enable currency conversion, configure DE_SWIFTInward_QueueConfig.properties in the delivery transformation layer.

The topics related to this feature are given below:

- ❖ [Support for Currency Transformation in Inward and Outward Messages](#)
- ❖ [Support for Currency Transformation in Inward SWIFT MX Message](#)
- ❖ [Support for Currency Transformation in Outward SWIFT MX Messages](#)
- ❖ [Currency Transformation – Inward](#)
- ❖ [Currency Transformation - Outward](#)

Limits ⇒ Linking Transact Limit to External Forex Exposure

Available from: **202402**

The Forex deals created and maintained in an external system can be linked to the Transact limit to monitor the risk exposure of the Forex deal by capturing the relevant details of the external Forex deal and in the **LI . EXTERNAL . TRANSACTIONS** application, through the API framework.

Installation and Configuration Notes

The LIMEXT product must be installed to enable this functionality.

The topic related to this feature is given below:

- ❖ [Linking Transact Limit to External Forex Exposure](#)

Fixed Assets Management ⇒ Managing Individual Accounts of Fixed Asset using Contract-based Method

Available from: **202402**

The Transact Fixed Assets Management module is now enhanced with an approach where the assets are treated as separate contracts, thus facilitating the banks to use the capabilities of the Transact Financial Reporting module effectively.

As each asset is treated as a separate contract, this is a more accurate representation of the asset-related financial information in the general ledger contributing to improved transparency and reporting accuracy.

The topics related to this feature are given below:

- ❖ [Introduction to Fixed Asset Management](#)
- ❖ [Configuring Asset Accounts - Method 2](#)
- ❖ [Foreign Currency Asset Lifecycle Activities](#)

Outward DD Processing ⇒ Support for Structured Address

Available from: **R24AMR**

Transact Direct Debit module now enables banks to send SEPA DD collections message (pain.008.001.08) and process incoming payments status reports (pain.002.001.10) compliant with the EPC SEPA 2023 version of ISO20022 and furthermore, it now has the capability to capture structured address fields for the debtor and creditor.

The topics related to this feature are given below:

- ❖ [Configuring Address Type and Format](#)
- ❖ [Capturing Address Fields](#)
- ❖ [Registering SEPA OWN Mandate](#)

Booking and Finance Adjustments/Legacy Payments Processing ⇒ Renaming Funds Transfer as Booking and Finance Adjustments

Available from: **R24AMR**

The Funds Transfer module is renamed as Booking and Finance Adjustments to reflect Temenos strategy to use Temenos

Payments as the solution for customer payments and internal transfers. The module code of the Booking and Finance Adjustments module remains FT.

Temenos reiterates the recommendation to use Generic Accounting Interface (ACCCSM) as the solution to integrate Transact with third parties' payment systems or other bank solutions involved in payment initiation, payment execution flows and any other interface which require cover check, funds reservations or bookings.

The topic related to this feature is given below:

- ❖ Introduction to Booking and Finance Adjustment and Legacy Payments Processing

Fixed Asset Management ⇒ Supporting New Depreciation Methods

Available from: **R24AMR**

New depreciation methods like Reducing balance (RB), Double declining balance (DDB) and Sum of year digits (SYD) are introduced in the Fixed Asset Management (FIXAMT) module. The user can either include or exclude the residual value for the reducing balance depreciation method. The asset value is adjusted at the end of the asset lifetime to residual value.

The topics related to this feature are given below:

- ❖ Depreciation Activity
- ❖ Capital Improvement Activity
- ❖ Purchase Activity

General Ledger ⇒ Accounting Event to Include Value and Booking Dated Balance

Available from: **R24AMR**

Financial accounting events such as Accounting Journal Entries Update and Contract Balances Update have been enhanced to include the accounts booking and value dated balances. The booking and value dated balance information are held in the Account Activity Balances array and the information on Contract Balances is now held in the Contract Balances array.

For backwards compatibility, the working, online actual and online cleared balances are still given in the journal entries array of the Accounting Journal Entries Update event and the main data array of the Contract Balances Update event.

The topic related to this feature is given below:

- ❖ Business Events

Delivery ⇒ Implementing Annual Rulebook Changes for CBPR+ and ISO20022 Solutions

Available from: **R24AMR**

The Delivery XMLISO framework supported the technical and business application headers, the LAU, ack/nack, and other functionalities required for CBPR+ and other ISO20022 solutions.

The framework is now enhanced to support the implementation of the annual rule book changes for these solutions .

The topics related to this feature are given below:

- ❖ Business Service and Distinguish Name
- ❖ Delivery Transformation Layer
- ❖ Versioning of Schema and Stylesheet

Delivery & Cheques and Cards Management ⇒ camt.109 Changes as per the SWIFT 2024 Rulebook

Available from: **R24AMR**

The Delivery module is enhanced with the changes updated in the CBPRPlus- camt.109.001.01 (ChequeCancellationOrStopReport) message as part of the CBPR+2024 release. The following tags are updated as part of this enhancement.

- Business Service Identifier
- Payee Address Line
- Stop Request Status Code
- Province Of Birth (payee)
- City Of Birth (payee)

The topics related to this feature are given below:

- ❖ CBPR Cheques 2024 (camt.109 changes) in FCY Drafts Processing as Drawee Bank
- ❖ CBPR Cheques 2024 (camt.109 changes) in FCY Drafts Processing as Drawer Bank
- ❖ SWIFT 2024 Rulebook Changes

Fixed Asset Management ⇒ Asset Leasing and Repossession

Available from: **R24AMR**

Fixed Asset Management module now allows the Asset Finance module to trigger:

- The system activity 'lease-out' and update the asset status as 'FINANCED' during the activation of the asset finance arrangement contract.
- The system activity 'repossess' and update the status as 'PURCHASED' during the closure or maturity of the asset finance arrangement contract.

The topic related to this feature is given below:

- ❖ Asset Leasing and Repossession

Cash Pooling ⇒ Overdraft Protection for Cash Pools

Available from: **R24AMR**

Temenos Transact Overdraft Protection (ODP) feature enables banks to offer their customers an option to prevent overdrawing their cash pool groups by linking one or more funding accounts like Investment Accounts or External Line of Credits to cover the overdrafts. It supports the following:

- Real-time sweep projections or reservations on the funding accounts as part of ODP for cash pool groups.
- Real-time adjustment of sweep projections or reservations on the funding accounts as a dynamic response to the change in balances of the main master or member accounts of the cash pool group.

The topics related to this feature are given below:

- ❖ Overdraft Protection
- ❖ Enabling ODP for Retail Accounts and Cash Pools
- ❖ ODP for Cash Pools

Fixed Asset Management ⇒ Migration of Fixed Assets

Available from: **R24AMR**

Fixed assets managed in the legacy systems can now be migrated to the Transact Fixed Asset Management module. The assets are migrated from account-based to contract-based accounting treatment.

Post migration, the assets can be maintained and monitored through different life cycle activities till the end of its economic life.

Technical Notes

To enable the migration of asset balances from individual internal accounts to static asset types, the user should manually create a **BATCH** with record ID as FIXAMT.CONTRACT.MIGRATION.SERVICE and *Job Name* as FIXAMT.CONTRACT.MIGRATION. Read [Migrating Asset Balances](#) for more information.

The topic related to this feature is given below:

- ❖ Migration of Fixed Assets

Business Banking

Asset Finance ⇒ Upfront Payments

Available from: **202306**

Before acquiring an asset for usage, Lessee agrees to pay an initial amount, which is Upfront Payment or Advance Rental or Down Payment, and then the regular rentals start.

This amount can be fixed amount, percentage of asset cost, or number of rental payments. Banks consider this amount as precondition for activating the asset finance arrangement.

The topic related to this feature is given below:

❖ [Upfront Payments](#)

Asset Finance ⇒ Taxation

Available from: **R24AMR**

The following are the key highlights of the Taxation feature:

- Tax can be collected when an activity is triggered and calculated on the balance amount or bill amount. Tax bill can be raised separately and can be made due or capitalised to the principal amount.
- Tax can be calculated on any balance and billed separately.
- Tax can be defined at the arrangement level to be made-due or capitalised.
- When tax is calculated on the advance payment amount, accounting entries are restricted during the bill generation and raised only during tax repayment.

The topics related to this feature are given below:

❖ [Introduction to Taxation](#)

❖ [Property Type](#)

❖ [Tax Property Class](#)

Asset Finance ⇒ Extend Term in Asset Finance

Available from: **R24AMR**

In Asset Finance, the arrangement can be extended to the secondary term at the end of the contract term. The user can choose the maturity options such as Extend the Agreement and Extend and Return in the Asset Finance arrangement.

The topics related to this feature are given below:

❖ [Extend Term in Asset Finance](#)

Asset Finance ⇒ Residual and Maturity Options

Available from: **R24AMR**

The residual amount or residual value represents the estimated value of the asset at the end of the finance agreement. The residual value can be classified as Guaranteed Residual and Unguaranteed Residual.

At the end of term or during the maturity of the asset finance agreement, the lessee is provided with choices for what needs to be done with the asset. These choices are referred as maturity options. The user can choose the maturity option as 'Purchase the Asset' or 'Return the Asset' for the maturity.

The topics related to this feature are given below:

- ❖ Residual
- ❖ Maturity Options
- ❖ Maturity Options – Term Amount
- ❖ Residual – Payment Schedule

Asset Finance ⇒ Pricing Grids (AAPRIC)

Available from: **R24AMR**

Rate Cards/Pricing Grids feature is now available as an AA product line in a separate module (AAPRIC) to define pricing for interest and fee/charge using complex pricing criteria in a flexible way for the financial products to,

- Manage interest rate as fixed or variable rate based on index plus margin and allow for periodic revision of rates.
- Manage fees, margin/rate tiers based on agreement's term, amount, LVR (Loan-to-Value-Ratio), asset class/type, balances, customer ratings, and so on.
- Define various pricing mechanisms such as relationship, regional/location based.

The topics related to this feature are given below:

- ❖ Pricing Grids
- ❖ Pricing Grid Property Class
- ❖ Interest Rate
- ❖ Charges and Commissions

Asset Finance ⇒ Payment Holiday

Available from: **R24AMR**

Asset Finance supports the Payment Holiday functionality which enables the banks/FI's to either skip (payment deferral) or modify (increase or decrease) the asset finance arrangement's scheduled payments thereby allowing flexible payment plans, payment deferrals, and so on.

The topics related to this feature are given below:

- ❖ Introduction to Payment Holiday
- ❖ Product Lines- Payment Schedule
- ❖ Product Lines – Payment Holiday

Asset Finance ⇒ Migration of Legacy Assets and Contracts

Available from: **R24AMR**

The Asset Finance product line in Transact that manages Hire Purchase and Lease agreements now supports data migration or takeover. It uses the standard Arrangement Architecture's (AA) data migration techniques to takeover the existing contracts and its financial data from the legacy system.

The topic related to this feature is given below:

- ❖ Introduction to Migration

Asset Finance ⇒ Supporting Limit, Activity Messaging and Constraint Property Classes in Asset Finance

Available from: **R24AMR**

The Asset Finance module is enhanced to allow the ASSET.FINANCE product line to support the following property classes.

- Limit property class - The limit structure can be created in the LIMIT application and linked to the asset finance arrangement using the limit property to create a limit for the lessee. Collaterals can be linked to the credit limit using the **COLLATERL . RIGHT** application.
- Activity Messaging property class - Sends advices/pre and post-notifications for various lifecycle events like welcome letter, post-activation of agreement, payment reminder, chaser notice, settlement quotation, payment confirmation, and maturity reminder.
- Constraint property class - This property class is now available for backdate transactions in Asset Finance. Asset Finance products can be configured with a restriction of backdate transactions using the CONSTRAINT property class.

The topics related to this feature are given below:

- ❖ Credit Limits
- ❖ Advice and Notices
- ❖ Additional Features

Asset Finance ⇒ Managing Assets for Financing

Available from: **R24AMR**

As part of the Asset Finance solution, the Fixed Asset Management (FIXAMT) module is enhanced and seamlessly integrated with the Asset Finance (AS) module to manage the assets for financing. It enables the Banks/FIs to efficiently manage and

finance both the new and the used assets. The workflow of the asset in the asset finance solution includes Asset's Register, Purchase, Finance, Depreciation based on the type of finance, Repossession or Disposal based on the asset finance arrangement's maturity option.

The topic related to this feature is given below:

❖ Asset Management

Asset Finance ⇒ **IFRS 16 Regulations**

Available from: **R24AMR**

Asset finance now supports IFRS 16, which is an accounting standard issued by the International Accounting Standards Board (IASB) that outlines the procedures to recognise, measure, and disclose lease agreements in the balance sheet.

The REPORTING property class feature in asset finance enables banks and financial institutions to report the hire purchase and lease agreements according to IFRS 16 regulation standards from a lessor perspective.

The topic related to this feature is given below:

❖ IFRS 16 Regulations

Asset Finance ⇒ **Cashback and Bonuses**

Available from: **R24AMR**

Asset Finance now supports adding of credit type charge properties to the asset finance products. This allows banks and financial institutions to offer bonuses and cashbacks (using Temenos Asset Finance solution) if any, as part of a reward program.

The topic related to this feature is given below:

❖ Additional Features

Asset Finance ⇒ **Simulation**

Available from: **R24AMR**

ASSET.FINANCE now supports the simulation feature to simulate new offer, rate change, prepayments, and mid-life amendments for existing arrangements and other life cycle activities for past, present, and future dates.

The topic related to this feature is given below:

❖ Simulation

Corporate

Miscellaneous Deal ⇒ Regulatory Swift 2023 Changes

Available from: **202305**

Miscellaneous Deals module is enhanced to support Tolerance processing as part of MT760 in Seq B and C.

The topic related to this feature is given below:

❖ Tolerance

Club Loans ⇒ Setting up Tax for Participant only Based Facility

Available from: **202306**

Club facility and club loan are enhanced to allow the financial institution to define tax for the Participant bank role and calculate tax for interest and charges levied on a participant share, based on the tax rates defined in the product, or entered during the creation of club facility and club loan.

The topic related to this feature is given below:

❖ Tax

Facility ⇒ Write-off in Portfolio Allocation

Available from: **202306**

Portfolio Allocation functionality is enhanced to write off the bill, the bill amount, and the internal portfolios' share in the bill.

Every facility in a branch's book is assigned to one or more portfolios, and they share profits earned on a pro-rata basis of their funding contribution. The assignment percentage also applies to the drawings created under that facility.

When a loan is created and disbursed either partially or fully, each portfolio contributes an amount for the disbursement based on its share percentage.

Whenever the write-off arrangement activity is initiated to close the arrangement, the entire arrangement is nullified (principal, interest, and charges are written-off) for own bank book and participant. The write-off amount is split accordingly based on the portfolio share, and the bank records it as a loss in PL (Profit and Loss).

When the write-off balance activity is initiated under an arrangement, the share amount of a particular balance is proportionately written off under the contract, and the bank records it as a loss in PL.

The topic related to this feature is given below:

❖ Write-off in Portfolio Allocation

Facility ⇒ Non-Pro-Rata Charges

Available from: **202306**

In Facility, charges have been distributed proportionately among portfolios based on their share in the loan.

Banks can now distribute the charges in a non-pro-rata basis among the portfolios. The share of each portfolio can be determined in the Participant property class.

The topic related to this feature is given below:

❖ Non-Pro-Rata charges

Facility ⇒ Complete and Partial Charge-off of Portfolio Balances

Available from: **202306**

A bank can completely charge-off all the portfolio balances of a loan or can partially charge-off the principal amount of a portfolio under a loan. Every facility in a branch's book is assigned to one or more portfolios and the earned profits are shared on a pro-rata basis of their funding contribution.

A charge-off is when there is no longer a reasonable expectation of further payments. The customer is not aware of the charge-off and the related activities on his loan.

Banks can charge-off the principal balance of a particular portfolio partially or completely. The principal balance can be due or yet to be due from the borrower. The bank can also completely charge-off the arrangement which will charge-off all the balances including principal, interest, charges, and tax of all the portfolios of a loan.

The topic related to this feature is given below:

❖ Partial Charge-off

Trade Banking ⇒ Release of Margin

Available from: **202307**

Letter of credit and Miscellaneous Deals modules are enhanced to capture the reason for adhoc provision release which was collected during issuance of letter of credit or guarantee.

The topics related to this feature are given below:

❖ Release Margin

❖ Executing Ad hoc Release of Cash Margin/Provision

Trade Banking ⇒ Perform Duplicate Check on Invoice and Transport Document

Available from: **202307**

Drawings under Letter of Credit module is enhanced to capture the invoice and transportation document details to perform a possible duplicate check while creating a new drawings.

The topic related to this feature is given below:

❖ Letter of Credit

Miscellaneous Deal ⇒ Verify and Record Bill Details

Available from: **202307**

Miscellaneous Deals module is enhanced to verify and record the bill details of shipping guarantee.

The topic related to this feature is given below:

❖ Miscellaneous Deal

Miscellaneous Deal ⇒ Auto Mapping of Counter Guarantees and Counter-Counter Guarantees

Available from: **202307**

Miscellaneous Deals module is enhanced such that it inherits values to counter-counter guarantee's during issuance from underlying guarantee.

The topic related to this feature is given below:

❖ Auto Mapping of Counter Guarantees and Counter-Counter Guarantees

Trade Banking ⇒ Enhanced Discrepancy Processing

Available from: **202307**

Drawings under Letter of Credit module is enhanced to mark the consolidated discrepancy status instead of individual discrepancy status.

The topic related to this feature is given below:

❖ Discrepant Processing

Miscellaneous Deal ⇒ Recording Tax Split for Guarantees

Available from: **202307**

Miscellaneous Deals module is enhanced to store the linked tax split for collection of charges in an existing balance file.

The topic related to this feature is given below:

❖ MD Tax Split up

Miscellaneous Deal ⇒ Pending Consent Alert for Standby Letter of Credit

Available from: **202307**

Miscellaneous Deals module is enhanced to notify pending beneficiary consent at all the stages of invocation processing.

The topic related to this feature is given below:

❖ Pending Consent Alert

Letter of Credit ⇒ Capturing Instructions for Delivery in Letter of Credit

Available from: **202307**

Letter of Credit module is enhanced to generate covering schedule for outward collection based on type of collection.

The topic related to this feature is given below:

❖ Dynamic Covering Schedule

Miscellaneous Deal ⇒ Creating and Defaulting Templates for Guarantees or Standby Letter of Credit

Available from: **202307**

Miscellaneous Deals module is enhanced to allow configuring Pre-defined text for a particular customer getting defaulted during issuance of guarantee or stand by letter of credit.

The topic related to this feature is given below:

❖ Understanding **MD . CLAUSES**

Trade Banking ⇒ Presenting Document Days Control

Available from: **202307**

Drawings application under Letter of Credit module is enhanced to list all the drawings under which the documents are presented and not validated for discrepancies.

The topic related to this feature is given below:

❖ Document Checking in Drawings

Facility ⇒ Tax Accounting in Portfolio Allocation

Available from: **202307**

Portfolio Allocation functionality is enhanced to perform tax accounting in a loan funded by portfolios.

In a facility or loan with internal portfolios, the tax on interest and charges collected from the borrower is assigned to a designated portfolio called 'Primary Portfolio'. The primary portfolio in turn distributes the tax among all the participants, which is a manual process. Repayment of the due interest collects the tax pro-rated to the amount repaid.

The topic related to this feature is given below:

- ❖ Write-off in Portfolio Allocation

Secondary Loan Trading ⇒ Sub-allocating a Trade

Available from: **202307**

The Secondary Loan Trading module is enhanced so that a seller in a syndicated loan can now sub-allocate the original trade to multiple buyers. Once the seller sub-allocates the sell trade, the child trades are automatically created by the system. The child trades act as independent trades which can have different settlement dates. Once a trade is sub-allocated, the parent trade cannot be further modified.

The topics related to this feature are given below:

- ❖ Trade Management
- ❖ Accounting Configuration
- ❖ Sub-Allocate Trade
- ❖ Sub Allocation

Trade Banking ⇒ Classification of LC

Available from: **202307**

Letter of Credit module is enhanced to categorise the transaction such as international, domestic or leasing under LC types application.

The topic related to this feature is given below:

- ❖ Classification of LC

Facility ⇒ Risk Participant in Portfolio Allocation

Available from: **202308**

Portfolio Allocation functionality is enhanced to perform risk selling and calculate risk fees and margins.

The banks that share the risk exposure from the owning bank are called Risk Participants. When the bank wants to mitigate its risk exposure in either facility or loan, it sells its risk to a risk participant. Risk participants only share the risk and do not provide any funding to the borrower. In a facility with internal portfolios as part of the facility, each portfolio can sell its risk exposure to a risk participant separately.

The topic related to this feature is given below:

- ❖ Risk Participant in Portfolio Allocation

Secondary Loan Trade ⇒ **Loan Trade with Internal Portfolios**Available from: **202308**

In a syndicated loan, the secondary loan was traded between the own bank share amount and the participant share amount.

The **LOAN . TRADE** application is now enhanced to include secondary loan trading with internal portfolios in a syndicated loan.

The topic related to this feature is given below:

❖ [Loan Trade with Internal Portfolios](#)

Facility ⇒ **Selling Risk Exposure to External Risk Participants**Available from: **202308**

Portfolio Allocation functionality is enhanced to perform buying and selling risk exposure to an external risk participant anytime during the lifetime of a facility or a loan after it is created .

A bank can reduce its risk exposure of loan default by selling a part of the loan to an external risk participant. No actual fund movement to the external risk participant happens, but the risk of the loan default is transferred. The portfolio from which the bank sells its risk exposure is the *Linked Portfolio* to the risk participant. A bank can also buy back from the risk participant to the same *Linked Portfolio*.

The topic related to this feature is given below:

❖ [Selling Risk Exposure to External Risk Participants](#)

Facility ⇒ **Overdrawing Facility Commitment**Available from: **202308**

Facility Commitment functionality is enhanced to allow the overutilization of the facility commitment for disbursement and commitment increase beyond the available commitment.

The topic related to this feature is given below:

❖ [Overdrawing Facility Commitment](#)

Miscellaneous Deal ⇒ **Presenting Document Days Control in SBLC**Available from: **202308**

Miscellaneous Deals module is enhanced to list all the presentations under standby letter of credit , for which documents have been received.

The topic related to this feature is given below:

[❖ Enquiries and Reports](#)**Miscellaneous Deal ⇒ Displaying Auto Extension Details**

Available from: **202308**

Miscellaneous Deals module is enhanced to display the details of guarantee's for renewal, amendments and non-extension etc through an enquiry.

