

## What's New in Payments

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# Release Highlights

# Payments

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## Argentina » DEBIN Registration Clearing

This functionality allows banks to transfer funds between customers with an immediate transfer. Unlike other means of payment, DEBIN is an immediate online transfer by which the collector (seller) initiates the process and the payer (buyer) can accept or reject the request.

DEBIN admits payments in Argentinian pesos (ARS) or dollars (USD), only between accounts of the same currency. DEBIN also have an expiry time and requests accepted by the payer after the expiry time will be rejected by COELSA (clearing house for DEBIN payments).

The topic related to this feature is given below:

[DEBIN Registration Clearing](#)

## Australia » NPP Payments » Make a Payment

This functionality allows banks to process NPP instant payment transfers between indirect participants and Cuscal.

The PAYMENT.ORDER,CUSNPP.API.INPUT.1.0.0 API has been created as part of this functionality to be used to connect internet or mobile banking to the Payment Order version.

The topic related to this feature is given below:

[NPP Payments](#)

## Temenos Payments » Handling Charges for International Financing Payments

Temenos Payments now supports international financing payments, where the second leg of an international financing transaction is booked in Temenos Payments while the first leg is booked in Treasury or Lending applications.

For such international financing payments, Temenos Payments is enhanced to apply charge conditions of the ordering customer and collect the derived charges from the ordering account for international financing payments.

The topics related to this feature are given below:

[International Financing Payments Fees](#)

[Collecting Fees for International Financing Payments](#)

[Client Conditions for International Financing Payments](#)

[Applying Charge Conditions for International Financing Payments](#)

## Request to Pay » Processing Pre-authorisation for RtP Requests

The RtP framework processed RtP requests without requiring an active pre-authorisation between the requestor and payer.

The RtP framework is now enhanced to allow the payer to pre-authorise the requestor (biller or payee) to send RtP messages to the payer. This feature includes the following functionalities:

- Pre-authorisation can be configured as a pre-requisite for processing RtP requests, which is applicable for API-based RtP schemes.
- The requestor can initiate the RtP pre-authorisation request to the payer.

- The payer can approve, decline, block, or unblock the requestor from sending RtP messages.

The banks can now provide the pre-authorisation functionality in RtP for their customers.

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

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

[Pre-authorisation](#)

[Scheme Defined Rules](#)

[Pre-authorising Requests](#)

[Processing an Outward RTP Mandate](#)

[Authorising an Outward RTP Mandate](#)

[Deleting an Outward RTP Mandate](#)

[Amending an Outward RTP Mandate](#)

[Viewing an Outward Mandate](#)

[Viewing an Outward Mandate Submitted for Authorisation](#)

[Accepting an Inward Mandate](#)

[Declining an Inward Mandate](#)

[Sending Notes for an Inward Mandate](#)

[Blocking an Inward Mandate](#)

[Unblocking an Inward Mandate](#)

[Viewing an Inward Mandate](#)

[Sending Notes for an Outward Mandate](#)

## Payments Repair » Repairing Messages using TPR for High STP Rate

SWIFT and other payment processing clearings change the format of the payments to ISO payment formats, but the content of the payment message is mostly the same as content is mapped from old format to new format. Hence, the payment messages are still coming under manual repair queues, which slows down the process. The Straight Through Processing (STP) rates for cross border payments are still below 90%.

Temenos Payments Repair (TPR) can bring up the STP rates above 90% by autocorrecting the payment messages which reduces the cost and time.

TPR can be used as standalone or with Temenos Payment Hub (TPH). TPR comes as a package of more than forty flexible rules. The rules can be configured by the user according to their needs. The user can still request bank specific repair rules which can be added as standard rules when possible. The rules are configured and updated with user rights.

TPR supports cloud, MT103, MT101, MT202, MT202COV, PAIN.001, PACS.008, PAC.009 and TPH formats. Additional formats can be added on request.

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

[Repairing Messages using TPR for High STP Rate](#)

# Technical Notes

# Payments

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## Request to Pay » Processing Pre-authorisation for RtP Requests

Logic to the expiring RTP Mandate records (based on END.DATE) is added as part of RTP Order expiry job. RF.RTP.ORDER.EXPIRY job expires both RTP order and Mandate records.