

What's New in Payments

May 2022

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Release Highlights

Payments

India » NEFT Clearing

This functionality allows banks to process N04 End of Day. TPH will calculate the sum of total amount and total count in all the payments received in the day. This sum of total amount and count will be matched against the sum of total amount and count of entire CT and RT in EOD report. If it matches, all the pending transactions in the previous batches and all pending transactions in the current batch will be processed through the STP flow. If there is a mismatch, all the transactions in that batch and previous batches will remain in the 235 status. The user then has to take manual action against these payments.

The topic related to this feature is given below:

[NEFT Clearing](#)

United Kingdom » CHAPS Clearing » CHAPS Auto Return

For each Clearing House Automated Payment System (CHAPS) participant, the Extended Industry Sort Code Directory (EISCD) file contains a record for the repair branch of the respective CHAPS direct participant. The repair branch is identified in the EISCD file by using the *Return Indicator* tag, which holds the value 'R'.

This functionality allows banks to capture the BIC code of the repair branch record in the *Account with Institution* tag (tag 57) of the MT202 message for all the return CHAPS transactions generated by TPH.

The topic related to this feature is given below:

[CHAPS Clearing](#)

Request to Pay » Supporting RtP Clearing Reports

Temenos RtP framework did not have the ability to support RtP reports, such as daily reconciliation or monthly reconciliation reports received from Clearing.

Temenos RtP framework is now enhanced with the following functionalities to support RtP reports received from Clearing:

- Automatic upload and mapping of reports received from RtP Central Infrastructure (CI).
- Archive reports based on the configuration.
- Ability to query on the received reports.

The topic related to this feature is given below:

[Local Clearing RtP Reports](#)

Request to Pay » Determining and Processing In-house RtP Requests

Temenos RtP framework sends RtP messages in XML format to Clearing, even if the Business Identifier Code (BIC) or National Clearing Code (NCC) of the requestor or payee's and payer's bank are same. The RtP framework was not able to determine whether an RtP request is in-house or not.

Temenos RtP framework can now be configured to determine whether an RtP request is in-house for a scheme or not. This is applicable only for schemes that utilize XML messages for inter-bank communication.

- If a scheme is configured for in-house processing, the RtP request is considered in-house when the BIC or NCC of the requestor or payee's and payer's bank are same.
- For RtP requests that get classified as in-house, RtP framework directly places the outward communication messages in the corresponding inward queues of the same bank instead of routing them to the outward clearing queues.

Click [here](#) to understand the technical impact of this enhancement for customisation and upgrades.

The topic related to this feature is given below:

[Communication Mechanisms for a Scheme](#)

Payment Initiation » Capturing FX and Charge Details in PO

The Local Currency Draft Issuance and Foreign Currency Draft Issuance screens in the PO application did not have the capability to capture charge details and FX details respectively.

The Local Currency Draft Issuance screen in the PO application is now enhanced to capture the following charge details:

- Charge type
- Charge description
- Charge currency
- Charge amount
- Charge amount currency
- Debit charge impose
- Waive all charges

The Foreign Currency Draft Issuance screen in the PO application is now

enhanced to capture the charge details and the following FX details:

- Indicative rate
- Treasury rate
- FX spread
- Customer rate

The topic related to this feature is given below:

[Issuing Draft in Local and Foreign Currencies](#)

Technical Notes

Payments

Request to Pay » Determining and Processing In-house RtP Requests

If the user uses any third party software (for example, IIB) instead of Camel (provided by Temenos) to extract the details from

`IF.EVENTS.INTERFACE.TABLE`, transform them and send out messages to Clearing, the software should be modified to send messages to the respective queues, if the *InhouseRTP* field is set to 'Yes' in `RF.RTP.ORDER`.