The topic related to this feature is given below:[❖ Automatic Extension Fields](#)**Club Loans ⇒ Financial Reporting for Club Loans**

Available from: **202309**

The Club Loans module is enhanced to use Reporting Property Class for club loan contracts. This enhancement includes the following functionalities:

- The Reporting Property Class is used to define the IFRS reporting type and sub-types for own bank's share in a club loan.
- The Reporting Property Class is used as an interface to the common cash flow engine, which provides information on cash movements of assets and liabilities.
- According to IFRS standards, instead of realizing the profit of certain charges in a straight-line method, the bank should include all the cash in-flows and out-flows, concerning the respective contract, and arrive at an effective interest rate.

The topic related to this feature is given below:[❖ Financial Reporting for Club Loans](#)**Facility ⇒ Charge-off, Write-off, and Balance Maintenance**

Available from: **202309**

A bank can charge-off, write-off, capture, and adjust the balances of an internal portfolio in a loan which has sold its risk to external risk participants.

- When a loan is expected to be nonperforming, a bank can charge off a part of the principal without informing the borrower.
- When a bank has already sold a part of its risk in the loan to a risk Participant then bank can charge off only the remaining portion of the loan.
- When a loan is already overdue and there is no possibility of repayment from the borrower, the bank can write off the loan.
- Once a loan is written off, the loan balances of all the portfolios and the existing risk participants are also written off.
- During takeover of a loan from another bank, the balances of existing risk participants for each portfolio can be captured and adjusted.

The topic related to this feature is given below:

- ❖ Charge-off, Write-off, and Balance Maintenance

Miscellaneous Deal ⇒ Auto Mapping from Sequence C to Sequence C for ICCO to ISCO

Available from: **202311**

Miscellaneous Deals module is enhanced to inherit the value of C- sequence from underlying guarantee while issuing new guarantee.

The topic related to this feature is given below:

- ❖ Auto Mapping from Sequence C to Sequence C for ICCO to ISCO

Facility ⇒ Borrowing Base Utilization Percentage

Available from: **202311**

The **DATA.ELEMENTS** table in Temenos Transact is now enhanced to define the routine-based criteria for the Pricing Grid property class. A new routine CALC.BORROWING.BASE.UTL.PERC is available to calculate the utilization percentage of the borrowing base.

The system re-evaluates the Pricing Grid when there is a change in the UTL <Term Amount property> and OVD <Term Amount property> amount in a facility and updates the Interest property for the underlying loans.

The system re-evaluates the grid to define the appropriate fixed rate or margin rate of the relevant Interest Property class for the loans corresponding to the Borrowing Base Utilization Percentage.

The topics related to this feature are given below:

- ❖ Borrowing Base Utilization Percentage
- ❖ Fixed or Margin Rate Using Borrowing Base Utilization Percentage
- ❖ Creating a Borrowing Base Facility
- ❖ Find Facility

Facility ⇒ Pricing Grid Margin Setup Using Evidence

Available from: **202311**

The borrower submits a financial covenant periodically to comply with the terms and conditions of a loan. Based on the submitted covenants, the user can perform the following actions:

- Set margins for a facility fee and its drawings interest.
- Set a default rate of margin for a facility fee and its drawing's margin when the covenants are not submitted on time and the terms and conditions are not satisfied in the submitted covenants.

Anytime during the lifetime of the facility or drawing, whenever the covenants are updated, the system automatically

recalculates the effective rate of margin. Temenos Transact now allows the bank to use the pricing grid to set margins based on values such as leverage ratio and the property recorded in the covenants.

The topics related to this feature are given below:

- ❖ [Configuring Pricing Grid Based on Evidence](#)
- ❖ [Pricing Grid Margin Setup Using Evidence](#)

Facility ⇒ Evaluating Pricing Grid based on Multiple Credit Ratings

Available from: **202401**

Pricing grids can now be used to define the margin rates for interests based on least customer credit ratings, so higher margin rates can be applied for the least rated or high-risk customers.

- The Data Elements table is enhanced to define the routine-based criteria for the pricing grid property class. A new routine AA.DATA.ELEMENT.COMPARE.RATING is introduced to get the lowest customer rating.
- There are multiple rating agencies like S&P, FITCH, MOODY'S, and so on. These agencies rate the companies based on their performance, financial stability, and other criteria.
- The AA. DATA.ELEMENT.COMPARE.RATING routine compares the system rankings of all the agencies defined in AA.DATA.ELEMENTS and finds the least of the ratings.
- The pricing grid is re-evaluated whenever there is a change in the corporate customer ratings given by the credit rating agencies such as S&P, FITCH, and, MOODY'S and the margin rate is defaulted corresponding to the new customer rankings.

The topics related to this feature are given below:

- ❖ [Configuring Pricing Grid Evaluation based on Multiple Credit Ratings](#)
- ❖ [Working with Pricing Grid Evaluation based on Multiple Credit Ratings](#)

Facility ⇒ IFRS Reporting for Portfolio Allocation

Available from: **202402**

The **EB . CASHFLOW** application can now record the cash inflows and outflows of the loans with portfolio and can generate the EIR independently for each portfolio.

The user can define the IFRS classification type and IFRS subtype for each portfolio. The Reporting property class is used as an interface to the common cash flow engine, which provides information on cash movements of assets and liabilities.

The topics related to this feature are given below:

- ❖ [IFRS Reporting for Portfolio Allocation](#)
- ❖ [Reporting Property Class](#)
- ❖ [IFRS Reporting for Club Loans with Portfolios](#)

Facility ⇒ Risk Participant in GuaranteesAvailable from: **202402**

Risk Participation in Guarantee is enhanced to allow the following features.

- The issuing bank can transfer the credit risk of a guarantee to a third party by adding risk participants during the creation of the guarantee under the facility.
- Whenever there is a change in the commitment of a facility with existing risk participants, the system automatically changes the commitment for the risk participants proportionately and the same commitment changes reflect to the guarantees.
- During the lifetime of the facility, the issuing bank can buyback or transfer additional risk to a new or existing risk participant.
- The user can configure a risk fee payable to the risk participants, which is automatically settled by the system on the due date.
- If there is no claim on or before the maturity of the guarantee, both guarantee and risk participant commitment are reduced to zero.

The topic related to this feature is given below:

❖ [Risk Participant in Guarantees](#)

Facility ⇒ Conversion of Bilateral to Club FacilityAvailable from: **R24AMR**

During the bilateral facility's lifetime, the own bank may decide to add an external participant to share its exposure in the facility.

Transact is now enhanced to sell a part of the own bank's share to an external participant, thereby converting the bilateral facility into a club facility. Post conversion, whenever a loan is booked and disbursed in that facility, either partially or fully, the external participant also contributes an amount for the disbursement based on its share percentage.

Based on the own bank share, the interest and fees are accrued in the system, and the external participant fee or interest accruals are captured and not booked in the PL account but displayed for information purposes.

The topic related to this feature is given below:

❖ [Introduction to Conversion of Bilateral to Club Facility](#)

Facility ⇒ Sub-allocation of Internal Portfolios in Bilateral and Club FacilityAvailable from: **R24AMR**

The Facility module is enhanced to sub-allocate a part of the owning bank's share among internal portfolios in a bilateral or club facility.

To sub-allocate the owning bank's exposure in the facility, the owning bank sub-allocates its share to one internal portfolio first

and then transfers the shares to other portfolios as required.

After sub-allocating the portfolio in a bilateral or club facility, whenever a loan is booked and disbursed, either partially or fully, the internal portfolio contributes an amount for the disbursement based on its share percentage. Based on the internal portfolio share, the interest and fees are accrued in the system.

The topics related to this feature are given below:

- ❖ Internal portfolio allocation in Bilateral facility
- ❖ Sub-allocation of Internal Portfolio in Bilateral, Club facility and Loans

Trade Banking and Miscellaneous Deals ⇒ Integrating and Transmitting Data to the FCM System using DISPO

Available from: **R24AMR**

Letter of credit and Miscellaneous Deals modules are enhanced to allow integration with FCM (Financial Crime Mitigation) module using dispo processing to identify potential financial risk upfront.

The topics related to this feature are given below:

- ❖ TBML Check for Letter of Credit
- ❖ TBML Check for Guarantee and SBLC

Club Loans ⇒ Higher or Lower Interest Rate - with Pricing Grid

Available from: **R24AMR**

It is now possible to define whether the system should take the highest or lowest of the (multiple) interest rates (such as LIBOR, EURIBOR, and Prime rate) defined in a loan contract so that the system takes the corresponding rate for interest calculation. The customer margin can be defaulted in the loan to all the rates with the help of the pricing grid.

The topic related to this feature is given below:

- ❖ Higher or Lower Interest Rate – with Pricing Grid

Cash Pooling ⇒ Investment Sweeps and External LoC

Available from: **R24AMR**

Temenos Transact now enables the corporate users to invest their excess funds in an investment instrument and re-deposit into the Main Master Account in case of deficit.

Corporate cash pool module is enhanced to enable sweeps between Main Master Account and External Accounts without using payment order.

The topics related to this feature are given below:

- ❖ Investment Sweeps
- ❖ External LoC

Islamic Banking

Islamic Deposits and PDS ⇒ Configuring Profit Payment Value Date for Accounts and Deposits

Available from: **202306**

The Islamic Deposits module is enhanced to configure the effective date to credit the profit amount into the customer settlement account for Mudaraba deposits and Mudaraba savings accounts.

The profit amount for Mudaraba deposits can be paid on the frequency date by setting up the profit payment method as EFQ and configuring the profit distribution frequency in the pool or system parameter. Currently, the profit amount is credited to the customer account on the frequency date with the value date as frequency date.

An option is now available to credit the profit amount into the customer account on the (last PDS end date + 1 day) as the value date. This option is applicable for Mudaraba savings accounts as well.

The topics related to this feature are given below:

- ❖ [Configuring Value Date for Crediting the Profit Amount](#)
- ❖ [Configuring Profit Payment Value Date -Deposits](#)
- ❖ [Configuring Profit Payment Value Date -Savings](#)

Islamic Deposits ⇒ Pay only PDS Calculated Profit Amount to Mudaraba Deposit

Available from: **202309**

The Mudaraba deposits maturity and pre-closure functionality is now enhanced to keep the accrued profit amount in the Mudaraba deposit arrangement. This deposit can be included in the current PDS distribution.

- For the matured or rolled over deposits, the PDS calculated profit rate is used to recalculate the profit amount and it is paid to the customer account.
- If the deposit is pre-closed, the profit amount can be recalculated till the last PDS end-date and it is adjusted in the principal payment paid to the customer account. During the current PDS distribution, the PDS calculated profit rate is used to recalculate the profit amount and it is paid to the customer account.

The topic related to this feature is given below:

- ❖ [Early Maturity \(Pre-closure\) of Mudaraba Deposit](#)

Islamic Deposits and PDS (ID) ⇒ PDS Data Capture

Available from: **202310**

The **ID . PDS . ACTION . CAPTURE** application is now enhanced to include the below functionalities:

- Captures the past period calculated profit rates while running the PDS calculation in the legacy Profit Distribution System (PDS) into Transact. These profit rates are used to recalculate the profit amount during the Mudaraba deposit pre-closure.

- Captures the transaction count for each Mudaraba savings account to the period for which the PDS cycle is pending to be executed in the legacy system. The captured transaction count is used to evaluate the minimum balance exclusion conditions.
- Captures the changes in the principal balance for each Mudaraba deposit from the deposit value date. The captured principal balances are used to recalculate the profit amount during the early maturity of the deposit.

The topic related to this feature is given below:

❖ [PDS Migration](#)

Islamic Deposit Products ⇒ Detached Calculation of Profit Rate for Mudaraba Deposits

Available from: **R24AMR**

While running a PDS simulation, if the deposit is rolled over and pre-closed during the simulation period, then it is essential to consider the periods separately to calculate applicable profit rates. These profit rates must be applied appropriately for the PDS period to the underlying deposits.

The period from Rollover date till the Pre-closure date must be considered to apply the broken profit rate (Based upon the configuration). Hence two profit rates must be calculated for these types of deposits during PDS simulation.

- Period 1: PDS start date/ value date till the Rollover date.
- Period 2: Rollover date till the Pre-closure date.

The topics related to this feature are given below:

- ❖ [Introduction to Profit Distribution System](#)
- ❖ [RO Dist Adjust](#)
- ❖ [Property type](#)
- ❖ [Configuring Finance – Profit Upfront Sale Product Group](#)

Islamic Deposits ⇒ Supporting Parameter Fields Size Upto Six Decimals

Available from: **R24AMR**

The weightages used for calculating the weighted average balance of the Mudaraba deposits and accounts can be captured in the weightage parameter, pool parameter, and simulation screen. Also, the system now allows to accommodate up to six decimals for the weightage percentage, profit equalization reserve percentage, investment risk reserve percentage, and Mudarib share percentage.

The topics related to this feature are given below:

- ❖ [Configuring ID . POOL . PARAMETER, ID . PDS . WEIGHT](#)
- ❖ [Applying of Profit Equalisation Reserve, Investment Risk Reserve](#)

Private Wealth

Institutional Custody ⇒ Statement of Holdings for Institutional Clients

Available from: **202306**

Temenos Transact is enhanced to generate MT535 for institutional client portfolios to report the quantity and identification of financial instruments at a specific time. This feature is dependent on the GC module license.

The generation frequency can be daily, monthly, quarterly, weekly, or yearly, and the reported balance can be either traded, settled, or value-dated. Temenos Transact also supports ad-hoc generation.

The topic related to this feature is given below:

❖ [Statement of Holdings for Institutional Clients](#)

Corporate Actions ⇒ Takeover with Incentives

Available from: **202306**

Takeover feature is enhanced to capture the rates of solicitation (SOFE) and early solicitation fee (ESOF) from an incoming MT564 message for a Takeover event. The system uses the rates to calculate the ESOF and SOFE fee and updates the same in **ENTITLEMENT**.

The topics related to this feature are given below:

❖ [Takeover with Incentives](#)

❖ [Tasks for Takeover](#)

Securities ⇒ Trade Confirmation Matching Based on MT515 and setr.027 MX Message

Available from: **202307**

Transact system can find and match an incoming MT515/setr.027 message to trade in the system, either based on the sender reference or based on the incoming setr.027 or MT 515 message's details such as the Broker, Security number, Nominal, Trade date, value date, transaction direction, broker net amount, broker gross amount and depository . The system authorises the trade only if the details of the incoming message and trade match. Any discrepancies between these values in the message and trade restricts the system from authorising the trade and updates the details to an SC.TRADE.MSG.DETS file for investigation.

Temenos Transact is enhanced to

- Find a matching trade based on the reference or details in the incoming setr.027 or MT515 message and authorises the trade if the details of the message and underlying trade match.
- Set a tolerance for the net amount and authorise the trade if the difference in net amount is within the tolerance.

The topics related to this feature are given below:

- ❖ Trade Confirmation Matching
- ❖ Actioning on Unauthorised Trades from Trade Confirmation Message (setr.027/MT515) Processing
- ❖ Performing an Action on Trade ID Not Found Records Based on the Trade Confirmation Message (setr.027/MT515) Processing
- ❖ Actioning on Failures in Trade Confirmation Message (setr.027 / MT515) Processing Due to Multiple Trades Matching

Corporate Actions ⇒ Golden Source Corporate Action Notifications

Available from: **202307**

Transact has been enhanced to receive Corporate Action notifications from multiple market providers. Some providers may provide complete details or more up-to-date details. Banks prefer to reconcile the details and notify clients only when sufficient information is available.

In Transact, the user captures the Corporate Action notifications from multiple providers as separate pre-diaries. One of the data providers is treated as the Master. A single Golden Source pre-diary is created automatically when the first notification of the event is received. The Golden Source record is automatically updated when there is any update from the Master data provider. An enquiry is provided highlighting differences between the Golden Source and other notifications. Users can then update the Golden Source manually if additional data is available in other notifications. When sufficient information is available, the user can send notifications from the Golden Source to all customers, including Swift MT564 to institutional clients.

The topics related to this feature are given below:

- ❖ Golden Source Corporate Action Notifications
- ❖ List of Golden Source Pre-diaries

Securities ⇒ Posting Periodical Fee by Cumulating Monthly Charges

Available from: **202309**

For periodical fees (that is Safecustody and Advisory fees), where posting is quarterly or semi-annually and accrual is monthly, it is now possible to calculate the fee every month and debit the cumulative value on the posting date, without recalculating.

It is also possible to freeze the average asset balance on which the fees are calculated. The AUM on which fees are calculated is frozen and will not change due to back dated price changes or transactions.

The topics related to this feature are given below:

- ❖ Posting Periodical Fee by Cumulating Monthly Charges in Safe Custody Fees
- ❖ Posting Periodical Fee by Cumulating Monthly Charges in Management or Advisory Fees

Derivatives ⇒ Generating SWIFT MT306 for Exotic Options

Available from: **202310**

The Derivative module now supports the generation of MT306 message as per SWIFT 2023 standards. This message is

exchanged by or on behalf of the institutions or corporates which have agreed to a foreign currency option contract. SWIFT MT306 confirms or notifies the details of a foreign currency option contract. The message does not cover plain vanilla options, as those contracts are confirmed through MT305 message. The MT306 message is used for foreign currency options that have the following additional features.

- Vanilla options with barrier conditions - A barrier option is an exotic option whose existence depends upon the underlying currencies exchange rate reaching a pre-set barrier level; the option either springs into existence (known as knock-in) or, if the option already exists, it is extinguished (known as knock-out).
- Binary options - A class of options in which a fixed pay-out is made if a specified barrier condition is met or not met during the life of the option.
- Non-deliverable options - An option where the underlying currencies are not delivered, therefore they are settled in cash.

The topic related to this feature is given below:

❖ [SWIFT MT306 for Exotic Options](#)

Securities ⇒ Add-on Periodical Fees

Available from: **202310**

For specific assets, the banks can charge an additional advisory or safe custody fee, over and above the standard fees for the portfolio.

- Add-on fees can be configured for a specific asset type or sub-asset type or an instrument and can have its own specific minimum and/or maximum amount.
- The add-on fees are calculated independently for each position and a minimum or maximum is applied for each position. If a position falls under multiple add-on fees, each add-on fee is calculated separately.

The system is now enhanced to post a single monthly accrual entry by cumulating the total fee plus the add on fee up to current month less the cumulative Fees accrued till previous month. When the posting date is reached system cumulates the monthly accruals and post the fees without recalculating again.

The topics related to this feature are given below:

- ❖ [Add-on Fees for Safe custody Charges](#)
- ❖ [Add-on Fees for Advisory Charges](#)
- ❖ [Portfolio Periodic Fee Details](#)

Securities ⇒ Private Equity

Available from: **202311**

Private equity firms raise money from institutional investors and accredited investors. The money is pooled into a fund (Private equity fund) and the capital is invested over time as and when the investments are identified.

Transact now supports the following:

- Multiple waves of investments, that is, investors can invest in the fund during the initial fundraising period, or during subsequent subscription windows.
- Cancelling the commitment during the provisional stage.
- Defining multiple issuer fees and bank fees.
- Both the capital and equalization calls.
- Return of capital along with the return of bank fees proportionately and return of issuer fees if given.

The topics related to this feature are given below:

- ❖ [Configuring Private Equity](#)
- ❖ [Private Equity](#)
- ❖ [Initiating a Capital Call](#)
- ❖ [Initiating a Capital Return](#)
- ❖ [Initiating Commitment Reduction](#)
- ❖ [Initiating Recallable Capital Event](#)
- ❖ [Initiating Issuer Fees](#)
- ❖ [Initiating Maturity](#)

Securities ⇒ Backdated Tariff and Mandate Change for Periodical Fees

Available from: **202311**

Temenos Transact now allows the backdated fee group change and tariff change for Periodical (Safe custody and management) fees and recalculates the accruals or posted fees accordingly.

The topics related to this feature are given below:

- ❖ [Backdated Tariff and Mandate Change for Periodical Fees](#)
- ❖ [Backdated Rate and Group Change](#)

Securities ⇒ Calculating Customer FX Margin for Securities Transactions

Available from: **R24AMR**

The Securities module is enhanced to allow the setup of different FX margins for different groups of customers for securities transactions involving an implicit FX conversion, which is used to calculate the market exchange profit and loss (PL).

When a securities transaction involving FX conversion (trade currency different from customer's account currency) is booked, the system applies FX margin for the currency conversion and generates market exchange PL entries accordingly. This functionality allows customers to be grouped and different customer spreads to be applied for each group. It is now possible to view the calculated market exchange profit in the transaction.

The topics related to this feature are given below:

- ❖ Configuring Margin Percentage for Securities and Derivatives
- ❖ Customer FX Margin

Fiduciary Deposits ⇒ Fiduciary PO Integration

Available from: **R24AMR**

The Fiduciary module is integrated with a payment order. The system generates a payment order at the time of the initial placement of a Fixed or Notice fiduciary contract and also at the time of the Principal increase of a Notice Fiduciary.

Where banks pool Fiduciary deposits of customers and place a single fiduciary contract with a Fiduciary bank, payment advice is sent through an MT202. Similarly, when there is a principal increase, the system sends the additional funds and notifies the Fiduciary bank.

Temenos Transact is now enhanced to generate a payment order in the above 2 instances from **FD . FIDUCIARY** application. The Payments suite then triggers an MT202 or pacs.009 based on the configuration.

The topic related to this feature is given below:

- ❖ Fiduciary PO Integration

Derivatives ⇒ Market Exchange Profit

Available from: **R24AMR**

The Derivatives module is enhanced to calculate market exchange profit arising out of the currency conversion, that is, when the account currency of the customer is different from the trade currency. This market exchange profit is calculated for both trades and at the time of closeout for any cash entries (Debit or Credit) applicable to the customer.

It is also possible to set up different FX margins (margin percentages that is used to determine the Customer spread) for different groups of customers for derivatives transactions involving an implicit FX Conversion. When a derivatives transaction involving FX conversion is booked, the system applies the FX margin for the currency conversion and calculates the market exchange profit and loss (PL). It is possible to view the calculated market exchange profit in the transaction.

The topic related to this feature is given below:

- ❖ Market Exchange Profit

Corporate Actions ⇒ Events with No Pay Date

Available from: **R24AMR**

When the MT564 – NEWM, notification message is received with pay date or option pay date code set as UKWN or ONGO in Tag 98B://PAYD (for example; 98B://PAYD/UKWN) of E1 (SECMOVE) and E2 (CASHMOVE) subsequences, the system does not allow the record in **SC . PRE . DIARY** to be authorised, stating that pay date is mandatory.

The events with No Pay Date functionality allows the system to process Corporate Action events where the pay date is unknown or ongoing when the initial announcement of an event is received from the issuer or custodian. The system processes these

events and creates records in the **DIARY** and **ENTITLEMENT** applications by setting the No Pay Date field as Yes in **SC . CA . PARAMETER**.

The topic related to this feature is given below:

❖ Events with No Pay Date

Derivatives ⇒ Aggregation of SEC. TRADE SSI

Available from: **R24AMR**

Temenos Transact is enhanced to support aggregation of Settlement Instruction of security trades originating from derivatives option contracts.

