

What's New in Payments

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Release Highlights

Payments

Temenos Payments » Handling Boundary Dates in Temenos Payments

Temenos Payments is now enhanced with the ability to configure:

- Boundary date based on payment type.
- Past and future allowed days in terms of working days in addition to calendar days.

The topics related to this feature are given below:

[Boundary Date](#)

[Dates Product Group](#)

Temenos Payments » Sending Cross-border Customer Payment Status Report (pain.002)

Temenos Payments is now enhanced to support cross-border customer payment status report (pain.002) through SWIFT network. Banks can send pain.002 (v10) in CBPR+ format through SWIFT channel to the sender of the payment message. Banks can also receive acknowledgement and delivery notification from SWIFT network when pain.002 is sent through SWIFT.

- Temenos Payments supports transaction-level acknowledgements including final and interim statuses as follows,
 - Interim statuses are sent by Temenos Payments (based on config in netting agreement and source setting): ACFC, ACWC, PDNG.
 - Final statuses are sent by Temenos Payments (based on config in netting agreement and source setting): ACSC, RJCT, ACCC.

- CBPR+ pain.002 which is sent to corporates or financial institutions as part of file-level acknowledgement (positive or negative) can be viewed in the Received File Details enquiry against the received payment initiation message.
- CBPR+ pain.002 as part of transaction level acknowledgement (interim, final positive or negative) can be viewed in Pending and Processed enquiry against the payment transaction.
- The outward pain.002 validates against the corresponding XSD applicable for the channel (SWIFT) through which the message is sent. If XSD validation fails, the message should not be sent out and its displays in SWIFT ISO Technical Exception Queue. Users can 'Ignore'.
- It is possible for the bank to receive acknowledgement and delivery notification from the SWIFT network when the pain.002 is sent through the SWIFT network. Users can 'Ignore' and 'Resubmit'.
- Banks can now send pain.002 (v10) in CBPR+ format through the SWIFT channel to the sending institution of the payment message.

Customer payment status report (pain.002) is sent by the debtor agent to inform the previous agent about:

- Positive status - When the received instruction processes successfully by the instructing agent. Positive status is optional and depends on the agreement between banks.
- Pending status - When the payment is in intermediate status, and it is neither complete nor rejected. Pending status is optional and depends on the agreement between banks.
- Negative status - When the received instruction is rejected by the instructing agent. Negative status for rejection is mandatory and does not require any agreement.

The topics related to this feature are given below:

[Customer Payment Status Report Processing](#)

[Status Reporting](#)

Temenos Payments » Retention of Funds Reservation for Payment Failing Posting

Temenos Payments is now enhanced to retain the fund reservation during a payment posting failure. The same reservation retains in the account. When the posting issue resolves for the payment, the same reservation key is used by the payment.

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

The topics related to this feature are given below:

[Payments Posting](#)

[External Interfacing during Payment Processing](#)

Request to Pay » Manual Upload of Bulk RtP

Temenos RtP now supports the manual upload and query on the bulk RtP file through browser and API. The supported message format for the bulk RtP file is pain.013.001.07 (EPC & ISO). Users can view the list of all bulk RtP files received from customers and manually uploaded from browser through a single enquiry. Users can also choose to view the file summary and statistics on the status of initiated RtP requests.

Click [here](#) to understand the installation and configuration updates for this enhancement.

The topics related to this feature are given below:

[Initiating Bulk RtP Requests](#)

[Currencies Accepted in Bulk RtP File](#)

[Bulk RtP Requests](#)

Installation and Configuration Notes

Payments

Request To Pay » Manual Upload of Bulk RtP

To enable users to perform the manual upload of bulk RtP file through the browser or API, copy the files listed below into the directory path which is specified in *XSD Dir* field of `EB.FILE.UPLOAD.TYPE` with identifier `BULK.RTP.PAIN.013`.

File Name	File Extension	File Location
pain.013.001.07	.xsd	PP>XSDs>iso
EPC133-20_V2.0_DS01_pain.013.001.07	.xsd	PP>XSDs>epc
QueueConfigInwardRTP	.properties	PP>XSDs
BULK.RTP.PAIN.013	.xslt	PP>StyleSheet

.xslt file should have the same name as the identifier in `EB.FILE.UPLOAD.TYPE` which is configured for upload of bulk RtP files. In case a new identifier for `EB.FILE.UPLOAD.TYPE` is utilized for upload of bulk RtP files, then rename the `BULK.RTP.PAIN.013` file with the same name as that of the new identifier.

Technical Notes

Payments

Temenos Payments » Retention of Funds Reservation for Payment Failing Posting

Reservation of funds retains if there is an issue in the posting layer.