On a derivative option contract, when the option is exercised or assigned the corresponding underlying share is bought/sold at a specified strike price. In this scenario, the underlying security transactions are created during the closeout of the option contract. A settlement instruction is sent to the depository from these security trades whenever the trades are authorised. Further, status of the settlement instruction is received from the depository and updated in the transaction accordingly.

Trade Aggregation is a process of aggregating the trades and generating a bulk settlement instruction, instead of sending a settlement instruction per trade.

The topic related to this feature is given below:

❖ Aggregation of Security Trade SSI

Regionalized Solutions

Australia Model Bank

Lending ⇒ Multiple Loans and Package Pricing

Available from: **202306**

Using this functionality, bank users will be able to view the details of a loan package for a customer or multiple customers. The AULEND.PACKAGE.DETAILS.LIST enquiry has been released to display all the loan packages and their related loan details for the customer or customers. Also, banks will be able to capture bills for a package fee when there is a customer change, customer role or product change in an already disbursed master loan.

The topic related to this feature is given below:

❖ [Lending](#)

Lending ⇒ Product Control Rules for Home Loans

Available from: **202306**

Using this functionality, banks are able to store the details of amounts credited to the UNC balance (redraw balance) for each anniversary in the **AULEND . EXCESS . REPAYMENT . DETAILS** application. New validations will be performed when the excess repayment is credited to the UNC balance.

The topic related to this feature is given below:

❖ [Lending](#)

BPAY (Bill Payments) ⇒ Manage BPAY Biller Details

Available from: **202307**

The newly exposed APIs can be integrated with Cuscal's front office for biller management and the user will be able to create, update, transfer, delete, or query the biller code details and status.

The topic related to this feature is given below:

❖ [BPAY \(Bill Payments\)](#)

Lending ⇒ Flexible Loan Repayment Applicable only for PI Payment Type

Available from: **202307**

The flexible repayments are only allowed when there is a minimum repayment amount. In Temenos Transact, this is defined as a Constant payment type. Only when there is a minimum repayment amount, customers can pay an extra amount or choose a fixed amount. For a loan with IO repayment type, the system will not allow the users to create a loan when an extra or fixed amount is provided. The same check is expected when the employee does any variation request.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ Locking Redraw Credit via Direct Debit

Available from: **202307**

This functionality allows banks to redraw a balance through a direct debit mandate can be locked and it will not be available for the withdrawal until the direct debit process is completed or returned.

A work file has been created to enter the loan account and the specified amount for the locking. This work file will be updated at the time of the LENDING-CREDIT-ARRANGEMENT activity on the due date.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ Multiple Loans and Package Pricing

Available from: **202307**

This functionality allows banks to change the product of the loan. When the product of the loan is changed to another product, a new loan package will be created or added to the existing package, or no package will be created. Also, loans created with customers (A, B, C) and loans created with customer (C, A, B) will go under the same package.

Bank users will be able to close a master loan and the next loan in the package will be changed as a master loan in the package.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ New Fields in the External Property Class and Its Validations

Available from: **202307**

This functionality allows banks to default correct interest rate keys based on the repayment types, the loan purpose owner occupied or investment, and the fixed or variable interest rate type.

If the user enters the forward dated condition and if the interest and payment schedule conditions are not sync, a validation is required. Only when both the conditions are sync, the system will allow user to commit the loan. If the *Arrangement Fixed Term* is greater than the *Term* in days, weeks, months or years in the **AA . ARR . TERM . AMOUNT** application, then an error will be displayed.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ Product Control Rules for Home Loans

Available from: **202307**

This functionality allows banks to archive old records of the **AULEND . EXCESS . REPAYMENT . DETAILS** application before a particular date, for example.

The topic related to this feature is given below:

❖ [Lending](#)

Account Information APIs (AISP)

Available from: **202308**

The *accountOwnership* field has been added to the NOFILE.AUOBPZ.API.ACCOUNT.BALANCES.1.0.0 and NOFILE.AUOBPZ.API.ACCOUNT.DETAILS.1.0.0 enquiries to allow a Data Recipient to know how many customers hold the account, for example, are classified as direct beneficiaries of the account.

The topic related to this feature is given below:

❖ [Account Information APIs \(AISP\)](#)

BPAY (Bill Payments) ⇒ Biller Facility Check

Available from: **202308**

Temenos Payments Hub can accept the incoming BDFs from BPAY clearing. BDFs will be received three times per day sent by the BPAY. The BDF contains multiple transactions.

With this functionality, users can validate the clearing member *Id* tag which holds the biller code for the master biller and sub biller.

The topic related to this feature is given below:

❖ [BPAY \(Bill Payments\)](#)

Lending ⇒ Data for Additional Repayments by the Customer During a Fixed Rate Period

Available from: **202308**

Customers can make up to \$10,000 in additional repayments per fixed-term year. The fixed-term year starts when the fixed rate period began and renews on the same date each year. This functionality allows banks to keep track of the additional repayments per fixed-term year to advise customers on how much they can still pay.

The topic related to this feature is given below:

❖ [Lending](#)

Lending ⇒ Locking Redraw Credit via Direct Debit

Available from: **202308**

This functionality allows banks to manage the locking of the UNC credit while processing the loan repayment through the **DD . DDI** application. The system will unlock the UNC amount when the **DD . ITEM** is returned, also, when the **DD . ITEM** is processed but not returned.

The topic related to this feature is given below:

❖ [Lending](#)

Lending ⇒ Multiple Loans and Package Pricing

Available from: **202308**

This functionality allows banks to cancel loans before the full disbursement and based on which, the package details may be changed. Also, bank users will be able to manage the split of loans, merge of loans and reversal of split or merge activity.

A facility has been provided to allow users to change the master loan and waive package fee.

The topic related to this feature is given below:

❖ [Lending](#)

Lending ⇒ New Fields in the External Property Class and Its Validations

Available from: **202308**

This functionality enables bank users to know when the period defined in the *Arr Fixed Term* is not aligned with the Interest condition, with *Interest Type* as Fixed when a new lending arrangement is created. Also, bank users will know when the period defined in the *Arrangement IO Term* is not aligned with the Payment Schedule condition, with *Payment Type* as Interest Only. Users will be able to change the *Arr Fixed Term* or *Arrangement IO Term* in the Term property, along with the Interest and Schedule conditions.

The topic related to this feature is given below:

❖ [Lending](#)

BPAY (Bill Payments) ⇒ Manage BPAY Biller Details

Available from: **202309**

This functionality allows banks to display the validation rules and the check digit rules through the AUBPAY.VALIDATION.RULE.API.QUERY.1.0.0 and AUBPAY.CHECK.DIGIT.RULE.API.QUERY.1.0.0 enquiries.

The topic related to this feature is given below:

❖ BPAY (Bill Payments)

Lending ⇒ Multiple Loans and Package Pricing

Available from: **202309**

This functionality allows banks to create and update parameters for the loan package facility based on the loan product and customer role using the **AULEND . PACKAGE . PARAM , AULEND . API . LOANS . 1 . 0 . 0** version released as part of this functionality. The loan package details for a customer can be retrieved using the **AULEND.API.PACKAGE.DETAILS.LIST.1.0.0** enquiry. A master loan can be updated in a loan package as per the customer request using the **AULEND . PACKAGE . DETAILS , AULEND . API . LOANS . 1 . 0 . 0** version. Also, the waive package fee can be updated in a loan package using the **AULEND . PACKAGE . DETAILS , AULEND . API . WAIVE . 1 . 0 . 0** version.

When a loan is split into a single loan or multiple loans, new loans can be created in a different product. Similarly, multiple loans can be merged into single or multiple loans in a different product. In such scenarios, based on the loan availability in any package, a new package may be created or may be continued in the existing package.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ New Fields in the External Property Class and Its Validations

Available from: **202309**

This functionality enables banks to manage the sync of Interest and Payment Schedule conditions, to have the same date. Also, bank users can restrict the usage of the start and end date in the Schedule condition against the Interest property defined in the *Ref Int Property* of the **XAU.LOAN.PRODUCT.CONTROLS** property. The users will create future dated conditions only using the tab.

The interest key will default based on the loan purpose, interest type and payment type as defined in the external property class when an arrangement is created.

The topic related to this feature is given below:

❖ Lending

Australia Base ⇒ Role Based Home Pages

Available from: **202311**

Using this functionality, bank users will be able to view the product change history and scheduled change of an arrangement. Also, the account *Id* will be displayed in the Limit overview.

The **AA.PRODUCT.CHANGE.DETAILS.AU** enquiry has been released and attached to the composite screen to display the details for those arrangements where the Product Change activity has occurred or where the Product Change activity is scheduled.

The topic related to this feature is given below:

❖ Australia Base

Lending ⇒ **Adhoc Activity Charges Settled through Direct Debits**

Available from: **202311**

Banks offer loans as part of their product mix, and to settle activity charges, repayments are required to be made through Direct Debit (DD) just like scheduled instalments. The process of setting up and processing such repayments needs to be seamless and automatic, without requiring any manual intervention.

This functionality enables banks to manage the repayments done for adhoc activity charges settled by DD like the scheduled instalments through a seamless process.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ **Locking Redraw Credit via Direct Debit**

Available from: **202311**

This functionality allows banks to create and amend direct debit returns or resubmit transactions, initiate and amend withdrawal of redraw amounts by operators or customers, and retrieve the balances for loan redraw using the new versions and enquiries provided with APIs, introduced as part of this functionality.

The topic related to this feature is given below:

❖ Lending

Loan Redraw ⇒ **Locking Redraw Credit via Direct Debit**

Available from: **202311**

This functionality allows banks to create and amend direct debit returns or resubmit transactions, initiate and amend withdrawal of redraw amounts by operators or customers, and retrieve the balances for loan redraw using the new versions and enquiries provided with APIs, introduced as part of this functionality.

The topic related to this feature is given below:

❖ Loan Redraw

Lending ⇒ **Adhoc Activity Charges Settled through Direct Debits**

Available from: **202312**

This functionality allows banks to perform the reversal of activities-based charges and the deferred collection of charges. Also,

this functionality enables banks to create, update and view the **AULEND . PACKAGE . PARAM** parameters record using the **AULEND . PACKAGE . PARAM , AULEND . API . LOAN . PACKAGE . 2 . 0 . 0** version provided with APIs.

The topic related to this feature is given below:

❖ [Lending](#)

Rate Lock

Available from: **202312**

The rate lock is an agreement between a customer and a bank that allows the customer to lock a fixed interest rate over a specified period at the possibility of rising interest rates. If the advertised rate for the customer's chosen fixed rate period falls below the locked rate on the settlement date i.e., disbursement date, the customer will be given the lower of the current advertised fixed rate and the locked fixed rate. To provide this feature to the customers, the bank will charge a Rate Lock fee.

This functionality enables bank users to input a fixed interest rate that the customer wishes to guarantee for their settlement (known as a rate lock) when setting up a loan account via Temenos Transact or APIs. This is so that when settlement and disbursal occur, the system can automatically compute and compare the rate lock interest rate against the actual interest rate on that day.

The topic related to this feature is given below:

❖ [Rate Lock](#)

Interest Rate Change Notice

Available from: **202401**

This functionality allows banks to perform the reversal of activities-based charges and the deferred collection of charges. Also, this functionality enables banks to create, update and view the **AULEND . PACKAGE . PARAM** parameters record using the **AULEND . PACKAGE . PARAM , AULEND . API . LOAN . PACKAGE . 2 . 0 . 0** version provided with APIs.

The topic related to this feature is given below:

❖ [Interest Rate Change Notice](#)

Lending ⇒ Data for Additional Repayments by the Customer During a Fixed Rate Period

Available from: **202401**

This functionality enables banks to display the maximum repayment limit that can be paid by the customer during the fixed or variable anniversary period, details of actual repaid amount and the remaining balance using the **AULEND.REPAYMENT.LIMITS.API.1.0.0** enquiry provided with an API.

The topic related to this feature is given below:

[❖ Lending](#)**Lending ⇒ New Fields in the External Property Class and Its Validations**Available from: **202401**

This functionality allows banks to create and amend the new control conditions based on the interest rate type (fixed or variable), loan purpose and payment type (such as constant or interest only) for home loan product and retrieve the details of control condition for home loan product through APIs.

The topic related to this feature is given below:[❖ Lending](#)**Deposits**Available from: **R24AMR**

Term Deposit is a product offered by the banks that provides the interest rate in exchange for customers agreeing to leave a lump-sum of money with the bank for a fixed period or term. The bank requires to the ability to provide the Term Deposit servicing functionalities for customers. The interest received by the customer is reduced by the break cost fee if the early withdrawal happens on the term deposit.

This module allows the banks to charge the Break Cost Fee in case of the early withdrawal or redemption of Term Deposits. The Break Cost Fee is the system calculated difference between the original rate (for full term) and the actual rate due to early withdrawals and adjust the same from the accrued interest balance.

The topic related to this feature is given below:[❖ Deposits](#)**Lending ⇒ Data for Additional Repayments by the Customer During a Fixed Rate Period**Available from: **R24AMR**

This functionality allows banks to view the maximum excess repayment amount only for the current interest type as on the date of enquiry, while for the other interest type will be null, when there is a Fixed and Variable interest in an anniversary. The additional repayment amount payable will be displayed for total only. Also, this functionality allows banks to view the arrangement *Id*, account *Id* and currency of the customer for which the details of the extra repayments made during the fixed and variable anniversary period. New fields have been added to the AULEND.ADDITIONAL.REPAYMENT enquiry.

The topic related to this feature is given below:[❖ Lending](#)**Loan Redraw ⇒ Generic API's**Available from: **R24AMR**

This functionality allows banks to view the list of balances for the loan redraws. New fields have been added to the LNRDRW.REDRAW.BALANCE.DETAILS enquiry.

The topic related to this feature is given below:

❖ [Loan Redraw](#)

NPP Cuscal Instant Payments Interface, Address Resolution and PayTo ⇒ NPP Pay Id Maintenance Version 2

Available from: **R24AMR**

This functionality allows banks to register and update the details of registered aliases or pay *Ids*, check their availability, and search for them using alias or alias account *Id*. Additionally, it provides banks with the ability to check the status of an alias and view the history of any deregistered aliases through the API call to Cuscal.

Also, this functionality allows banks to verify the payee's Pay *Id* before initiating a payment transaction, check the institution resolution and retrieve the accounts registered with Cuscal using APIs.

This functionality allows for the conversion of Cuscal's RAP, RAPR, RTFR and MAPR messages into neutral messages before they are pushed into the Payments system.

The topic related to this feature is given below:

❖ [NPP Cuscal Instant Payments Interface, Address Resolution and PayTo](#)

Lending ⇒ New Fields in the External Property Class and Its Validations

Available from: **R24AMR**

Using this functionality, users are able to automatically default the Interest key in the Interest arrangement condition of the loan from the external property class based on the *Loan Purpose*, *Loan Interest Type* and *Loan Payment Type*. Also, users will be able to select the *Loan Payment Type* attached to the Interest condition, while creating an arrangement.

This functionality enables banks to create and amend home loans in the Australian region and retrieve the additional loan repayment details and the loan redraw balance details using the new versions and enquiries provided with APIs, for Integrated Loan Products.

The topic related to this feature is given below:

❖ [Lending](#)

Lending ⇒ Charge Missed Payment Fee for Failed Loan Repayments

Available from: **R24AMR**

This functionality allows banks to charge the missed payment fee once in every 4 weeks irrespective of the repayment frequency so that the customers aren't charged a fee after every missed repayment.

The following items have been released as part of this functionality:

- The **AULEND . PACKAGE . PARAM , DEFAULTFEE . INPUT** version and AULEND.PACKAGE.PARAM,AULEND.API.CREATE.PARAM.3.0.0 API have been created to capture the threshold amount for charging the missed payment fee.
- A new **AA . PROPERTY** record has been released for the missed payment fee which is to be attached to the Loan Product in the **AA . PRODUCT . DESIGNER** application and also to configure the Activity Charges condition.

Also, bank users will be able to validate the outstanding amount and last charge date to apply the default fee. The system will charge the default fee for the first time by checking the threshold amount only and the recurrence default fee by checking if the last charged date is greater than the threshold frequency.

The topic related to this feature is given below:

❖ [Lending](#)

Rate Lock ⇒ Generic API's

Available from: **R24AMR**

Using this functionality, bank users are able to:

- Create home loans with rate lock details.
- Amend and retrieve the interest condition with rate lock details.
- Create and amend home loan simulation with rate lock details.
- Approve home loan simulation with rate lock details.
- Approve amended home loan simulation with rate lock details.

The topic related to this feature is given below:

❖ [Rate Lock](#)

Canada Model Bank

Online Banking -C1 ⇒ Me to Me Transfers

Available from: **R24AMR**

Me2Me transfers are offered to customers to transfer funds from one account of the user to another account of the same user in a different institution. Funds will be transferred through the Electronic Funds Transfer (EFT) method. There can be both credit and debit transfers which can be performed. As part of the Me2Me functionality, the details of the external institution and external account number, etc are captured in a Temenos Transact application which is currently accessed through the card number (PAN).

This functionality enables banks to capture the beneficiary details through the customer number (CIF). The **CAMB . ME2ME . CARD . ACCT** application has been enhanced to be accessed with the customer number or CIF number, as well as the enquiries related to link the Me2Me account or remove the Me2Me account.

The topic related to this feature is given below:

❖ Online Banking -C1

Online Banking -C1 ⇒ MDI Enhancement for FHSA

Available from: **R24AMR**

This functionality enables clients in Canada to process contributions to an FHSA Account or Deposit using Online Banking. Banks can now perform an Inter Bank Transfer, Intra Bank Transfer, E-Transfer and Scheduled Transfer on FHSA Product Online. Also, it supports banks to create an FHSA Account or Deposit Online.

The topic related to this feature is given below:

❖ Online Banking -C1

Canada Base ⇒ Match and Kill

Available from: **R24AMR**

This functionality allows banks to reconcile the Temenos Transact entries with the entries received from Central1 for ATM, POS and E-bills. The unmatched entries will be reviewed and posted accordingly.

The topic related to this feature is given below:

❖ Canada Base

Central Bank Model Bank

Treasury Management (Auctions) ⇒ IMF Poverty Reduction and Growth Facility

Available from: **R24AMR**

This functionality allows banks to support the Poverty Reduction and Growth Facility (PRGF) using the IMF Deposit and IMF Loans products released in Temenos Transact. The IMF Deposit product will be used to capture the funds from IMF and accrue the interest and the IMF Loans product will store the funds disbursed to the Central Government and collect the interest periodically. Also, bank users will be able to link the IMF deposit and Central Government loan using the LINK.REF alternate *Id*.

The topic related to this feature is given below:

❖ Treasury Management (Auctions)

China Model Bank

Deposits ⇒ Call Deposits

Available from: **202306**

This functionality allows banks to manage the minimum account balance for local currency and foreign currency contracts while

opening an account under the call deposits products. All foreign currency contracts are sharing the same minimum account balance requirement. The system will use the mid-rate for the currency conversion before comparison if the foreign currency contract is not having the same currency as configured under the **CNDEPO . PARAMETER** application. Also, this functionality enables banks the facility to provide seal password information at the time of cash withdrawal.

The topic related to this feature is given below:

❖ Deposits

Deposits ⇒ Retail Deposits

Available from: **202306**

This functionality enables banks to handle the adjustment of interest for partial withdrawals, the reversal of partial withdrawals, the deposit's rollover for term deposit products and early redemption with or without partial withdrawal.

The topic related to this feature is given below:

❖ Deposits

Teller Operations ⇒ Daily Matching Enquiry

Available from: **202306**

This functionality allows banks to capture the relevant entries based on daily matching parameter configurations and update the information in the daily matching details application, for the **PAYMENT . ORDER, TELLER, FUND . TRANSFER** and **BL . BILL** applications.

The topic related to this feature is given below:

❖ Teller Operations

Deposits ⇒ Call Deposits

Available from: **202307**

This functionality enables banks to perform through the system, validations of the funding accounts, when opening an account, of the posting restrictions when closing accounts and validations of the notices capture.

The topic related to this feature is given below:

❖ Deposits

Deposits ⇒ Retail Deposits

Available from: **202307**

This functionality enables banks to manage the interest adjustment for early redemptions.

The topic related to this feature is given below:

❖ Deposits

Teller Operations ⇒ Daily Matching Enquiry

Available from: **202307**

This functionality allows banks to capture the relevant entries based on daily matching parameter configurations and update the information in the daily matching details application, for the **PAYMENT . ORDER, TELLER, FUND . TRANSFER, BL . BILL, LD . LOANS . AND . DEPOSITS, STOCK . ENTRY, PAYMENT . STOP, PD . CAPTURE, PD . PAYMENT . DUE, MM . MONEY . MARKET**, FOREX and SWAP applications.

The topic related to this feature is given below:

❖ Teller Operations

Deposits ⇒ Call Deposits

Available from: **202308**

Banks can configure the interest rate for notice cancellation, cancel the notice capture records created earlier, and adjust the accrued interest using this functionality.

The topic related to this feature is given below:

❖ Deposits

Lending

Available from: **202308**

This module supports the functionality that involves the loan products for the customer based on PBOC guidelines. This functionality provides various loan facilities, allowing banks to maintain the loan and classify them based on the risk levels as per PBOC guidelines.

The topic related to this feature is given below:

❖ Lending

Limit and Collaterals

Available from: **202308**

New versions and enquiries provided with APIs have been introduced as part of this module to manage the limits and collaterals.

The topic related to this feature is given below:

❖ Limit and Collaterals

Teller Operations ⇒ Daily Matching Enquiry

Available from: **202308**

This functionality allows banks to capture the relevant entries based on daily matching parameter configurations and update the information in the daily matching details application, for the **PAYMENT . ORDER, TELLER, FUND . TRANSFER, BL . BILL, LD . LOANS . AND . DEPOSITS, STOCK . ENTRY, PAYMENT . STOP, PD . CAPTURE, PD . PAYMENT . DUE, MM . MONEY . MARKET, FOREX, SWAP, MD . DEAL, LETTER . OF . CREDIT** and **DRAWINGS** applications.

The topic related to this feature is given below:

❖ Teller Operations

Teller Operations ⇒ Daily Matching Enquiry

Available from: **202309**

This functionality allows banks to capture the relevant entries based on daily matching parameter configurations and update the information in the daily matching details application, for the **PAYMENT . ORDER, TELLER, FUND . TRANSFER, BL . BILL, LD . LOANS . AND . DEPOSITS, STOCK . ENTRY, PAYMENT . STOP, PD . CAPTURE, PD . PAYMENT . DUE, MM . MONEY . MARKET, FOREX, SWAP, MD . DEAL, LETTER . OF . CREDIT, DRAWINGS, AA Deposits, AA Accounts and AA Lending** applications.

This functionality allows banks to display the off-balance sheet entries summary and details by branch and user, the summary by currency, items, debit counts, debit amount, credit count and credit amount.

The topic related to this feature is given below:

❖ Teller Operations

Hong Kong Model Bank

Privileged and Step-up Deposit ⇒ TD Primary Account

Available from: **202401**

Banks in Hong Kong offer time deposits under an umbrella structure to their customers wherein a virtual account known as the TD (Term Deposit) Primary account is opened that encompasses all the individual deposit arrangements opened by the customer. The individual deposit arrangements are opened and linked to this virtual account. The communication between the bank and the customers will happen based on this virtual account number only.

This functionality enables banks to create, manage and close the virtual primary accounts for a customer and, the opening of the individual deposit arrangements that are linked to the virtual account, TD Primary account.

The topic related to this feature is given below:

❖ Privileged and Step-up Deposit

Privileged and Step-up Deposit ⇒ TD Primary Account

Available from: **202402**

This functionality allows bank users to input the TD primary account while creating a new deposit contract. This ensures that the owner of the TD primary account is defaulted as the primary owner of the deposit contract. Further, there are system restrictions in changing the primary owner of the deposit contract.

The topic related to this feature is given below:

❖ Privileged and Step-up Deposit

Privileged and Step-up Deposit ⇒ Pleasure Savings

Available from: **R24AMR**

Banks in Hong Kong offer monthly deposit savings plan products that allow customers to save small amounts of money regularly. These deposits are recurring in nature wherein a customer funds the deposit on a defined frequency for a specific period of time and the deposited sum of money along with the interest accrued are repaid at maturity. These products enable customers to choose the required currency for the product, amount, frequency of contribution, etc. These products also have a minimum contribution amount, and the customers can further choose the contribution amount in multiples of a specified amount. Customers could also choose to execute a standing instruction or a direct debit instruction for contributing the monthly sum automatically.

This functionality allows banks to manage the life cycle of the pleasure savings product beginning with opening, maintenance, and closure of the Pleasure Savings product. Also, this functionality enables banks to perform redemptions of deposits and premature withdrawals using the Redeem/Withdraw Deposits enquiry available under the **RETAIL.OPS.DEPOSITS.HK** menu for Deposits.

The HKDEPO.REDEEM.WITHDRAW.PLEASURE.DEPOSIT enquiry has been released as part of this functionality to perform redemptions of deposits and premature withdrawals.

The topic related to this feature is given below:

❖ Privileged and Step-up Deposit

Privileged and Step-up Deposit ⇒ Maturity Instructions for Deposits

Available from: **R24AMR**

While creating a deposit contract for a customer, banks in Hong Kong allow customers to create deposits with different types of maturity instructions. The maturity instruction could be payout at maturity, rollover of deposits, rollover with incremental principal, partial redemption at maturity, and so on.

This functionality enables banks to capture and manage the maturity instructions for a deposit, provided depending on the

customer's preference.

A new deposit product group and a new parent product for term deposits have been introduced under the AA product catalogue as part of this functionality.

The topic related to this feature is given below:

❖ Privileged and Step-up Deposit

Hungary Model Bank

Transaction Fees ⇒ Financial Transaction Levy Fee

Available from: **R24AMR**

This functionality allows banks to identify the Request to Pay and QR payments with new transaction codes in Temenos Transact.

The following items have been released as part of this functionality:

- The *Rtp Qr Trans Code* field has been added to the **HUTXNF . LEVY . PARAMETER** application to allow users to configure the transaction codes related to the RTP and QR payments.
- A new exemption reason has been created for retail customers on the RTP and QR payments as Legally Exempt for Request-to-Pay Payments.

The topic related to this feature is given below:

❖ Transaction Fees

Warrants ⇒ Exempt Amount Migration and Name Number Mismatch

Available from: **R24AMR**

This functionality allows banks to determine the exempted amount for the migrated warrants. When the exempt amount is above the maximum exempt limit, the excess amount will be locked. Also, users will be able to view the customer's name mismatches based on the payer's name *Id*. The locked amount column will be displayed immediately after the payment amount and the payer's name column will be displayed after the account currency.

The topic related to this feature is given below:

❖ Warrants

India Model Bank

Structured Financial Message System (SFMS)

Available from: **R24AMR**

This functionality allows the user to capture the Indian Financial System Code (IFSC) codes of the banks and generate INFINET (Indian Financial Network) Format Number (IFN) messages whenever the transaction happens in the LC (letter of credit), BG (bank guarantee) or Bills application, that warrants the exchange of messages between two banks or branches within India.

The latest changes based on SWIFT 2023 have been incorporated in the SFMS to comply with the SWIFT standards. New fields have been added to the **INLEND . SFMS . HEADER . DETAILS** application for the suppression or inclusion of tags to allow banks to comply with the SSR 2023 standards.

Also, this functionality enables banks to configure and validate the MD deal messages to generate the SFMS messages and to configure and validate the remaining LC messages to process the SFMS messages.

The topic related to this feature is given below:

❖ [Structured Financial Message System \(SFMS\)](#)

Mexico Model Bank

Lending Compliance ⇒ Loan Classification Stages

Available from: **202311**

This functionality allows the user to define the MX specific parameters for loan classification. Based on the defined parameters, the loan classification will be assigned by the classification process using the Provisioning module.

The following items have been released as part of this functionality:

- The **MXCRED . LENDING . PARAMETER** application has been created to allow users to define the parameters for loan classification.
- The **PV . ASSET . DETAIL , MXCRED . MANUAL . CLASSIFICATION** version has been created to allow users to manually change the loan classification stage.
- The **MXCRED.ASSET.CLASSIFICATION** enquiry has been attached to the Arrangement Overview screen to allow users to view the loan classification stage.

The topic related to this feature is given below:

❖ [Lending Compliance](#)

Customer Compliance ⇒ Customer Regulatory Requirements

Available from: **202312**

Using this functionality, bank users are able to create individual and corporate customers with SCIAN code and CNBV sector values, amend individual and corporate customers, view individual and corporate customers based on the customer *Id*, view the list of SCIAN codes and CNBV sectors using API's.

The topic related to this feature is given below:

❖ Customer Compliance

Lending Compliance ⇒ Loan Classification Stages

Available from: **202312**

This functionality allows bank users to classify the loans as per the overdue days defined in the parameter application. If a loan is moved to stage 3, then the interest accrual will happen. If the loan is moved to a lower stage from stage 3, then the suspension will be removed. Also, bank users will be able to assign a manual classification to the loan and to see the loan's auto classification and manual classification in the Arrangement Overview screen.

The topic related to this feature is given below:

❖ Lending Compliance

Lending Compliance ⇒ VAT Calculation Based on Real Interest

Available from: **202401**

This functionality allows banks to calculate the Value Added Tax (VAT) based on the real interest amount for all loans. The real interest amount will be calculated considering the inflation factor and the inflation factor will be calculated using the Unit of Investment (UDI) currency.

During the interest schedule, the system will calculate the interest for the period, inflation factor, real interest rate, real interest amount and finally, the VAT is calculated on the real interest amount.

The Inflation Currency field has been added to the **MXCRED . LENDING . PARAMETER** application to allow users to configure the details required for the real interest calculation.

The topic related to this feature is given below:

❖ Lending Compliance

Lending Compliance ⇒ Loan Restructuring and Renewals

Available from: **202402**

This functionality allows banks to capture the loan restructuring and renewals in accordance with the Mexican regulation.

The following items have been released as part of this functionality:

- The **MXCRED . RESTRUCTURE . RENEWAL** application has been released to allow users to capture the restructure and renewal (total and partial) requests.
- The **MXCRED.RESTRUCTURE.RENEWAL.UNAUTH** enquiry has been released to allow users to view, delete and authorise pending requests to be executed.

The topic related to this feature is given below:

❖ Lending Compliance

Lending Compliance ⇒ Sustained Payment

Available from: **202402**

This functionality allows the user to configure the necessary data to verify the sustained payment in loans, check the number of payments made fully and on time by the customer. The system will move the loan automatically to the classification stage 1 when the sustained payment is reached according to the loan conditions. Additionally, providing bank users with detailed information of Required Payments and Payments Made in the Arrangement Overview screen.

The following items have been released as part of this functionality.

- New fields have been added to the **MXCRED . LENDING . PARAMETER** application to allow users to configure the number of payments required to reach the sustained payment in loans.
- The **MXCRED . SUSTAINED . PAYMENT . DETAILS** application has been created to store the required number of payments to reach the sustained payment for a loan and will be updated whenever the payments are made fully and on time.
- The Sustained Payment Counter enquiry has been created and attached to the arrangement overview screen to display the details of Sustained Payment.

The topic related to this feature is given below:

❖ Lending Compliance

Customer Compliance ⇒ Corporate Customer Additional Fields

Available from: **R24AMR**

Using this functionality, bank users are able to capture the following data for corporate customers: Banxico economic activity, CNBV economic activity, corporate customer type, legal entity type, corporate customer type, whether the customer is exempted from the ISR tax, customer credit score in SIC (HIT in SIC) and borrower type.

The following items have been released as part of this functionality:

- The **MXBASE . REGULATORY . CODES** application has been created to store the regulatory values which can be used to select the particular data for a customer.
- The **MXBASE.REGULATORY.CODES.LIST** enquiry has been created to allow users to view and amend the regulatory codes.
- New fields have been added to the **MXBASE . ADD . CUSTOMER . DETAILS , CR . QUALIFICATION . CORP** version to capture the CNBV/Banxico economic activity, SAT tax regime, corporate customer type, legal entity key, borrower type.
- A new field has been added to the **CUSTOMER** application to store the ISR tax exempt indicator.

The topic related to this feature is given below:

❖ Customer Compliance

Lending Compliance ⇒ Accounting of Unamortized Profit/Loss on Restructured/Renewed Loans

Available from: **R24AMR**

This functionality allows banks to capture the profit or loss value that arises due to the loan restructuring and renewals. Further, the profit or loss thus captured will be amortized till maturity of the target loan daily. While doing so, if the target loan account reaches the loan classification stage to 3, then immediately the unamortized profit or loss prevailing at that point of time will be booked to the profit or loss.

The topic related to this feature is given below:

❖ Lending Compliance

Lending Compliance ⇒ Creation of CLABE

Available from: **R24AMR**

This functionality allows banks to generate the CLABE *Id*, that includes check digit calculation, for loan products. Through the LENDING-NEW-ARRANGEMENT activity, the system will form the 18 digits CLABE *Id* when a loan arrangement is created.

The *Product Code* field has been added to the Account product condition to define the Financial Product Catalog codes.

The topic related to this feature is given below:

❖ Lending Compliance

Lending Compliance ⇒ Loan Restructuring and Renewals

Available from: **R24AMR**

Using this functionality, bank users are able to retrieve the list of executed restructure and renewal requests through the MXCRED.RESTRUCTURE.RENEWAL.LIST.API.1.0.0 enquiry.

The topic related to this feature is given below:

❖ Lending Compliance

Lending Compliance ⇒ Loan Classification Stages

Available from: **R24AMR**

When the loan is restructured or renewed, then the auto classification has to display the calculated stage during the restructuring or renewal and the Manual class should be empty.

If the sustained payments for the restructured or renewed loan are met, then the auto classification should display the stage

calculated by the system and only if the Manual class has been inputted by the user, then it has to display the value against the Manual classification, otherwise, it should not display any value.

For a loan which is not restructured or renewed, the auto classification should display the stage calculated by the system and the Manual class should display the stage updated by the user (if the user provided the manual class in the **PV . ASSET . DETAIL** application).

The topic related to this feature is given below:

❖ Lending Compliance

Lending Compliance ⇒ Mapping of Operation Type to GL Keys

Available from: **R24AMR**

This functionality allows banks to consolidate the loans that are restructured, renewed or charged off based on the data available in the GL consolidation key. The consolidation key will be updated as RSN – Restructured, RNL – Renewed or CSG - Charged off.

The following items have been added as part of this functionality:

- The *Operation Type* field has been added to the **ACCOUNT** application and Account Product condition to store the operation performed on the loan, Restructured (RSN), Renewed (RNL) or Charged Off (CSG).
- The *Activity* and *Operation Type* fields have been added to the Lending Parameter application to define the operation type for an activity.
- The Loan Classification stage has been added to the Consol key.

The topic related to this feature is given below:

❖ Lending Compliance

Lending Compliance ⇒ Sustained Payment

Available from: **R24AMR**

Using this functionality, bank users are able to retrieve the restructured or renewed details of a loan along with the sustained payment information through the MXCRED.RESTRUC.RENEW.SUST.PAY.DETAILS.API.1.0.0 enquiry.

The topic related to this feature is given below:

❖ Lending Compliance

Singapore Model Bank

Goods and Services Tax (GST) ⇒ Back Dated Tax Rate

Available from: **R24AMR**

In jurisdictions that have implemented the GST regime, the regulator may specify whether the old tax rate or the new tax rate

will be used when there is a change in the GST rate. In Singapore, the Inland Revenue Authority of Singapore (IRAS) has provided guidelines on the circumstances and scenarios for determining which tax rate to use.

This functionality enables banks to apply the back-dated tax rate in the GST module, based on the application and nature of the transaction.

The topic related to this feature is given below:

❖ Goods and Services Tax (GST)

United Kingdom Model Bank

Individual Savings Accounts - Cash ISAs ⇒ Help to Buy ISA

Available from: **202306**

The investor can save money into a Help to Buy ISA and the government can add another percent to their savings and for every sum he receives a government bonus. There is set a maximum government bonus that can be received.

This functionality allows user to reinstate the Help to Buy: ISA monies into a Help to Buy ISA with their original ISA manager or into any other ISA.

The topic related to this feature is given below:

❖ Individual Savings Accounts – Cash ISAs

FSCS - Continuity of Access

Available from: **202307**

To protect and safeguard the interests of the depositor banks in the United Kingdom need to comply with the regulations under the Financial Services Compensation Scheme (FSCS) and Continuity of Access (COA). There are two statutory requirements FSCS reporting and COA.

The purpose of COA is to allow customers to access their blocked funds as soon as possible (max 48 hours for FSTP classified accounts of eligible customers) to ensure that they do not face financial difficulties.

This functionality allows banks to transfer the unprotected portion of funds on all the customers' accounts to an internal account for monitoring purposes. Also, this functionality enables bank users to enquire about the details of all such customers and their accounts along with the balances of unprotected funds.

The topic related to this feature is given below:

❖ FSCS - Continuity of Access

FSCS - Continuity of Access ⇒ Rerun Scenario

Available from: **202308**

Using this functionality, bank users will be able to configure the suspense account through the *Deposit Settlement* field and to

verify the details of the deposit amounts credited into an internal suspense account.

The topic related to this feature is given below:

❖ FSCS - Continuity of Access

Beneficiary Services Functionality ⇒ Processing Incoming AWACS File

Available from: **202309**

Advice of Wrong Account for Automated Credits Service (AWACS) is a fast and efficient electronic messaging service allowing payment service providers (PSP) to notify service users of any changes to a Bankers' Automated Clearing Services (BACS) Direct Credit payment, providing them with the information needed to help maintain their payments database. This functionality enables banks to process the incoming AWACS files.

The incoming AWACS file received will be processed by the interface adapter and the **BENEFICIARY** application will be updated through the existing service which compares the existing beneficiary details and received details.

The Camel interface adapter will process the incoming AWACS file which will be in the XML format and will load the data into Temenos Transact application.

The topic related to this feature is given below:

❖ Beneficiary Services Functionality

Direct Debit Mandate Processing ⇒ Dormancy Period for BACS Direct Debit Mandate

Available from: **202309**

Complying with Bankers' Automated Clearing Services (BACS) rules, Direct Debit Instructions (DDIs) have an active period after which they become dormant. The service user can have individual dormancy periods that are published in the Direct Debit Originator (DDO) directory.

This functionality enables banks to perform manual maintenance of the dormancy period. Using this functionality banks are able to update the dormancy period by the import of the DDO extract, check the dormancy on active mandates based on the dormancy period of the service user, reset the dormancy period and also reinstate the DDI.

The topic related to this feature is given below:

❖ Direct Debit Mandate Processing

Individual Savings Accounts - Cash ISAs ⇒ Temenos Retail Enterprise APIs

Available from: **202309**

The Temenos Retail Enterprise solution or RES offers a suite of retail functionalities that includes the capabilities of Temenos Transact, FCM and infinity bundled together. RES from a country model perspective provides banks with country specific functionalities that are relevant for retail banking.

This functionality allows banks to perform the relevant business functions as part of the retail enterprise solution package,

through the new versions and enquiries provided with APIs introduced as part of this solution.

The topic related to this feature is given below:

❖ Individual Savings Accounts – Cash ISAs

Financial Services Compensation Scheme (FSCS) ⇒ FSCS Closed Account

Available from: **202310**

The current FSCS report considers only customer accounts which are not closed in Temenos Transact.

The unclaimed funds from a closed account that are moved to suspense account of the bank are not reported in the UKFSCS report, however these funds also belongs to customer and it has to be reported as part of the FSCS purposes.

This functionality allows banks to capture and track the unclaimed balance in Temenos Transact. Also, it enables FSCS report to have the unclaimed balance on closed accounts.

The topic related to this feature is given below:

❖ Financial Services Compensation Scheme (FSCS)

FSCS Continuity of Access ⇒ Booking the Unprotected Funds to Suspense Account

Available from: **202311**

As part of FSCS reporting, the funds belonging to customers held across their accounts and deposits are consolidated to arrive at the overall balance. Subsequently, these funds are segregated as eligible compensable amount and unprotected funds. While the compensable balance is the amount that a customer would have access to based on regulatory limit, the unprotected portion indicates the quantum of funds that a customer would not be able to access.

This functionality allows bank users to monitor the unprotected funds efficiently and also to help them with the required information for regulatory reporting.

The new *Unprotected Fund Categ* field has been introduced to allow users to configure the internal suspense account to which the unprotected funds for all the accounts and deposits will be credited.

The topic related to this feature is given below:

❖ FSCS Continuity of Access

Predefined Accounts Products

Available from: **202311**

This module covers the representative UK instant access account products like Easy Access Saver, Limited Access Saver and Regular Saver that can be used out-of-the-box. The UK instant access account are preconfigured products, with product conditions in Sterling, except particular FYC accounts.

The Easy Access Saver, Limited Access Saver and Regular Saver products have been released to allow banks' customers to

deposit and withdraw money at any time.

The topic related to this feature is given below:

❖ [Predefined Accounts Products](#)

Predefined Savings and Deposits Products

Available from: **202311**

This module covers the representative UK deposits products like Fixed Deposit and Fixed Bond that can be used out-of-the-box. The UK deposit products are preconfigured, and all products are provided with product conditions in Sterling.

The Fixed Deposit and Fixed Bond products have been released to allow customers to buy these products so that banks can benefit from a high interest rate and make sure that the money will not be accessed before maturity.

The topic related to this feature is given below:

❖ [Predefined Savings and Deposits Products](#)

Bank Account Modulus Check

Available from: **202312**

This module enables the new bank to perform a modulus check on the customer's account with the old bank prior to accepting and initiating an account switch request from the customer. This check ensures that the switch request is not rejected by the central switch service due to an incorrect account.

The following items have been released as part of this module:

- The **ESBASE . ID . PARAM , UKMODC . INPUT** and **ESBASE . ID . PARAM , UKMODC . AUTH** versions have been released to allow users to update the bank sort codes, mod types and the corresponding weights required for the modulus check.
- The **ESBASE . ID . MAPPER , UKMODC . ALT . SORT . CODE** version has been released to allow users to capture the list of sort codes requiring a substitution.

The topic related to this feature is given below:

❖ [Bank Account Modulus Check](#)

FSCS Continuity of Access ⇒ Booking the Unprotected Funds to Suspense Account

Available from: **202312**

This functionality enables banks to manage the eligible compensable balance for deposits that will be credited into an internal suspense account as part of the continuity of access process.

The new *Deposit Settlement* field has been introduced to configure the internal suspense account to which the eligible

compensable balance for a deposit will be credited in the absence of a settlement account.

The topic related to this feature is given below:

❖ FSCS Continuity of Access

Predefined Accounts Products

Available from: **202312**

This module covers the representative UK instant access account products like Easy Access Saver, Limited Access Saver, Regular Saver, Junior Saver and Notice Account that can be used out-of-the-box. The UK instant access account are preconfigured products, with product conditions in Sterling, except particular FYC accounts.

The Easy Access Saver, Limited Access Saver, Regular Saver, Junior Saver and Notice Account products have been released to allow banks' customers to deposit and withdraw money at any time.

The topic related to this feature is given below:

❖ Predefined Accounts Products

Bank Account Modulus Check

Available from: **202401**

Using this module, bank users can get the check digit validated for the beneficiary or counterparty account number input in other front end applications like account switch request, payment order, etc. The system will trigger the check digit or modulus calculation based on the counter-party bank's sort code and provides the status of check digit calculation as successful or not.

The topic related to this feature is given below:

❖ Bank Account Modulus Check

FSCS Continuity of Access ⇒ Booking the Unprotected Funds to Suspense Account

Available from: **202401**

This functionality allows users to set the compensation status flag as Yes or No for all accounts and deposits classified as NFFSTP. Also, users are able to verify the balance for all accounts and deposits flagged with the compensation status as No and transfer the unprotected portion of balance to the unprotected suspense account.

The topic related to this feature is given below:

❖ FSCS Continuity of Access

Predefined Accounts Products

Available from: **202401**

This module covers the representative UK instant access account products like saving accounts (Easy Access Saver, Limited Access Saver, Regular Saver, Junior Saver and Notice Account) and current accounts (Bank Account and Premium Bank Account) that can be used out-of-the-box. The UK instant access account are preconfigured products, with product conditions in Sterling, except particular FYC accounts.

The Bank Account and Premium Bank Account products have been released to allow banks to offer to their customers basic accounts without regular income, accounts for employed or retired singles and couples for receiving their regular income or pension and accounts for students and apprentices on which they can receive money from jobs and pay their liabilities.

The topic related to this feature is given below:

❖ [Predefined Accounts Products](#)

Predefined Accounts Products

Available from: **202402**

This module covers the representative UK instant access account products like saving accounts (Easy Access Saver, Limited Access Saver, Regular Saver, Junior Saver and Notice Account) and current accounts (Bank Account, Premium Bank Account, Student Account, Child Account, SME and FCY Accounts) that can be used out-of-the-box. The UK instant access account are preconfigured products, with product conditions in Sterling, except particular FYC accounts.

The Student Account, Child Account, SME and FCY Accounts have been released to allow banks to offer to their customers' accounts for students and apprentices on which they can receive money from jobs and pay their liabilities, accounts for minors to receive money from holiday jobs and spend it for commodities and pre-paid mobile cards, accounts for self-employed people and small and medium companies, accounts for keeping cash in foreign currencies.

The topic related to this feature is given below:

❖ [Predefined Accounts Products](#)

Bank Account Modulus Check

Available from: **R24AMR**

To enable the banks to perform the modulus check as part of the current account switch process, the list of bank sort codes and the corresponding weights for performing the check digit calculation is required. To facilitate the availability of this required data in Temenos Transact, this module allows bank users to upload the file received from Vocalink containing the sort code range, corresponding modulus types and modulus weights for the participating banks of the account switch service.

Once the correspondent bank sort codes is uploaded, the check digit calculation logic can be called for from any of the front end applications including the account switch, payment order, etc. The counter party account number and the bank sort code will be identified from the transaction being initiated and the modulus check calculation would be performed.

The **EB.FILE.UPLOAD,ALT.SORT.CODES** version has been released to allow users to upload the file received from Vocalink containing the sort codes.

The topic related to this feature is given below:

❖ Bank Account Modulus Check

Current Account Switch ⇒ Customer Request for Switch

Available from: **R24AMR**

Banks in the United Kingdom offer account switch facility that allows individuals and non-individual customers to switch their current accounts from one financial institution to another. The switch request can be a full switch that applies to all individual customers and small and medium businesses or a partial switch that applies to the large business and corporates.

Using this functionality, the customers can request their bank to initiate a current account switch through the multiple channels by submitting a paper form in the bank counters, initiation of request through the internet banking or mobile banking.

The following items have been released as part of this functionality:

- The **UKCASS . ACCOUNT . TRANSFER . ORDER** version has been introduced to facilitate the customers, in case of an electronic request, and the bank users in case of a manual request, to capture the information related to the initiation of switch.
- The **UKCASS . ACCOUNT . TRANSFERIN** application is used for recording both full switch and partial switch requests from the customer and to initiate the switch request with the ceding bank.
- The **UKCASS . ACCOUNT . TRANSFER . ORDER , INPUT . SWITCH . DETAILS** version has been introduced to initiate an account switch for the current accounts held by individual customers and sole traders.
- The **UKCASS . ACCOUNT . TRANSFER . ORDER , CORP . SWITCH . DETAILS** version has been introduced to initiate an account switch for the corporate current accounts held by individual customers.

The topic related to this feature is given below:

❖ Current Account Switch

Stocks & Shares ISA

Available from: **R24AMR**

The Stock and Share (S and S) ISA is a new type of ISA, where each taxpayer has an annual investment limit (£20,000 since 2020/21) that can be split among the four types as desired. Additionally, children under 18 may hold a Junior ISA, with a different annual limit (£9,000 since 2020/21).

This module allows users to create an S and S ISA portfolio that accommodates stocks and cash and ensures that the portfolio contains eligible instruments only and is owned by a single owner who qualifies for the ISA scheme and has provided an ISA declaration. Also, the bank can prevent the customer from the oversubscribing during the financial year.

Bank users will be able to open accounts under the Non-Flexible Stock & Share ISA, Flexible Stock & Share ISA or Junior Stock & Share ISA AA products.

Also, this functionality allows banks to regularly levy platform fees and management charges from the Stock & Share ISA

portfolio and, whenever the customer buys or sells an investment using the Stock & Share portfolio, the system will automatically apply the corresponding buying or selling charges.

The topic related to this feature is given below:

❖ Stocks & Shares ISA

Individual Savings Accounts - Cash ISAs ⇒ Cash ISA

Available from: **R24AMR**

The ISA Stock and Share functionality allows banks to manage and restrict the subscriptions between the Cash ISA and Stocks Shares ISA and its flexible or non-flexible nature.

The UKISA1.ISA.TAX.STATUS.INAU enquiry has been released to allow users to authorise an amended **ISA . CONTRACT** record.

Using this functionality, the banks can view the ISA wrappers that are in the Repair Queue and the arrangements of the taxable contracts.

The topic related to this feature is given below:

❖ Individual Savings Accounts – Cash ISAs

Individual Savings Accounts - Cash ISAs ⇒ Fixed Rate ISA and APS ISA APIs

Available from: **R24AMR**

This functionality allows banks to open Fixed Rate Flexible, Non-Flexible Adult ISA, APS Flexible and Non-Flexible Adult ISA accounts through the AA.ARR.XISA,UKISA1.API.SIMPLE.REQUEST.1.0.0 API released as part of this functionality.

The topic related to this feature is given below:

❖ Individual Savings Accounts – Cash ISAs

Financial Services Compensation Scheme (FSCS) ⇒ Auto Population of Customer Eligibility and Account Status

Available from: **R24AMR**

The *Fscs Eligibility* and *Fscs Acc Status* fields of the **CUSTOMER** application are required for the FSCS reporting functionality. This functionality enables the automatic population of the FSCS eligibility and account status in the **CUSTOMER** application during the customer onboarding based on the customer sector codes. The account status will automatically change to LEGDOR when the account becomes dormant. The customer status will automatically change to LEGDOR when all the accounts of the customer become dormant.

The topic related to this feature is given below:

❖ Financial Services Compensation Scheme (FSCS)

United States Model Bank

Core ⇒ ATM Visa Transaction Matching

Available from: **202307**

This functionality allows banks to handle the generation of matching keys (dual transaction *Id*) and matching of transactions.

The topic related to this feature is given below:

❖ Core

Core ⇒ Beneficial Ownership

Available from: **202307**

This functionality allows banks to handle the migration of customer relationships captured in the **CUSTOMER** application to the **PARTY . RELATIONSHIP** application.

The topic related to this feature is given below:

❖ Core

Core ⇒ Customer Input Screens

Available from: **202307**

This functionality allows banks to manage the USMB screens utilising the **CUSTOMER, DE . ADDRESS, BENEFICIARY** and **PERSON . ENTITY** applications have been updated to use different address fields. As the result, USMB upgrade facility has been made available, which will ensure that the correct address information is migrated from prior Temenos Transact releases.

The topic related to this feature is given below:

❖ Core

Core ⇒ Customer Input Screens and Single Customer View

Available from: **202307**

This functionality allows banks to manage the Customer screens using the *Legal Status* and *Legal Status Notes* new fields. Also, the related Single Customer View composite screens have been updated accordingly.

The topic related to this feature is given below:

❖ Core

Core ⇒ Customer Relationship Fields

Available from: **202307**

This functionality allows banks to utilise the **PARTY . RELATIONSHIP** application for customer-to-customer relationships capture instead of using the **CUSTOMER** application. A set of new screens has been introduced and linked to the USMB Role Based Home Pages and enquiries that allow users to capture the customer-to-customer relationships.

The topic related to this feature is given below:

❖ Core

Individual Retirement Accounts ⇒ Contributions Booked this Year for Prior Year

Available from: **202307**

This functionality allows banks to manage the previous year contributions made during the next year that will be updated in the IRA History application, as well as in the previous year Tax Details application.

The topic related to this feature is given below:

❖ Individual Retirement Accounts

Individual Retirement Accounts ⇒ USREGS.IRS.TAX.DETAILS Updates and Obsoleting of Postponed Rollover Contribution

Available from: **202307**

This functionality allows banks to capture Previous Year Contributions in the Tax Details application, pertaining to the year that contributions were captured for. Additionally, the Postponed Rollover Contribution is removed from the available Contribution Types in the USMB screen utilised for contributions.

The topic related to this feature is given below:

❖ Individual Retirement Accounts

Lending Regulations ⇒ Regulation O

Available from: **202307**

This functionality allows banks to take into consideration customer relationships defined in the **PARTY . RELATIONSHIP** application.

The topic related to this feature is given below:

❖ Lending Regulations

Regulations ⇒ Customer Enhanced Due Diligence (CEDD)

Available from: **202307**

This functionality allows banks to capture additional information for due diligence in the Customer Enhanced Due Diligence

application. This is to ensure that adequate information is available for each customer.

The topic related to this feature is given below:

❖ Regulations

Regulations ⇒ Regulation-D Notification

Available from: **202307**

Extracts, notices, reports and Temenos Transact enquiries utilising address information have been updated to correctly map new address information (functionalities that have been updated: FDIC file extracts, Credit Bureau Report, LMS collection extract, Rate Change in advance notices, Account Titling, FIRE file, Check Production, Reg D violation letters, Dormancy and pre-escheatment notifications, Letter to old and new address, Stop Payment Notices, NSF notices, History Inquiries, Escrow Analysis letters, Customer Status).

The topic related to this feature is given below:

❖ Regulations

Retail ⇒ Forced Account Closure

Available from: **202307**

This functionality enables banks to manage the customer accounts to be closed, for various reasons like non-submission of documents as committed at the time of account opening, suspicious transactions, fraudulent activities as reported by various agencies and the bank consciously takes the decision of closing such identified accounts on real time.

The topic related to this feature is given below:

❖ Retail

Retail ⇒ Inactive Account Statement Frequency

Available from: **202307**

This functionality enables banks to manage the automated process that has been introduced to change the statement frequency of accounts to a predefined statement frequency based on the dormancy status.

The topic related to this feature is given below:

❖ Retail

Retail ⇒ Party Customer Address Fields

Available from: **202307**

As part of the integration with Party MS, this functionality allows banks to capture address details in the **CUSTOMER**,

DE . ADDRESS, BENEFICIARY and **PERSON . ENTITY** applications that have been updated.

The topic related to this feature is given below:

❖ Retail

Retail ⇒ Statements

Available from: **202307**

This functionality allows banks to offer the delivery of statements in multiple printing options including Braille and Print, Audio, Braille and Audio, Large font Print, Video to meet ADA requirements of the customer.

The topic related to this feature is given below:

❖ Retail

Retail ⇒ Teller Integration

Available from: **202307**

This functionality allows banks to support the integration with the third party teller systems through REST APIs. The generic accounting interface is used to post the accounting. The additional transaction and teller related information are recorded as part of this feature. Teller transactions like deposits, withdrawals, check deposits, check withdrawals, check issue, money order's, funds transfers can be created using the new integration APIs. Fund movements between the general ledger accounts are supported for teller transfers, vault maintenance, adjustments etc,. The processing of bulk check deposit's on corporate accounts is also supported. The Reg CC holds calculated by the teller system can be passed through the integration API's to automatically apply the funds availability determined by the teller. The daily check deposits on an account will be tracked through the teller system.

The topic related to this feature is given below:

❖ Retail

Role Base Home Pages

Available from: **202307**

The New Third Party screen has been updated for Account Officer and Customer Service Representative to ensure that the new address information is captured in Temenos Transact.

The topic related to this feature is given below:

❖ Role Base Home Pages

Individual Retirement Accounts ⇒ IRA Notices

Available from: **202308**

This functionality allows banks to manage the IRA notices. The IRA Required Minimum Distribution notices and Withdrawal notices are only available in the XML format. A new IRA withdrawal notice has been introduced in the XML format.

The topic related to this feature is given below:

❖ [Individual Retirement Accounts](#)

Real Time Gross Settlement ⇒ Statement Narratives

Available from: **202308**

This functionality allows banks to manage the Regulation E as the legal act that all financial institutions must comply within reference to electronic fund transfers such as ACH credit/debit transfers, bill payment services, wires, point-of-sales (POS) terminal transfers in stores, and preauthorized transfers from and to a consumer's account).

The topic related to this feature is given below:

❖ [Real Time Gross Settlement](#)

Retail ⇒ Balance Availability and Facility Product Conditions Auto Updates

Available from: **202308**

This functionality allows banks to manage the information on customer's overdraft coverage elections and systems behaviour dependent on such elections, based on the Overdraft Coverage Code Param application available, that allows the future dated Overdraft Coverage Code definition. The configuration defined in the Overdraft Coverage Code Param application for a specific code is defaulted in the arrangements that use the code.

The topic related to this feature is given below:

❖ [Retail](#)

Retail ⇒ Non-Returnable Debits on Closed Accounts

Available from: **202308**

This functionality allows banks to manage the process on POS debit and credit transactions which are posted to a closed account, to continue the business as usual to prevent losses.

The topic related to this feature is given below:

❖ [Retail](#)

Retail ⇒ OD Credit Score and Limit Amount

Available from: **202308**

This functionality allows banks to capture the SOC (Standard Overdraft Coverage) score and Limit for OD balance calculations.

The Credit Score and Limit information are stored at the account level.

The topic related to this feature is given below:

❖ Retail

Retail ⇒ **Updates to NSF Inquiries**

Available from: **202308**

This functionality allows banks to use the primary NSF Queue, NSF Representment Queue and all NSF Transactions Queue, as well as Account Balance inquiries to include the Overdraft Coverage Code.

The topic related to this feature is given below:

❖ Retail

ACH Framework ⇒ **ACH Statement Narrative**

Available from: **202309**

Regulation E is the legal act that all financial institutions must comply within reference to electronic fund transfers such as ACH credit/debit transfers, bill payment services, wires, point-of-sales (POS) terminal transfers in stores, and preauthorized transfers from and to a consumer's account).

Consumers must receive a periodic statement that includes the type of electronic transfer; the amount and date of transaction posted along with all the required Reg E information, transaction details and addenda information based on ACH SEC codes.

This functionality allows banks to display Regulation E transaction details.

The topic related to this feature is given below:

❖ ACH Framework

Retail ⇒ **Non-Returnable Debits on Closed Accounts**

Available from: **202309**

This functionality allows banks to manage the process on POS debit and credit transactions which are posted to a closed account, to continue the business as usual to prevent losses.

As part of this functionality for processing non-returnable items, new enquiry has been created to allow users to handle the options provided either to charge off or charge back the transactions received.

The topic related to this feature is given below:

❖ Retail

Regulations ⇒ **Telephone Consumer Protection Act**Available from: **202309**

This functionality allows banks to capture the telephone consent and consent details by device instead of by the customer. This helps retain the latest consent provided by a customer for a shared device.

The topic related to this feature is given below:

❖ Regulations

Regulations ⇒ **Customer Device Consent Update Service and SCV Changes**Available from: **202309**

This functionality allows banks to update the consent for individual telephone devices.

The topic related to this feature is given below:

❖ Regulations

NSF Decision and Queue Management ⇒ **User Externalization**Available from: **202311**

This functionality enables banks to allocate NSF desks to NSF officers that are moved from the user profile in Temenos Transact to a new configuration application for NSF decisioners.

The topic related to this feature is given below:

❖ NSF Decision and Queue Management

NSF Decision and Queue Management ⇒ **Validation of OD Decisioning with Decisioner Limit Amount**Available from: **202311**

This functionality enables banks the ability to implement automated validations and controls for decisioning of NSF (Non-Sufficient Funds) items from Return to Pay based on OD authority limits, so that they can improve the operations.

The topic related to this feature is given below:

❖ NSF Decision and Queue Management

NSF Decision and Queue Management ⇒ **Projected Available Balance Enquiry**Available from: **202312**

This functionality allows users to understand the available balance during the end of day by excluding the debit block that is going to be dropped in EOD of the COB before handling the NSF processing.

The projected available balance is fetched using the USCORE.API.ACC.SUMMARY.2.0.0 enquiry which has been enhanced to provide balances based on the selection criteria.

The topic related to this feature is given below:

❖ [NSF Decision and Queue Management](#)

NSF Decision and Queue Management ⇒ **User Externalization**

Available from: **202312**

This functionality enables banks to allocate NSF desks to NSF officers that are moved from the user profile in Temenos Transact to a new configuration application for NSF decisioners. When the user profile is managed within Temenos Transact, the NSF decisioner record key must be set as sign on name defined in the user profile. When the user profile is managed externally, the NSF decisioner record key must be defined as the login name defined in the external system. When the NSF decisioner accesses the NSF decision queue, the NSF accounts will be listed in the queue based on the NSF.DESK and NSF.GROUP linked to the decisioner profile.

The topic related to this feature is given below:

❖ [NSF Decision and Queue Management](#)

Regulations ⇒ **Large Bank Failure**

Available from: **202312**

This functionality allows banks to define the threshold balance and percentage amounts per the combination of the FDIC Product Category and FDIC Deposit Class Type, including settlement instructions, as defined by Federal Deposit Insurance Corporation (FDIC), using the restructured FDIC Parameter. The definition of settlement details has been amended to allow the definition of the settlement currency and category versus defining specific settlement account details.

The topic related to this feature is given below:

❖ [Regulations](#)

Individual Retirement Accounts ⇒ **Business Events**

Available from: **202401**

This functionality allows banks to manage the new business event that has been released for Individual Retirement Accounts (IRA). The mentioned event gets emitted when the new IRA Distribution Plan records get created or when such records get modified. Also, new business events have been released for IRAs to get emitted when the Required Minimum Distribution is calculated automatically for IRA owners for the year when they are required to take minimum distributions.

The topic related to this feature is given below:

❖ [Individual Retirement Accounts](#)

Individual Retirement Accounts ⇒ Payment Order screens in IRA

Available from: **202401**

This functionality allows banks to process IRA contributions, IRA distributions and IRA contribution corrections through Payment Order versions.

New IRA contributions and IRA distributions screens using Payment Order have been made released through the IRA Arrangement Overview. Also, a separate IRA contribution correction screen has been released utilizing the Payment Order.

The topic related to this feature is given below:

❖ [Individual Retirement Accounts](#)

Non Sufficient Funds (NSF) Decision and Queue Management ⇒ Balance Enquiry OD Coverage from Sweeps

Available from: **202401**

This functionality allows banks to fetch different balance components pertaining to an account using the NSF.ACCT.BAL.DETAILS enquiry. The output of the OD balance component is enhanced to consider the debit and credit holds.

The retail ODP is defined as a one-way sweep from a covering or funding account to a Temenos Transact account to cover an overdraft.

The topic related to this feature is given below:

❖ [Non Sufficient Funds \(NSF\) Decision and Queue Management](#)

Non Sufficient Funds (NSF) Decision and Queue Management ⇒ Non-Returnable Debits on Closed Accounts

Available from: **202401**

This functionality enables banks to allocate NSF desks to NSF officers that are moved from the user profile in Temenos Transact to a new configuration application for NSF decisioners. When the user profile is managed within Temenos Transact, the NSF decisioner record key must be set as sign on name defined in the user profile. When the user profile is managed externally, the NSF decisioner record key must be defined as the login name defined in the external system. When the NSF decisioner accesses the NSF decision queue, the NSF accounts will be listed in the queue based on the NSF.DESK and NSF.GROUP linked to the decisioner profile.

The topic related to this feature is given below:

❖ [Non Sufficient Funds \(NSF\) Decision and Queue Management](#)

Remote Deposit Capture Interface

Available from: **202401**

This functionality allows banks to define the threshold balance and percentage amounts per the combination of the FDIC Product Category and FDIC Deposit Class Type, including settlement instructions, as defined by Federal Deposit Insurance

Corporation (FDIC), using the restructured FDIC Parameter. The definition of settlement details has been amended to allow the definition of the settlement currency and category versus defining specific settlement account details.

The topic related to this feature is given below:

❖ [Remote Deposit Capture Interface](#)

Individual Retirement Accounts ⇒ **Payment Order Screens in IRA** ⇒ **Distributions Corrections**

Available from: **202402**

This functionality allows banks to process the separate IRA distribution correction through the Payment Order version.

The topic related to this feature is given below:

❖ [Individual Retirement Accounts](#)

Lending ⇒ **Additional Regulation/Reporting Fields**

Available from: **202402**

This functionality allows the user to capture the details required for reporting purposes. New fields have been added to the Regulation/Reporting tab in the Arrangement Overview screen of the Lending feature. The new fields will be available at the Facility, Drawings and Loan level.

The topic related to this feature is given below:

❖ [Lending](#)

Remote Deposit Capture Interface

Available from: **202402**

This functionality allows banks to capture the Reg CC holds as separate hold transactions instead of posting the exposure dated entries. The check returns will release the holds placed on the account. A new API is available to post the mobile check deposits.

The topic related to this feature is given below:

❖ [Remote Deposit Capture Interface](#)

Retail ⇒ **Auto Account Closure**

Available from: **202402**

This functionality allows banks to manage the business events generated in case of the successful and failure scenarios, when the forced closure of an account is attempted by the bank user. A business event will be generated when the system is unable to close the account.

The topic related to this feature is given below:

❖ Retail

Retail ⇒ Early Withdrawal Penalties ⇒ CD Deposit

Available from: **202402**

The Certificate of Deposit is a kind of term deposit commonly offered in United States. This kind of deposit generally restricts the customer from withdrawing funds on demand. Using this functionality, banks are able to manage the withdrawal of funds, the action will often incur a penalty. Penalties are generally termed as fees and are normally based on the number of days interest on the deposit and as a common practice, the penalty amount will be deducted from the deposit.

A program has been released and attached to the charge condition for more complex custom charge calculations.

The topic related to this feature is given below:

❖ Retail

Lending ⇒ Loan Repayments

Available from: **R24AMR**

This functionality allows banks to know the auto debit or settle instructions defined in a loan and when the manual repayment or payoff happens. The bank users can choose the action manually to handle such transactions, either accept or reject. Also, this functionality ensures the customer to not get his account debited in error or make a duplicate payment.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ Loan Payoff

Available from: **R24AMR**

This functionality allows banks to automatically waive the shortage or due amount on a loan only with respect to the interest component with the defined tolerance. The bank user can define which portion of the amount on a loan to be waived off. For example, Principal, Interest and Charges. A specific P/I facility has been provided to move the excess funds on the loan within a defined tolerance.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ Loan Overview

Available from: **R24AMR**

This functionality allows users to view the accrued and paid details for the interest and fee on the Loan Overview screen.

The topic related to this feature is given below:

❖ Lending

Lending ⇒ Last Repayment not to be Auto Debited

Available from: **R24AMR**

This functionality allows banks to turn off the automatic settlement of the last maturity loan payment, for the defined payment types. The payment types can be a Balloon Payment, Linear, etc.

Upon choosing the Payment Types option, the specific payment types alone will be turned off from the automatic repayment for the last schedule payment of a loan. The NACUST.SCHEDULED.EVENTS has been enhanced to trigger an event in multiple dates for different payment types.

The topic related to this feature is given below:

❖ Lending

Real Time Gross Settlement ⇒ Fedwire ISO20022 Additional Features

Available from: **R24AMR**

In addition to the standard features supported by the Fedwire ISO20022 clearing, specific commonly employed market practice features have been implemented to improve user experiences. These features include:

- CLABE validations: This functionality allows users to manage Mexican beneficiaries, validate the format and verify the correctness of the check digit of the CLABE number.
- Auto-correct creditor account number: This functionality enables system to auto-correct creditor account number present in inward wires by iteratively trimming leading zeroes and routing number.
- Associate routing number or BICs to settlement account: This functionality allows system to process an inward wire received for an accountholder referenced using it's routing number or BIC.

The topic related to this feature is given below:

❖ Fedwire ISO20022 Drawdowns

Real Time Gross Settlement ⇒ Fedwire ISO20022 Drawdowns

Available from: **R24AMR**

In addition to the standard features supported by the Fedwire ISO20022 Drawdowns, new features are introduced to improve system capabilities and user experience. These features include:

- Pre-authorization/Mandate Registry: Financial institutions can now register drawdown pre-authorization requests or mandates. These authorizations allow the system to auto-approve matching drawdown requests received (pain.013),

resulting in drawdown transfers (pacs.008/009).

- Drawdown Status Request (pacs.028): The user can initiate a drawdown status request to inquire about the processing status of a previously sent drawdown request (pain.013).
- Debtor Account Validation (pain.013): The debtor account number in inward drawdown request (pain.013) is validated for both standalone and embedded implementations.

The topic related to this feature is given below:

❖ [Fedwire ISO20022 Drawdowns](#)

Regulations ⇒ **Large Bank Failure**

Available from: **R24AMR**

This functionality allows banks to support the FDIC-insured and FDIC-uninsured amounts calculations, together with reporting.

The system has been configured to identify accounts covered by FDIC Insurance and classify them based on the Ownership Rights and Capacity Codes. This configuration is in place to allow for compliance with section 370 of the FDIC regulations.

The topic related to this feature is given below:

❖ [Regulations](#)

Regulations ⇒ **Tax Withholding Calculation for Joint Owners**

Available from: **R24AMR**

This functionality allows banks to manage the interest-bearing accounts with multiple joint owners, who are all Non-resident aliens (NRA), and the backup withholding is required when any of the owners is not W8 certified, even when the primary owner is certified. When the primary owner is a certified US person, then the withholding is not required, even when the NRA persons are not certified. At the time of the tax calculation, if the account is opened before 1984, the tax rate specified for the tax condition will be ignored and no tax will be applied.

The topic related to this feature is given below:

❖ [Regulations](#)

Retail ⇒ **Beneficial Ownership - Account Opener**

Available from: **R24AMR**

This functionality allows banks to certify the Beneficial Ownership when an Account is opened for a Legal Entity Customer, capture the person providing the Beneficial Ownership, opening the account, and their title.

New fields have been added at the Account level to capture account opener details.

The topic related to this feature is given below:

❖ Retail

Retail ⇒ **Early Withdrawal Penalties**

Available from: **R24AMR**

Certificate of Deposit is a kind of Term deposit commonly offered in United States. This kind of deposit generally restricts the customer from withdrawing funds on demand. Although it is still possible to withdraw the funds, the action will often incur a penalty. Penalties are generally termed as fees and are normally based on the number of days interest on the deposit and as a common practice, the penalty amount will be deducted from the Deposit.

The intergration with TEP has been covered as part of this functionality as per below:

- Penalty method - All Interest.
- Penalty method - Earned interest.
- Penalty method - Penalty days.

The topic related to this feature is given below:

❖ Retail

Retail

Retail Lending and Arrangement Architecture ⇒ Loan Disbursement using Service

Available from: **202308**

It is now possible to automatically disburse a new loan using the AA.PROCESS.ACTIVITIES service . This can be achieved by setting the *Schedule Type* field as Service in **AA . PAYMENT . TYPE** used for automatic disbursement.

The topics related to this feature are given below:

- ❖ Automatic Disbursement
- ❖ AA Payment Type

Retail Lending and Retail Accounts ⇒ Configuring Transaction Recycler for Back Value Dated Repayments

Available from: **202308**

The system is now enhanced to define if the Transaction Recycler must consider holidays as working days, to calculate the penalty interest for transactions for back value dated repayments. The *Attribute Type* and *Attribute Value* fields in **AA . PARAMETER** are used for this configuration.

- When these parameters are configured and a backdated transaction using the Transaction Recycler with value date as a holiday is processed, the system reverses the activities from the current system date to the backdated repayment date, accepts the repayment and then replays the activities when necessary until the system's current date, calculating the accurate penalty interest amount.
- When the parameters are not configured, the system reverses the Age Overdue Activity but does not replay it, applying no changes in the prior behavior of Transaction Recycler.

The topic related to this feature is given below:

- ❖ Configuring Transaction Recycler for Backdated Value Date Repayments

Arrangement Architecture ⇒ Archival Process Enhancements

Available from: **202309**

The system is enhanced to archive the following subset of AA tables for live arrangements to control the live database growth as part of Data Lifecycle Management (DLM) process.

- AA.ARRANGEMENT.ACTIVITY
- AA.PROCESS.DETAILS
- AA.ARR.<PROPERTY>

The topics related to this feature are given below:

- ❖ Introduction to Archival Process
- ❖ Configuring Archival Process
- ❖ Working with Archival Process
- ❖ Back Dated Activity Processing
- ❖ No Log

Arrangement Architecture ⇒ Defining Restrictions in Back Dated Activity Processing

Available from: **202309**

It is now possible to restrict the maximum days backward upto which a back dated activity can be performed. As part of improving the archival process, the *Max Back Dated Activity* attribute in the AA . PARAMETER table can now be used to define the period (NND or NNM or NNY). The system does not allow users to trigger back dated activities prior to the period specified in this attribute. This facilitates identifying AA.ARR.<PROPERTY> records that can no longer be modified making them eligible for archiving.

The topic related to this feature is given below:

- ❖ Back Dated Activity Processing

Retail Lending ⇒ Capitalisation of Bills

Available from: **202310**

Transact now supports capitalising:

- Due bills with interest, charge, and account components
- Accrued interest with payment method as due for loans

AA supports issuing invoices or bills for payment under the loan by customer. This bill amount can be debited from an internal or external customer account by linking a direct debit mandate agreed with the other bank. The outstanding bill (containing interest, principal, tax, and charge) can be capitalised to the loan principal based on a customer request or a bank decision.

The topics related to this feature are given below:

- ❖ Capitalisation of Bills to Loan Principal
- ❖ Capitalisation of Accrued Interest to Loan Principal

Arrangement Architecture and Retail Lending ⇒ Capture Bill in a Fully Charged-off Arrangement

Available from: **202310**

It is now possible to capture a bill in an arrangement that is charged off fully. The system automatically creates the bills and balances for customer books and charge-off books.

The topics related to this feature are given below:

- ❖ Capture Bills
- ❖ Capture Bill in a Fully Charged-off Arrangement

Arrangement Architecture, Retail Accounts ⇒ Balance Cure Service for Waiving NSF ChargesAvailable from: **202311**

When accounts with Overdraft processing enabled are overdrawn, it is now possible to enable the Balance cure service on the account by setting the *O/D Grace Period* field in Balance Availability condition to either 1D or 2D. That is, if the customer clears the debit balance on the account within the stipulated grace period of either 1 or 2 working days, then the NSF charges levied on the account are waived either fully or partially. Also, the balance cure service can be de-activated on the account by configuring *O/D Grace Period* as Null or blank.

Banks can notify customers about the activation, modification, or de-activation of balance cure service on their accounts using the Activity Messaging condition.

Technical Notes

The following are the amendments made in AA.GET.TOLERANCE.AMOUNT routine, where AA.BalanceAvailability.GetToleranceAmount is the API that uses the AccountNumber, Currency, EffectiveDate, ToleranceAmount, OdChargeRevAction parameters.

- To fetch the OD.CHARGE.REV.ACTION [GPD1] [NMA2] field value, the first field marker position of OdChargeRevAction must be used.
- To fetch OVERDRAFT.GRACE field value, the second field marker position of OdChargeRevAction must be used.

The topics related to this feature are given below:

- ❖ Introduction to Balance cure service
- ❖ Overdraft Grace period field in Balance Availability
- ❖ Configuring Overdraft Grace Period for Waiving NSF Charges in an Account
- ❖ Illustration of Balance Cure Service for Waiving NSF Charges
- ❖ Overdraft Grace Period
- ❖ Current Account - NSF Charges
- ❖ Activate Balance Cure Service
- ❖ Balance Cure Service

Arrangement Architecture, Retail Accounts ⇒ Capping NSF Charges based on Amount and CountAvailable from: **202311**

The Non-sufficient funds (NSF) charges levied on an account per day can be capped based on either the amount or transaction

count using the Pricing Rules condition. When the NSF charges are capped based on the amount, then the NSF fee can be waived either fully or partially based on the cap amount defined.

- Amount – For example: Each NSF exception levies an NSF fee of USD 30 on the account. The NSF fee is capped at an amount of USD 105 per day.
- Transaction count – For example: Each NSF exception levies an NSF fee of USD 35 on the account. The NSF fee is collected only three times per day for an account.

Technical Notes

The following are the amendments made in AA.GET.CAP.CHARGE.AMOUNT routine, where AA.GET.CAP.CHARGE.AMOUNT is the API that uses the ArrangementID, ActivityIDs, ActivityDate, SkipPricingBenefit, Reserved2, Reserved3, ChargeAmounts, ChargeAmountsLcy, CappedChargeAmount, Reserved4, ReturnError parameters.

Reserved1 is changed to SkipPricingBenefit. SkipPricingBenefit is an incoming argument, which when set excludes the pricing benefit on the charge amount.

The topics related to this feature are given below:

- ❖ Configuration for Capping of NSF charges
- ❖ Illustration of Capping NSF charges

Fixed Deposits ⇒ Scheduling Interest Payment / Capitalisation at EOD during COB

Available from: **202312**

The system is now enhanced to schedule the interest payout or capitalise activity at the EOD during COB, on the scheduled date for the Deposit product line, if the *Accrual Rule* is configured as BOTH / LAST. This ensures that the system considers the closing balance of deposit for accrual, so that any partial withdrawals made during the schedule date are also factored in.

The topics related to this feature are given below:

- ❖ Scheduling Interest Payment / Capitalisation at EOD during COB
- ❖ Moving Scheduled Activities to End of Day -Configuration
- ❖ Moving Scheduled Activities to End of Day - Illustrations

Retail Deposits ⇒ Product Variation based on Arrangement Term

Available from: **202312**

Deposit products vary in characteristics based on the duration of the deposit. Much of the product configuration remains the same while a small set of conditions differ based on the arrangement term. For instance, interest can be higher or lower depending on market conditions in the shorter term. The settlement of interest can be set to renewal or maturity for shorter terms while it can be paid on a periodical basis for longer deposit contracts. To achieve this, banks can create one master product with varying interest and payment schedule conditions that are dynamically considered based on the arrangement

term. This helps the banks to maintain a small set of focused products in the catalog.

This feature is currently enabled only for the Deposit product line and available for use only when TPM is used as the product manager.

The topics related to this feature are given below:

- ❖ Product Variation based on Arrangement Term
- ❖ Rollover Attribute

Retail Accounts ⇒ Capping of NSF Charges based on Amount and Count with External Pricing

Available from: **202401**

When pricing is external to Transact (that is, in Temenos Enterprising Pricing), the *Pricing Externalised* field is set as Yes in **AA . PRODUCT . DESIGNER** and **AA . PRODUCT . CATALOG** records of the account product. In this case, the non-sufficient funds (NSF) charges that are levied on the account per day can be capped based on either amount or transaction count by defining the pricing rules condition in TEP. When the NSF charges are capped based on the amount, then the NSF fee can be waived either fully or partially based on the cap amount defined in the pricing rules in TEP.

The topics related to this feature are given below:

- ❖ Configuring overdraft fees with external pricing
- ❖ Illustrations for processing overdraft fees with external pricing

Retail Accounts ⇒ Waiving Interest and Charges during Account Closure

Available from: **202401**

When an account is closed, the user can choose to waive specific charges, periodic charges and accrued interest. The associated multi-value field set namely, *Closure Waive Class* and *Closure Waive Prop* in the Closure condition can be configured for the account product to define the specific property classes or properties that are to be waived during account closure.

- *Closure Waive Class* - This field is used to define the list of property classes that should be waived during closure. The only options allowed are Interest, Charge and Periodic charge.
- *Closure Waive Prop* - This field is used to define the list of interest, charge or periodic charge properties that should be waived during closure. The properties defined in this field should be a valid Interest, Charge or Periodic Charge property that is defined in the product.

The topics related to this feature are given below:

- ❖ Fields for waiving interest and charges during account closure
- ❖ Configuration for handling interest and charges during account closure
- ❖ Closure of Accounts based on Non-Sufficient Funds (NSF) Exceptions Status when pricing is in AA
- ❖ Closure of Accounts based on Non-Sufficient Funds (NSF) Exceptions Status when pricing is externalised

❖ Illustrating Model Products

Retail Accounts ⇒ Overdraft Grace Feature During Account Closure

Available from: **202401**

When an overdraft account (that is, accounts with non-sufficient funds processing) is closed, the system evaluates the status of the active NSF exceptions and chooses to restrict or allow account closure based on certain configurations. That is, during account closure, the system evaluates if there are any active **AC . FUNDS . AUTHORISATION** records for the account with the following conditions:

- *Overdraft Grace Period* not enabled – The system restricts account closure till the associated fees for the active NSF exceptions are posted to the account.
- *Overdraft Grace Period* enabled – For all the NSF exceptions that are still within the grace period, the system waives the associated fees and closes the account.

This functionality is independent of the charge and interest waiver during closure. Overdraft grace functionality clears the overdraft fee when the account is cleared of debit balances. During account closure, the account balance must be made zero (that clears the debit balance) and therefore, the associated overdraft fees are waived.

The topics related to this feature are given below:

- ❖ Closure of Accounts based on Non-Sufficient Funds (NSF) Exceptions Status when pricing is in AA
- ❖ Closure of Accounts based on Non-Sufficient Funds (NSF) Exceptions Status when pricing is externalised

Retail Securitisation ⇒ Loan Securitisation

Available from: **R24AMR**

Bilateral Loan Securitisation

Temenos now supports securitisation of a bilateral loan.

The bank might want to securitise the loan at any stage during the lifecycle of the loan. It is not mandatory to indicate to the system that the bank might securitise the loan at the time of product or arrangement creation. The bank can securitise an ongoing loan by triggering a share transfer activity anytime during the life of arrangement.

Participant Property can be added to an existing product and share transfer can be triggered on that arrangement after proofing and publishing this product. The system automatically updates the participant accounting for the bank's book and the investor's book at the time of loan securitisation or asset sale.

Settlement Options in Securitisation

It is now possible to enable settlement to/from investor using an internal account.

- At the time securitisation, the payments from investor can be collected from an internal account or preferred payment instruction.

- Repayments from the customer can be passed to investor through an internal account or preferred payment instruction.

Buyback Options in Loan Securitisation

Transact now allows the bank to buy back the asset including dues and/or accruals. The securitisation pool can define the buyback options to buyback:

- Asset principal only
- Asset principal with accruals
- Asset principal with dues
- Asset principal with dues and accruals

The topics related to this feature are given below:

- ❖ Introduction to Retail Securitisation
- ❖ Introduction to Securitisation Pools
- ❖ Introduction to Loan Securitisation
- ❖ Create or Amend Securitisation Pool ID for Investor
- ❖ Perform Asset Sale
- ❖ Perform Buyback
- ❖ Perform Bulk Upload
- ❖ View Bulk Upload Exceptions

Arrangement Architecture ⇒ Online Processing of Accruals and Rate Changes

Available from: **R24AMR**

The system can perform online processing of the following activities which are triggered as part of the AA Service Process during COB. This reduces the COB execution time, thereby, improving the performance of the system.

When the AA.ONLINE.ACCRUAL.SERVICE online service is triggered, the system first processes the rate change, followed by the online accrual processing.

- **Applying Basic and Periodic Interest rate changes on the arrangements** – Any changes to the records in BASIC.INTEREST and/or PERIODIC.INTEREST are updated in the arrangements by triggering corresponding update activities in those arrangements.
- **Accrual of interest and charges** – When the existing *Default OI Accrual*, *Property OI Accrual*, and *Prod Prop OI Accrual* fields are set to Yes in the record in **AA . ACCRUAL . FREQUENCY**, the system performs the online accrual of interest and charges.

Technical Notes

The system can perform online processing of accruals and rate changes (Basic and Periodic interest changes). This can

reduce the COB execution time, thereby, improving the performance of the system. To support this, the following technical changes are made to the system:

- The structure of **AA . NEXT . ACTIVITY** (a backend AA table) is modified to optimise the COB performance. The system automatically rebuilds these entries in the system when COB is run.
- The online accrual fields (*Default OI Accrual, Property OI Accrual, Prod Prop OI Accrual*) in **AA . ACCRUAL . FREQUENCY**, which used to project accruals online would no longer project the calculation. If flagged, the system performs accruals online, which is to calculate and post entries.
- The *Pre Cob Check* field of the respective TSA.SERVICE (AA.ONLINE.ACCRUAL.SERVICE), should be set to Yes when the online accrual functionality is used. This ensures the services are run every day before COB is initiated.
- When both online accrual and early schedule processing (set at the account arrangement level) are enabled, then the processing of accruals and rate change are handled by the Intraday service (AA.INTRADAY.PROCESS) for those accounts. In this case, the user must run the Intraday Process service every day. The *Pre Cob Check* field of the respective TSA.SERVICE (AA.INTRADAY.PROCESS) service, must be set to Yes when early schedule processing is enabled.

The topics related to this feature are given below:

- ❖ Online processing of rate changes in loans
- ❖ Online processing of rate changes in deposits
- ❖ Online processing of rate changes in accounts
- ❖ Online Processing of accruals and rate changes
- ❖ Early Schedule Processing with online accruals

Technology

API Framework

IRIS R18 ⇒ API Filtering

Available from: **202312**

IRIS provides API filtering to load the required services for use without deploying all the services available in the IRIS war files. Only the latest version of the services alone can be loaded through configuration.

The topic related to this feature is given below:

❖ [API Filtering](#)

IRIS R18 ⇒ Externalizing Authentication or Authorization Configuration for API

Available from: **202312**

The existing functionality for Open ID Connect (OIDC) authentication demands the user to configure fields required for authentication within the war file. OIDC authentication is enhanced to configure the fields through JVM arguments or the property file without opening the war file within deployment. Filters within the web.xml file can also be enabled based on JVM arguments.

The topic related to this feature is given below:

❖ [Externalizing Authentication or Authorization Configuration](#)

IRIS R18 ⇒ AA Warmup Service

Available from: **202401**

The latest functionality facilitates the retrieval and preloading of AA metadata directly into IRIS Cache using configuration. AA warm-up utility can be enabled by setting an environment variable, which preloads AA metadata into the IRIS cache on WAR deployment.

The topics related to this feature are given below:

❖ [Pre Cache in IRIS R18](#)

❖ [Warmup Functionality](#)

IRIS18 ⇒ Health Check Service

Available from: **202402**

The workbench health check API lists the service ID with duplicate routes and invalid service XMLs. The readiness probe health check API ensures that the container is ready to receive requests from services and other components.

The topic related to this feature is given below:

❖ Health Check Service

IRIS R18 ⇒ Externalizing Authentication or Authorization configuration for UXPB

Available from: **R24AMR**

Configuring necessary authorization or authentication parameters and filters inside of wars is necessary for the Open ID Connect (OIDC) authentication capability functioning.

The flexibility of customizing all OIDC properties and filters through configurations is improved by externalization. The feature is now available for UXPB

The topics related to this feature are given below:

❖ Externalising Authentication or Authorization Configuration for UXPB

IRIS R18 ⇒ Migration to Temenos Workbench

Available from: **R24AMR**

API Design-time tooling is migrated to Temenos Workbench.

The topic related to this feature is given below:

❖ Components of IRIS R18

Event Framework

Data Event Streaming ⇒ Amazon MSK in DES

Available from: **202307**

DES is now enhanced with Amazon Managed Streaming for Apache Kafka (MSK).

The topic related to this feature is given below:

❖ Amazon MSK in DES

Data Event Streaming ⇒ Externalizing Log Configuration for DES

Available from: **202309**

The logger levels can now be modified directly through environmental variables externally instead of changing each component jar individually. The logger levels can be modified for,

- Data Event Streaming using environmental variable
- K8s using values.yaml

The topic related to this feature is given below:

❖ [Externalizing Log Configuration for DES](#)

Data Event Streaming ⇒ **Supporting Confluent-7.4.0 Upgrade**

Available from: **202309**

This enhancement supports the latest confluent version of Kafka, Schema Registry. The schemas must be registered with the standard Kafka v3 naming conventions.

The topic related to this feature is given below:

❖ [Confluent 7.4.0 Upgrade](#)

Data Event Streaming ⇒ **Security**

Available from: **202310**

DES is enhanced to enable and disable the authentication for DES and Config-installer API through system variable in case of k8s: values.yaml. This modifies the issuer, public-key certificate and signature validation directly through system variables externally instead of going inside des-api component jar and changing it individually.

The topic related to this feature is given below:

❖ [Keycloak Configuration](#)

Transact Data Replicator ⇒ **Temntracer**

Available from: **202311**

The Data Replicator feature is enhanced to support Temntracer. It also supports Jaeger for tracing between the queue components.

It is used to monitor the performance of a system. It measures the time taken at each service, the network latency, and other performance metrics. This data is essential for optimizing service response times and ensuring that the system meets performance objectives.

The topic related to this feature is given below:

❖ [Configuring Temntracer](#)

Data Quality Feedback Mechanism ⇒ **Feedback Mechanism Containerisation**

Available from: **202311**

The DQ feedback mechanism runs as a standalone application. To make it cloud-ready, the user can deploy the DQ Feedback Mechanism either in docker as a container or in K8 using the helm chart. These docker containers ensure consistency in development, testing, and production environments. The DQ feedback mechanism allows the user to start, stop, and scale up or down the containers quickly.

The topic related to this feature is given below:

- ❖ Feedback Mechanism Containerization

Data Event Streaming ⇒ **Generating XACML Policy with PAPUI**

Available from: **202401**

This functionality uses PAPUI to create and generate an XACML file for DES. DES APIs can be authorised using the XACML policy generated by PAPUI.

The topic related to this feature is given below:

- ❖ Generating XACML Policy with PAPUI

Adapter Development Kit ⇒ **Removing Axis2 Dependency**

Available from: **202401**

Axis2 services are used in IF products like ADK, IIB Adapter, OSB, and Event Designers. Adapter Development Kit is enhanced to remove the axis2 services dependency in the Adapter development kit. Integration Flow service, Landscape service, and Inflow services are implemented by accessing ejb and data jars.

The topics related to this feature are given below:

- ❖ Metadata Discovery in TAFJ
- ❖ Metadata Discovery in Inbound Operations

Data Event Streaming ⇒ **Archive Staging Table Using Scheduled cron**

Available from: **R24AMR**

The Data Event Streaming module now allows the user to process the data archival mechanism using the Scheduled cron expression implemented in the des-API.

Based on the cron expression, the system schedules the des-API and archives the data in the respected table.

The topic related to this feature is given below:

- ❖ Archive Staging Table Using Scheduled cron

Outbox ⇒ Introducing Outbox Component

Available from: **R24AMR**

The Outbox component, introduced in R24, pushes events directly to Topics, which is now packaged as part of the platform. Both the Business and Data Events are natively streamed out as cloud events instead of the earlier mechanism of polling through the Data Event Streaming (DES), which was streaming out data as Avro format.

Note: DES is available for upgrades and it continues to be available for Avro Events Streaming.

The topics related to this feature are given below:

- ❖ Outbox OnPrem
- ❖ Outbox Azure
- ❖ Outbox EKS
- ❖ Outbox

Data Event Streaming ⇒ TAP-DES Externalizing Configuration

Available from: **R24AMR**

This enhancement provides the way to use TAP related configuration and schema suffix and des topic configurations. Based on the configurations user can override the tap related properties during the deployment time.

If TAP-enabled is true, then all the TAP related configurations are available in the DES-TAP config map and it are injected to config installer and pull adapter by referring the envFrom config map.

The topic related to this feature is given below:

- ❖ TAP Configuration

Extensions and Configuration

Virtual Table ⇒ Custom Selection Criteria

Available from: **202307**

Virtual Table microservice is enhanced to extract the records using the GET API to filter out data by accepting query parameters.

GetRecords V1 API is enhanced to handle query parameters. GetRecords V2 API is introduced to retrieve all the records along with meta information (page number, page size, and total size) stored under the given domainId, virtualTableId.

The topic related to this feature is given below:

- ❖ Custom Selection Criteria

Temenos Workbench ⇒ Supporting Bitbucket for SCM

Available from: **202307**

WorkbenchTools used GitLab for the Source Control Management (SCM) activities. It is now enhanced to support Bitbucket for SCM with the user access token.

The topic related to this feature is given below:

❖ [Supporting Bitbucket for SCM](#)

Temenos Packager ⇒ Incremental Hash Check or Refresh API

Available from: **202307**

Incremental deployments rely on the hashcode of the previous deployments. The Incremental Hash check or Refresh API is introduced to check and update the package repository if it is not in line. It enables teams to ensure that the incremental deployment can be performed in the records modified on the target environment or without a DSF packager.

The topic related to this feature is given below:

❖ [Incremental Hash Check or Refresh API](#)

Temenos Packager ⇒ Unified API for Single and Multi-Package Deploy

Available from: **202308**

Temenos Packager is now enhanced to have a single API for both single and multi-package deployment.

The topic related to this feature is given below:

❖ [Unified API for Single and Multi Package Deploy](#)

Adapter ⇒ Retry Option in Adapter Microservice

Available from: **202308**

Adapter microservice infrastructure is enhanced to handle the error that occurred during the adapter process by providing a simple mechanism for the operator to reprocess the failed data records using Redelivery APIs.

The topics related to this feature are given below:

- ❖ [Retry Option in Adapter Microservice – Debulking](#)
- ❖ [Retry Option in Adapter Microservice – Event To API](#)

Adapter ⇒ Multiple Input Files and Custom Delimiters

Available from: **202308**

Adapter Microservice is now able to listen to any text-based file format with custom delimiters and multiple input files. Adapter Microservice debulking features are enhanced to support the following functionalities during CSV debulking.

- Ability to consume multiple csv input files.
- Ability to process the custom record and field level delimiter.
- Ability to produce processed output file with header information.
- Ability to produce processed output file with custom delimiter as input file.

The topic related to this feature is given below:

- ❖ [Multiple Input Files and Custom Delimiters](#)

Temenos Packager ⇒ **Externalising jms.properties**

Available from: **202309**

Temenos Packager is now enabled to allow the users to externalise the jms.properties of the **dsf-iris.war** file, so that manual changes are not made in the **dsf-iris.war** file. The **dsf-encrypton-tool.zip** artefact is introduced to encrypt raw passwords.

The topics related to this feature are given below:

- ❖ [Externalize jms.properties](#)
- ❖ [DSF Encryption Tool](#)

Temenos Packager ⇒ **Packager Health Check Tooling**

Available from: **202310**

Temenos Packager is enhanced with the following APIs:

- Packager Health check API – Checks the health of the DSF system and its dependencies.
- Packager About API – Retrieves the details of the packager components.

The topics related to this feature are given below:

- ❖ [Packager Scalable Deployments](#)
- ❖ [Packager Health Check API](#)
- ❖ [Configuring Application Server](#)
- ❖ [Packager About API](#)

Virtual Table ⇒ **Swagger Schema API in Virtual Table Microservice**

Available from: **202312**

Virtual Table data needs to be rendered in middle office applications. The front-end component requires dynamic screen rendering capability that demands dynamic swagger produced from the Virtual Table Microservice (VTMS). Currently, SRMS2.0 has similar functionality supported using dynamic render capability, and the same functionality is expected for the virtual table

to render swagger for virtual tables created in VTMS.

A Swagger Schema API is introduced to use JSON schema definition of virtual tables stored in Generic Config Microservice (GCMS). The new API performs the following:

- Generate dynamic swagger schema with fields.
- List any virtual table records as lookup values for fields.
- Allow UX components to auto-render the fields of virtual tables without manual intervention in UI screens.

The topics related to this feature are given below:

- ❖ [Swagger Schema API in VTMS](#)
- ❖ [Dynamic Swagger Schema](#)

Generic Configuration, Adapter, Virtual Table ⇒ One-helm Packaging

Available from: **202312**

The Infra microservices such as, GenericConfig, Adapter, and Virtual Table are implemented with one-helm packaging changes to avoid multiple copies of helm-charts for on-prem, AKS, and EKS deployments. This allows the user to avail the new feature introduced in on-prem to be available in AKS and EKS deployment platforms as well.

The topics related to this feature are given below:

- ❖ [One-helm Implementation for GenericConfig Microservice in AKS and K8 Environments](#)
- ❖ [One-helm Implementation for Adapter Microservice in AKS and K8 Environments](#)
- ❖ [One-helm Implementation for Virtual Table Microservice in AKS and K8 Environments](#)

Adopter ⇒ Kafka Service with SASL_SSL protocol and GSSAPI Mechanism

Available from: **202401**

Microservice framework has been supporting SSL/TLS for Kafka integration and it has now extended the support to SASL/SCRAM and SASL/GSSAPI, which is for organisations using Kerberos for authentication.

The topic related to this feature is given below:

- ❖ [Configuring with Kafka Service - SASL protocol / GSSAPI Mechanism](#)

Configuring Transact ⇒ Configuring Transact L3/custom Java

Available from: **202401**

Workbench now allows users to manage L3/custom binaries projects. Users can build a release package by adding L3/custom jars into the projects.

The topics related to this feature are given below:

- ❖ [Configuring Transact L3/custom Java](#)
- ❖ [Configuring Transact L3/custom Java in Workbench with Git](#)

Adapter, Virtual Table ⇒ Data Packager in Microservices

Available from: **202402**

Temenos Microservices provides out of box data packages with demo data records. The user can deploy this data package and validate E2E wiring is working without any flaws.

Data packager allows the packaging of any sample data which are consumed by the microservices. Once packed, it can be deployed using DSF Packager tool to release the records.

The topics related to this feature are given below:

- ❖ [Data Packager in Adapter](#)
- ❖ [Data Packager in Virtual Table](#)

Temenos Packager ⇒ Packaging Python, XML, and Properties in Native form

Available from: **202402**

Temenos Packager now allows the user to package Python, XML, and properties files in their native form.

The topics related to this feature are given below:

- ❖ [Working with Config Service records](#)
- ❖ [Importing and Deploying Config Service records](#)

Adapter ⇒ Enabling ActiveMQ Ingestion in AdapterMS

Available from: **R24AMR**

ActiveMQ is used by multiple enterprise applications to send and receive messages. AdapterMS is enhanced to consume messages from ActiveMQ and then process them as part of the normal camel route flow.

The topics related to this feature are given below:

- ❖ [Enabling ActiveMQ Ingestion in AdapterMS](#)

IFRS 9 Accounting ⇒ Enabling DES Events

Available from: **R24AMR**

Previously the platform used to raise data events from Transact was DES, which emits events in the form of Avro or cloud

events. These customers can use the Bulking option in AdapterMS to have a file-based download option for Transact events. Similarly, if an API must be invoked based on the DES events, the EventToAPI flow of the AdapterMS can be used.

The ingestion of the Avro events can now be enabled, after which the standard EventToAPI or Bulking templates can be used to execute the flow.

The topic related to this feature is given below:

❖ [Enabling DES Events](#)

Adapter ⇒ **Debulking Fixed-length Format File**

Available from: **R24AMR**

Debulking Fixed-length Format File feature allows the user to parse and debulk a fixed-length format file and debulk the same in the Adapter microservice.

The topic related to this feature is given below:

❖ [Debulking Fixed-length Format File](#)

Adapter ⇒ **System Generation Token for API Callout**

Available from: **R24AMR**

The Adapter Framework now provides standard adapter functionalities to invoke other APIs which are either internal or external, through a camel route.

The topic related to this feature is given below:

❖ [System Generation Token for API Callout](#)

Temenos Workbench ⇒ **Temenos Workbench - UUX**

Available from: **R24AMR**

Temenos Workbench is a unified workbench for configuring Transact/APIs/ODS/ADS and Packager with Git integrated. This is a lightweight architecture, easy to install, UUX-based, faster, and low-cost to run. User experience is enhanced with robust health check integration.

It is driven by profiles that are distributed by Temenos. The underlying capabilities can be customized. The deployment modes can be container, Kubernetes, or standalone (no application server). We can also configure, create, update, and package Provider and Published APIs.

The topics related to this feature are given below:

❖ [Temenos Workbench - UUX](#)

❖ [Creating API using Temenos Workbench](#)

User Experience

UXPB Browser ⇒ Dropping JMS in UXPB

Available from: **202306**

UXP browser is enhanced to support stale caching. This feature helps to check the tracker file periodically and reset the cache. It also reduces the configuration required for JMS setup.

The topics related to this feature are given below:

- ❖ Browser Properties
- ❖ Dropping JMS in UXPB

UXP Browser ⇒ Externalize App Config

Available from: **202307**

When the UXP Browser is configured with the SSO setup, the application configuration file inside the Browser.war file needs to be updated (for example, web.xml file). The filters and listeners need to be enabled in web.xml based on the external authentication type configured in the UXP Browser and certain security headers are updated through the web.xml file based on the security aspects.

It is now possible to configure the web.xml file in the UXP browser without editing and the browser options are provided for the same. The application configurations can be enabled without opening the Browser.war file.

The topics related to this feature are given below:

- ❖ Security Configuration
- ❖ Http Client Properties
- ❖ Configuring UXP Browser
- ❖ Configuring **Browser.war**

UXP Browser ⇒ Moving Upload or Download Logic to APP

Available from: **202308**

By default, Browser.war is responsible for uploading or downloading images or files, which is deployed in WEB pod in SaaS 2.0 environment, due to major security constraints. Images and documents can be uploaded or downloaded using any of the following options,

- Local (Folders must be mounted in WEB pod which is not recommended due to security concerns)
- Server (DB)
- Cloud (Data sources must be configured in WEB pod)

It is now possible to mount the folders and configure the data sources in APP pod without any security constraints. In SaaS 2.0, ResourceServer.war and Authenticator.war are deployed in the APP pod. The upload or download logic is moved from

Browser.war to ResourceServer.war, to eliminate the security constraints in the Cloud environment.

The topics related to this feature are given below:

- ❖ Moving Upload or Download Logic to APP – Image Management
- ❖ EB File Upload

UXP Browser ⇒ Supporting Fastpath in Nofile Enquiries

Available from: **202310**

The Fastpath attribute is enhanced with Nofile enquiries to design an enquiry that allows the primary key of any application used in the routine to be exposed in the enquiry design. Using this primary key, the Fastpath operation is done for any applications.

The topic related to this feature is given below:

- ❖ Fast Path Enquiry

UXP Browser ⇒ Supporting Browser Tools for Enquiries and Version

Available from: **202311**

UXP Browser is enhanced with the following features.

- A record in the version contained only the default permissible actions. The user can now create new custom tool actions using the **BROWSER . TOOLS** application that should be attached to the toolbar using the **BROWSER . TOOLBAR** application. When this customised toolbar is attached to a version in the version definition, only these actions are displayed for a version record irrespective of its mode of display. The user can now create new tool actions and customise the toolbar based on their requirements.
- Only docommand type browser tools (docommand("ResourceName")) are supported for enquiry. In this enhancement, the UXP Browser supports browser tools with item docommand ("%%ACTION").

The topics related to this feature are given below:

- ❖ Browser Tools in Version
- ❖ Browser Tools in Enquiries

UXP Browser ⇒ Generating and Confirming Encrypted Passwords

Available from: **202312**

The encrypt password jar in the UXP Browser prompted the user to enter a password once and then the encrypted value was generated, which was then used in the properties file. If the password was incorrectly entered, it was difficult to identify them during runtime. To avoid this, the reconfirm password option is introduced in the Encrypt Password tool. This Encrypt Password tool in the BRPRuntimeproperties and RSDefaultProperties property files is used to provide the resource server database

configurations and other browser options. Any user who is upgrading to a newer version of the UXP Browser or new users configuring the UXP Browser will need to provide the password one more time.

The topic related to this feature is given below:

❖ [Encrypt Password Tool](#)

Transact Explorer ⇒ **Integrating Virtual Tables Microservices**

Available from: **R24AMR**

Transact Explorer is now enhanced to integrate with Virtual Table Microservice enabling the users to define data models and code extensions for custom data additions. Once these data are available, the user can access them through an API-based interface for Temenos product solutions.

Transact Explorer is now enhanced with Swagger OPEN API specification (OAS) and screens for the user to perform CRUD operations. It also supports dynamic rendering of Virtual Table fields and a help page explaining the usage of Virtual Tables and its corresponding fields as specified in the schema API.

The topic related to this feature is given below:

❖ [Integrating Virtual Table Microservice](#)

Transact Explorer ⇒ **Supporting Python Script**

Available from: **R24AMR**

Transact Explorer is now enhanced to support Python scripts. Now, the banks can extend the Transact Explorer's API framework (tb-server API) to customise the validations that allow them to define Python hooks rather than changing the core framework. The customized Python hooks are part of the initial configuration process, which are stored separately from core changes.

Transact Explorer is also enhanced to align with the extensions of UXPB. Given that UXPB already has a developed and delivered workbench UI for extensions, TE can leverage the same UI.

This ensures a seamless experience for clients currently using UXPB and transitioning to TE, by eliminating the differences during the upgrade process.

The topic related to this feature is given below:

❖ [Supporting Python Script](#)

Transact Explorer ⇒ **Data Privacy Integration**

Available from: **R24AMR**

Data privacy is required in Transact Explorer as it ensures that only authorized parties can access and understand the encrypted data, protecting sensitive information from unauthorized access. Also, it is necessary to encrypt sensitive data to reduce the risk of data breaches and the potential damage caused by unauthorized access or theft of confidential information.

The Tb-server API framework in Transact Explorer is enhanced to call the Data Privacy application using the exchange adaptor

and encrypt the Personally Identifiable Information (PII) fields. The protected data is sent as a Transact request and stored in the database. While retrieving the protected data from the database, the system sends them to the data privacy adaptor. Then, the API framework provides the data privacy adaptor response to the user.

The data privacy adaptor provides a decrypted response for authorised users and an encrypted response for unauthorized users. eXate is the third-party data privacy solution provider that acts as a filter between the API framework and Transact using the data privacy adapter.

This enhancement helps to protect customer-sensitive data from unauthorized users reducing the security risk in the banking system.

The topic related to this feature is given below:

❖ [Data Privacy Integration](#)

Transact Explorer ⇒ Integrating Transact Explorer with External DMS

Available from: **R24AMR**

Transact Explorer (TE) can now maintain customer documents outside the Temenos Transact database. IRIS API acts as an adapter between TE and an external Document Management System (DMS) to upload or retrieve documents or images. The external DMS offers search, download, generate, and upload features.

The topic related to this feature is given below:

❖ [Integrating Transact Explorer with External DMS](#)

Transact Explorer ⇒ Accessibility Compliance

Available from: **R24AMR**

Transact Explorer is now enhanced with Accessibility Compliance. This accessibility implementation ensures that the TE application and its screens like version, application, enquiry, Composite screen, Tabbed screens, Arrangement screens, and so on comply with WCAG 2.1 AA guidelines.

The topic related to this feature is given below:

❖ [Accessibility Compliance](#)

Infrastructure Microservices

Service Request V2 ⇒ Revamping Service Request Micro Service 2.0 (SRMS2.0)

Available from: **202307**

SRMS2.0 APIs are revamped to meet the global standard set by Temenos (SOCKET) and to simplify the wiring process of user agent front-end applications. This enhancement includes the following functionalities:

- Removed mandatory date requirement in User Inbox query API
- Default values are set to query params such as PageNumber, PageSize, and EndDate
- Uniformity in endpoints structure
- Segregated metadata and user data in the request and response payloads
- Transferred mandatory data through request payloads and deprived supporting them as a query param in POST and PUT APIs
- Fetched service request record details such as user notes, approver notes, approval status, downstream status, and downstream notes in User Inbox query API

The topics related to this feature are given below:

- ❖ Design-time APIs
- ❖ Runtime APIs
- ❖ Maker checker API

Infrastructure ⇒ Read-Only Access to Root File System

Available from: **202307**

Whenever an API request is sent, it writes internally into the container system, which is vulnerable to the security system as the container has the write access.

To restrict the write access to specific folders, the **readOnlyRootFilesystem** access setting is introduced. Using this setting, it is possible to control the container write access into its file system and restrict tampering with applications or writing foreign executables to disk for the specific directories. For such directories, write access can be controlled by creating volume mounts.

The topic related to this feature is given below:

- ❖ Read-Only Access to Root File System

Event Store ⇒ Allowing Query of Events and Filtering of Records using Get Events By Source ID API

Available from: **202307**

Event Store is enhanced to allow the query of events by the source system ID. The Get Events By Source ID public REST API is introduced in Event Store Microservice to allow the filtering of records. This API helps to retrieve the events from the event store inbox table, based on one or more filter conditions.

The topic related to this feature is given below:

- ❖ Get Events By Source ID

Infrastructure ⇒ AWS Advanced JDBC Wrapper

Available from: **202308**

AWS Advanced JDBC Wrapper is included in the microservices, which allows the user to make use of the enhanced failure monitoring feature while switching the database nodes on failures. This feature is specific to EKS deployment.

The topic related to this feature is given below:

❖ [AWS Advanced JDBC Wrapper](#)

Infrastructure ⇒ **Blue Green Deployment in Microservice Upgrade**

Available from: **202309**

Infrastructure microservices are enhanced with the Blue-Green Deployment as an upgrade mechanism. This allows the user to upgrade from one version of MS to another version without downtime.

Blue – Green deployment is rolled out only for the K8 package and the upgrade is available only for infrastructure microservices.

The topic related to this feature is given below:

❖ [Blue Green Deployment in Database Upgrade](#)

Infrastructure ⇒ **Transport Layer Security for Microservices**

Available from: **202309**

AKS hardening is used to secure the data transfer between the microservice containers and microservice database using SSL/TLS. The data transfer between the pods and database can be secured either by enabling one-way or two-way TLS.

The topic related to this feature is given below:

❖ [Transport Layer Security for Microservices](#)

Infrastructure ⇒ **Query language for NOSQL Based Microservices**

Available from: **202310**

Microservice Framework is enhanced to support the comprehensive queries in GET APIs with different operators and standard data types supported as unified and consistent across all our reporting microservices.

The topic related to this feature is given below:

❖ [Query language for NOSQL Based Microservices](#)

Infrastructure ⇒ **End user Management Flow Authentication and Authorization Requirements**

Available from: **202310**

Microservice allows digital channels to access their functional services over online interfaces (API). Microservice Authentication and Authorization framework accepts a JWT token issued from Customer Identity Access Management (CIAM) and performs

authorizations for different types of users like:

- Channel-based external user request - The allowed resources and associated privileges are retrieved from the entitlement microservice.
- Internal user request - Microservice continues to support, and the policies are retrieved from generic config MS.

Microservices can identify the source of the request (internal or external user) by verifying 'roleid and iss' claims passed in the JWT token.

The topic related to this feature is given below:

❖ [User Based Authorization in Authentication & Authorization](#)

Infrastructure ⇒ App Consolidation in Microservices

Available from: **202312**

Each of the Temenos Microservices are designed for different intent. The Microservices architecture contains an API application, multiple ingester (event consuming app) and scheduler (run batch with fixed delay) applications, which can be interchangeably called 'pod'. The number of pods each microservice requires depends on the business functionality involved and the business decision by the respective microservice owner. More the number of pods, the more resource utilisation it is going to consume (CPU utilisation and memory utilisation).

This feature is enhanced to allow the consolidation of multiple ingester and scheduler applications inside a single pod, with no alteration in business functionality. App consolidation or merging application pods is a strategic approach to optimise costs, enhance resource efficiency, streamline management, and improve overall performance. This practice aligns with the broader goal of achieving a more cost-effective and streamlined cloud infrastructure.

The topic related to this feature is given below:

❖ [App Consolidation in Microservices](#)

Service Request (v2.0), Eventstore ⇒ One-helm Packaging

Available from: **202312**

The Infra microservices such as, Eventstore, and Service Request (v2.0) are implemented with one-helm packaging changes to avoid multiple copies of helm-charts for on-prem, AKS, and EKS deployments. This allows the user to avail the new feature introduced in on-prem to be available in AKS and EKS deployment platforms as well.

The topics related to this feature are given below:

- ❖ [One-helm Implementation for Eventstore Microservice in AKS and K8 Environments](#)
- ❖ [One-helm Implementation for SRMS2.0 Microservice in AKS and K8 Environments](#)

Infrastructure ⇒ Building Images Using Pre-image Kit

Available from: **202402**

Microservice framework now supports building images using the pre-image kit package. Users can customise the images by choosing their preferred Java Runtime Environment (JRE) version, such as JRE 11.

The topic related to this feature is given below:

❖ [Building Images Using Pre-image Kit](#)

Service Request (v2.0) ⇒ Data Packager in Service Request

Available from: **202402**

Temenos Microservices provides out of box data packages with demo data records. The user can deploy this data package and validate E2E wiring is working without any flaws.

Data packager allows the packaging of any sample data which are consumed by the microservices. Once packed, it can be deployed using DSF Packager tool to release the records.

The topic related to this feature is given below:

❖ [Data Packager in Service Request \(v2.0\)](#)

Service Request 2.0 ⇒ Service Request Fulfillment without Adapter Microservice

Available from: **R24AMR**

The Microservice Framework is enhanced to offer the Event-to-Command feature across all microservices. This functionality facilitates the transformation of business events into product commands, eliminating the necessity for additional adapters in the adapter microservice to transform events into commands for subscribing microservices.

The Service Request microservice allows the user to specify request types and enables microservices to ingest only events of specified request types. Subsequently, the service request updates the status of the respective service request accordingly.

The topic related to this feature is given below:

❖ [E2E Fulfilment without Adapter MS](#)

Infrastructure ⇒ Deploying Microservices in ACA

Available from: **R24AMR**

Azure Container Apps is a serverless platform that allows us to maintain less infrastructure and saves costs while running containerized microservice applications. The ACA provides the required server resources regarding the container orchestration and the deployment details to keep the (microservice) applications stable and secure and helps to manage the moderately sized microservice container images.

The container apps help the user to:

- Deploy API endpoints.
- Deploy Microservices.
- Handle event-driven processing.
- Process dynamic scaling based on:
 - HTTP traffic
 - Event-driven processing
 - CPU and/or Memory load

The topic related to this feature is given below:

❖ [Deploying Microservice in ACA](#)

Infrastructure ⇒ **ACA to ACA Deployment**

Available from: **R24AMR**

The microservice framework now allows the user to upgrade the older ACA deployment version to a new version. The upgrading may contain either the data model changes or the functional level changes.

The topic related to this feature is given below:

❖ [ACA to ACA Deployment](#)

CAMT ⇒ **Helm Charts for Kubernetes Deployment**

Available from: **R24AMR**

Cash Management Microservice has now been enhanced to have single helm chart for any Kubernetes Deployment (On-Premise, AKS in Azure, and EKS in AWS).

Cash Management Microservice now supports Azure containerized (ACA) Deployments in Azure.

The topic related to this feature is given below:

❖ [Inward Cash Management Messages Processing](#)

FAMS ⇒ **Helm Charts for Kubernetes Deployment**

Available from: **R24AMR**

Funds Authorisation Microservice has now been enhanced to have single helm chart for any Kubernetes Deployment (On-Premise, AKS in Azure, and EKS in AWS).

Funds Authorisation Microservice now supports Azure containerized (ACA) Deployments in Azure.

Funds Authorisation Microservice now supports the Data Ingestion using Data Events (.json formatted events) and emitted using the Outbox feature available in Transact when the commit capture happens at individual application level in Transact.

The topic related to this feature is given below:

❖ Funds Authorisation Microservice

Microservice Framework ⇒ FA to ACA Upgrade

Available from: **R24AMR**

The framework now offers support to build and produce the ACA packages for the Microservices. The Microservice upgrade from the Azure function app to the Azure container registry supports the application to run in a containerized package and zero downtime feasibility and cost-effective compared to the Azure function app.

The topic related to this feature is given below:

❖ FA to ACA Upgrade

Business Microservices

Origination Data Storage

Origination Data Storage Microservice implements the storage features offered by Journey Manager. This is mainly because the requirements will come from the development of custom user Journeys and Journey Manager has been developed from many years of writing these journeys and it makes sense to learn and expand these features rather than start from scratch.

Available from: **R24AMR**

- Origination Data Storage Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Origination Data Storage Microservice now supports Azure containerized (ACA) Deployments in Azure.
- Origination Data Storage Microservice has now been enabled User Audits feature from Microservice Framework for all creation and update of the Party records. With this audit feature enabled, Banks can now audit all financial and non-financial updates by the users and Customers in the Microservices if any.

The topic related to this feature is given below:

❖ Origination Data Storage

Organisational Reference Data Microservice

Available from: **R24AMR**

- Organisational Reference Data Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Organisational Reference Data Microservice now supports Azure containerized (ACA) Deployments in Azure.

The topic related to this feature is given below:

❖ Organisational Reference Data Microservice

Marketing Catalog

Marketing Catalog Microservice provides an independent cloud-enabled solution to manage marketing information of the core banking products. It exposes management APIs to manage marketing information for products managed in the core banks.

Available from: **R24AMR**

- Marketing Catalog Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Marketing Catalog Microservice now supports Azure containerized(ACA) Deployments in Azure.
- Marketing Catalog Microservice now supports the Data Ingestion using Data Events (.json formatted events) and emitted using Outbox feature available in Transact when the commit capture happens at individual application level in Transact.

The topic related to this feature is given below:

❖ Marketing Catalog

Due Diligence

Due Diligence Microservice enables the banks to handle local regulations regarding the intentions of the customer to consume the services of the bank versus how these are consumed. Different geographies have different regulations in terms of money movement, tax rules, etc. The Due Diligence microservice has a superset of this information and can support local regulations across different geographies.

Available from: **R24AMR**

- Due Diligence Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Due Diligence Microservice now supports Azure containerized (ACA) Deployments in Azure.
- Due Diligence Microservice has now been enabled User Audits feature from Microservice Framework for all creation and update of the Party records. With this audit feature enabled, Banks can now audit all financial and non-financial updates by the users and Customers in the Microservices if any.

The topic related to this feature is given below:

❖ Due Diligence

Holdings

Holdings Microservice has been enhanced to handle a complex events for Temenos Enterprise pricing process and aggregate

them based on the quotation reference, which is coming as part of the Business event payload and if the value in quotation reference is found, then all the other events will be aggregated which has same quotation reference in it.

Holdings Microservice has now been extended to hold the Balance and Activities. Business Microservice features and their APIs as part of MS Consolidation. Temenos Enterprise Pricing uses enhanced Holdings Microservice for their enterprise pricing.

Party MS supports Temenos Packager for packaging and release the Master data/Reference data. This Temenos Packager can be used to release the base master data / reference data from L1, L2 and also L3 after deploying the Microservices.

Available from: **202401**

- Holdings Microservice has been enhanced to handle a complex events for Temenos Enterprise pricing process and aggregate them based on the quotation reference, which is coming as part of the Business event payload and if the value in quotation reference is found, then all the other events will be aggregated which has same quotation reference in it.
- Holdings Microservice has now been extended to hold the Balance and Activities. Business Microservice features and their APIs as part of MS Consolidation. Temenos Enterprise Pricing uses enhanced Holdings Microservice for their enterprise pricing.
- Party MS supports Temenos Packager for packaging and release the Master data/Reference data. This Temenos Packager can be used to release the base master data / reference data from L1, L2 and also L3 after deploying the Microservices.

Available from: **202402**

- Holdings Microservice has now been extended to support Party Id with / without company Id. This feature is controlled through a custom property.
- Holdings Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).

Available from: **R24AMR**

- Holdings Microservice now supports Azure containerized (ACA) package for deployment in Azure.
- Holdings Microservice has now been enabled User Audits feature from Microservice Framework for all creation and update of the Arrangements, Accounts and Portfolio records. With this audit feature enabled, Banks can now audit all financial and non-financial updates by the users and Customers in the Microservices if any. For Holdings Microservice, this Audit feature will work for external arrangements created/updated using APIs.
- Holdings Microservice is now capable of creating external arrangements like Line of Credit (LoC). It does also provide the balance update details to the mirror of external arrangements in the Transact system through events
- Holdings Microservice supports Temenos Packager for packaging and release the Master data/Reference data. This Temenos Packager can be used to release the base master data/reference data from L1, L2 and also L3 after deploying the Microservices.
- Holdings Microservice now supports the Data Ingestion using Data Events (JSON formatted events) and emitted using Outbox feature available in Transact.
- Enhanced to consider the balances update in Holdings for current value dated entry and their corresponding balances. In

case the client has a setup of Value Dated accounting and any future value-dated entries coming, then persist the entries in the Transactions entity; the balance update should only be considered to update during SOD (Start of the day) of the COB on the particular future value date is reached.

The topic related to this feature is given below:

❖ [Holdings](#)

Document Storage

Document Storage Microservice provides the virus-free documents hosting capability for Temenos Digital and core banking system.

Available from: **R24AMR**

- Document Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Document Microservice now supports Azure containerized (ACA) Deployments in Azure.

The topic related to this feature is given below:

❖ [Document Storage](#)

Consent Management

The Consent Management Microservice stores the consents received from the Third-party provider (TPP).

Available from: **R24AMR**

- Consent Microservice now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Consent Microservice now supports Azure containerized (ACA) Deployments in Azure.

The topic related to this feature is given below:

❖ [Consent Management](#)

Campaign

Campaign Microservice enables the branch users of banks to define and store the details of the campaigns created through the front office solution developed for the campaign management, which is called as Real Time Engagement (RTE).

Available from: **R24AMR**

- Campaign Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Campaign Microservice now supports Azure containerized (ACA) Deployments in Azure.

The topic related to this feature is given below:

❖ [Campaign](#)

Service Request

Service Request Microservice is a generic order management system. It helps to capture the customer's different service requests that are raised by the Retail Banking channels. The Microservice maintains the life cycle of all the service requests. The service requests involve services such as New Cheque Book, Stop Payment Request, Dispute transactions, and Block Debit Card.

Available from: **R24AMR**

- Service Request (1.0) Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Service Request (1.0) Microservice now supports Azure containerized (ACA) Deployments in Azure.

The topic related to this feature is given below:

❖ [Service Request](#)

Corporate LOS

This Microservice enables lending facility for a corporate customer under Bilateral lending arrangement. The corporate loan origination service (CLOS) micro-service does help the Banks to do different tasks / flows involved in Corporate origination. It also facilitates to orchestrate and capture all the related information like Borrower details, Parties involved, Deal Details, Facilities etc.

Available from: **R24AMR**

- Origination Processing Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).
- Origination Processing Microservice now supports Azure containerized (ACA) Deployments in Azure.
- Origination Processing Microservice has now been enabled User Audits feature from Microservice Framework for all creation and update of the Party records. With this audit feature enabled, Banks can now audit all financial and non-financial updates by the users and Customers in the Microservices if any.

The topic related to this feature is given below:

❖ [Corporate LOS](#)

Party

Party Microservice is used to store various details about the party (customers in Transact) such as personal information, identity details, address details, and so on. A user can create/update/get parties by using the Enterprise APIs of the party microservice Enterprise APIs.

Available from: **202401**

- Party Microservice has now been enabled User Audits feature from Microservice Framework for all creation and update of the Party records. With this audit feature enabled, Banks can now audit all financial and non-financial updates by the users and Customers in the Microservices if any.
- Party Microservice has now been enhanced to have single helm charts for any Kubernetes Deployment (On-Premise, AKS in Azure and EKS in AWS).

Available from: **R24AMR**

- Party Microservice now supports Azure containerized (ACA) package for deployment in Azure.
- Party Microservice now supports Alternate Id features that are available in Microservice Framework - Alternate Keys are used for fetching same data within Microservice, in addition to that of the existing record key attributes of any database.
- Party Microservice now supports the Data Ingestion using Data Events (JSON formatted events) and emitted using Outbox feature available in Transact.

The topic related to this feature is given below:

❖ [Party](#)

Arrangement

Arrangement Microservices needs to provide an independent cloud-enabled solution for managing accounts information for a customer.

Available from: **R24AMR**

- Arrangement Microservice now supports Azure containerized(ACA) Deployments in Azure.

The topic related to this feature is given below:

❖ [Arrangement](#)

Temenos Product Manager

Available from: **R24AMR**

TPM is enhanced with the following features.

- **Product Manager for Deposits, Savings, and Current account:** The Product Manager application enables the bank to launch products and price them quickly without the need to understand the AA framework (OOTB ready for Deposits, Savings, and Current account).
- **Conditions by Term:** Term Deposit products can be configured with conditions based on term where the solution allows configuration of term for conditions such as cancellation period, frequency of interest payments, deposit pre-closure fees, and so on.
- **Product Features:** The user can now create product in the Product Manager application for the feature such as Term, Amount, Rollover, Statement, Restrictions, and Account services.

The topic related to this feature is given below:

❖ [Temenos Product Manager](#)

Temenos Product Manager ⇒ **Extending Pricing Features in Transact**

Available from: **R24AMR**

TEP is enhanced to support the pricing features in Transact. The user can configure the product and pricing details in the User Agent which is then published in Transact. By embedding the pricing features in Transact, the new capabilities such as Transaction and Services fees, Fees Property Class, Savings Bonus, and other features work seamlessly in Transact.

The topic related to this feature is given below:

❖ [Features Template Creation](#)

Temenos Product Manager ⇒ **Promotion in Pricing (TEP)**

Available from: **R24AMR**

Temenos Product Manager (TPM) Business Microservice has been enhanced in the option table to persist and fetch the details by different service system. Thus the service system API can now accept the different service ID to fetch the detail from option table using the Service ID tag.

The topic related to this feature is given below:

❖ [Temenos Product Manager](#)

Inward Cash Management ⇒ **CBPR+ Complaint for CAMT Messages**

Available from: **R24AMR**

Inward Cash Management (INCMMS) is now enhanced to perform the XSLT transformation for both CBPR+ and ISO messages. CAMT 52, CAMT 53, and CAMT 54 support both ISO and CBPR+ for V8 version of CAMT messages.

INCMMS Microservices processes V8 ISO CAMT messages whereas Transact processes V8 CBPR+ if INCMMS is coupled with Transact.

INCMMS processes V8 CBPR+ directly if this microservice is not coupled with Transact. ISO CAMT messages alone are supported

for V1, V2, and V6.

The topic related to this feature is given below:

❖ [Inward Cash Management](#)

Treasury

Swaps ⇒ Enhanced Group Rate Fixing

Available from: **R24AMR**

Temenos Transact now allows the system to select the correct rate reset date based on the business day conventions and business centres in the **SWAP** application for CIRS and IRS-type deals. The **ST . GROUP . FIX** now matches the effective date field to RR Processed date fields which is introduced in Swap. **ST . GROUP . FIX** provides an upfront clarity on the rate selection process which allows the user to verify the rates before committing. The user can directly input *PI Record Key* or change the record defaulted by the system in case the user feels it to be incorrect.

Technical Notes

New fields (*As Rr Process Date / Lb Rr Process Date*) in SWAP are available automatically in the upgrade release (from R23). For the existing Swap Libor deals, the values in the new fields are set with the process date of the least RR schedule (which has no rate) when the deal is taken for validation.

If the deal is not selected for validation, the system updates this new field when the next RR schedule is processed.

The topics related to this feature are given below:

- ❖ [Configuring Group Fixing of Floating Rate](#)
- ❖ [Processed Rate Reset Date for Group Fixing of Floating Rates in Swap](#)

Treasury Front Office ⇒ UX Performance Improvements and Re-engineered Workflows

Available from: **R24AMR**

The Treasury Front Office (TFO) is now enhanced with improvements designed to elevate performance and streamline operations. The update includes:

- An upgraded User Experience Platform (UXP) version that ensures a more intuitive, secure, and efficient interface.
- Refactored codebase for increased stability and faster response times.
- API optimizations for smoother integration and communication.
- Re-engineered UX workflows to optimize user interactions and process efficiency.

This update leads to a more robust, user-friendly, and high-performing TFO.

The topics related to this feature are given below:

- ❖ [Forex Deal Capture](#)
- ❖ [Money Market Deal Capture](#)
- ❖ [REPO Deal Capture](#)
- ❖ [Blotter](#)

Swaps ⇒ Maturity Cashflows Interest Computation

Available from: **R24AMR**

A swap deal having its maturity cash-flows falling on weekends or holidays with the business day convention set as Period with Following or Modified (when the last day of the month is a working day) can now be facilitated to calculate the additional interest amount till the next working day.

The *Mat Int* field in **SWAP . PARAMETER** table acts as a switch between the existing and new interest calculation logic based on Mat Payment Date where the additional interest amount till the next working day is considered based on business day convention.

When maturity cash-flows occur on weekends or holidays, the value dates in Entries, Delivery messages, Swap Balances and Schedules are updated as next working day for the same business convention.

Technical Notes

To enable migration of existing Swap deals, configure the Data field of SWAP.EOD job (multi-value set) as MIGRATE.MAT.PAYMENT.DEALS in the XXX/SW.END.OF.DAY BATCH record. (XXX denotes company mnemonic).

BATCH	Audit
BATCH / BNK/SW.END.OF.DAY	
Batch Stage	A100 - APPLICATION
Main Stage	Application
Cob Stage	A-contract
Cob Stage Seq	A400
Process Status	0 - READY
Batch Environment	F - FOREGROUND
Job Name 1	SWAP.EOD
Frequency 1	D - DAILY
Data 1.1	MIGRATE.MAT.PAYMENT.DEALS ●
Job Status 1	0 - READY
Last Run Date 1	24 DEC 2009

Following this configuration, at the first COB the system performs the conversion of the existing live Swap deals to the interest calculation logic based on *Mat Payment Date*, provided that the fields in **SWAP . PARAMETER** are set as follows: *Mat Payment Date* as Yes and *Mat Int* as Include. The system now:

- Converts all the current existing Swap deals with *Mat Payment Date* as No/Null to Yes using the interest calculation logic based on *Mat Payment Date* when its maturity cash-flows fall on a weekend or a holiday.

- Converts all the current existing Swap deals with *Mat Payment Date* as Yes to the interest calculation logic based on *Mat Payment Date* when its maturity cash-flows fall on a weekend or a holiday.

The topic related to this feature is given below:

❖ [SWAP.PARAMETER](#)

Installation and Configuration Notes

Retail

Arrangement Architecture ⇒ Officer Attributes

Available from: **R24AMR**

Officer related attributes (*Primary Officer, Other Officer, Officer Role, and Notes*) are available in the Account property class and the users can now use the Account condition to update the officer related information and need not to attach the Officers property class during product creation.

AA-OFFICER.PC.NOT.NEEDED override is generated to indicate that the Officers property class is not required at the time of product designer record creation if Officers property class is attached.

Note: This override is not raised for internal systems (Temenos maintained environments)

Technical Notes

Retail

Arrangement Architecture ⇒ Defining Prefix for No log or Restrict log Activity

Available from: **202309**

No log or restrict log activity record ID now has a prefix AAACN while the regular activity record ID continues with prefix as AAAC. This is introduced to improve the selection process of no log and restrict log activities for archiving.

Arrangement Architecture ⇒ Forward-Dated Conditions using API Framework

Available from: **202402**

The bank can input forward-dated conditions for an arrangement using the API framework. That is, for properties which are of Forward Dating type, the user can create property conditions which are applicable on a future date at the arrangement level using APIs.

```

    },
    {
      "paymentType": "CHARGE",
      "paymentMethod": "DUE",
      "paymentFrequency": "",
      "billType": "",
      "billProduced": "",
      "autoSettle": "",
      "property": {
        {
          "propertyId": "MGMTFEES",
          "dueFrequency": ""
        }
      },
      "payments": {
        {
          "percentage": "",
          "startDate": "R_RENEWAL +"
        }
      }
    }
  ],
  "effectiveFromDate": ""
},
{
  "payment": {
    {
      "paymentType": "INTEREST",
      "paymentMethod": "PAY",
      "paymentFrequency": "",
      "billType": "PAYMENT",
      "billProduced": "",
      "autoSettle": "",
      "property": {
        {
          "propertyId": "DEPOSITINT",
          "dueFrequency": ""
        }
      },
      "payments": {
        {
          "percentage": "",
          "startDate": "R_MATURITY"
        }
      }
    }
  },
  "effectiveFromDate": "20240401"
},
"commitment": {
  "amount": "100000",
  "term": "5Y"
}

```

Arrangement Architecture ⇒ Improving Performance by Suppressing AAA Record Creation

Available from: **R24AMR**

The performance of the system is improved by suppressing the creation of **AA . ARRANGEMENT . ACTIVITY** records in the following scenarios:

- When the accruals are processed as a method call during COB - The existing process of generating the same **AA . ARRANGEMENT . ACTIVITY** ID for the entire accrual is suppressed, that is, the record for the <Arrangement ID>-<Property Name>-<Accrual> activity is not created.
- For View Arrangement activity – The existing process of creating this activity record, during creation of a new arrangement, to display the arrangement conditions from the overview screen is suppressed. The user can view the arrangement conditions from the overview screen that is generated dynamically without having the **AA . ARRANGEMENT . ACTIVITY** record for the View activity.

Arrangement Architecture ⇒ Store Input Action Details Only in Process Details

Available from: **R24AMR**

When an arrangement activity is processed, **AA . PROCESS . DETAILS** stores only the Input (I) actions and does not store the Maintain (M) actions such as Maintain Account, Evaluate Activity restriction, and so on.

Arrangement Architecture ⇒ Performance changes - Data Growth of arrangement conditions

Available from: **R24AMR**

Conditional Creation of Arrangement Condition

Whenever arrangement conditions are created, the system defaults the values from a product. Unless the values are negotiated/stored at the arrangement level, it suffices to fetch the conditions from the product level to do the necessary processing if the product and arrangement level conditions are identical.

To prevent duplication of data storage when conditions are not negotiated, versioning of products and product conditions is introduced. The product lines with Line Attribute set to Version Enabled allow versioning of products and product conditions. A flag exists at the Product Group level to enable the versioning.

To allow an existing product to undergo changes at any point of time in the lifecycle and also to accommodate the need to refer the old and new conditions for different arrangements, these are now stored with different product versions. Thus, for every arrangement, the right set of conditions are retrieved from the right version.

Reference

Read the following sections for more information:

- [Version Enabled Product Line](#)
- [Version Enabled Product Group](#)
- [Tracking Product Changes using Versioning](#)
- [Adding New Property in a version enabled product](#)
- [Suppressing of Arrangement Conditions for Version Enabled Products](#)
- [Arrangement conditions based on Resetting in Version Enabled Products](#)

Arrangement Architecture ⇒ Suppressing Creation of AAA Records for Credit and Debit Activities in Accounts

Available from: **R24AMR**

The system performance can be improved by suppressing the creation of **AA.ARRANGEMENT.ACTIVITY** records for the ACCOUNTS-CREDIT-ARRANGEMENT and ACCOUNTS-DEBIT-ARRANGEMENT activities. The user can set the decision field (Decision or Default Decision) to Suppress Writing Arrangement Activity for Accounts credit or debit activities in the SYSTEM.ACTIVITY record of the **AA.DECISION.PARAMETER** application.

The AAA records for debit or credit arrangement for Accounts do not store the statement references or accounting details due to its direct accounting nature, making the suppression possible without losing transaction information. Only those activities that trigger direct accounting when posted through clearing (GAI), Payment Order, TPH, and FT are suppressed.

AA.DECISION.PARAMETER Audit

AA.DECISION.PARAMETER / SYSTEM.ACTIVITY

GB Description 1
To Suppress AAA for CR and DR.

Default Decision
Supress Writting Arrangement Activity For Accounts Credit/debit Activities

- The **ACTIVITY.HISTORY** table contains the details of the processed credit or debit activity, but without the arrangement activity reference.
 - In this case, the credit or debit activity is processed as a Maintain (M) action. Therefore, any validate routines that are linked with this activity through local customisations, are not triggered as part of this activity.
 - In certain exceptional scenarios, the system creates a AAA record for the credit or debit activity despite the Decision Parameter setup.
 - When there are secondary activities which are triggered by the debit or credit activity such as activity charges (fee levied when the debit or credit is processed), rule break charge (fee levied when a rule that is run at the time of triggering the debit or credit is broken or failed), notifications to customer based on activity messaging, and so on.
 - When an account is debited or credited because of an auto settlement or a payoff triggered from another arrangement (like loan repayment, deposit settlements, another account's settlement).
- AA.DECISION.PARAMETER** can be configured to suppress the creation of AAA records only for ACCOUNTS-DEBIT-ARRANGEMENT and ACCOUNTS-CREDIT-ARRANGEMENT activities.