

## What's New in Payments

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# Release Highlights

# Payments

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## Australia » NPP Payments

This functionality allows banks to manage the generation and processing of the Make a Payment (MAP) Json API V2 when a Payment Initiation Request (PIR) is received from Cuscal.

The MAP Json API and Receive a Payment Return (RAPR) for normal NPP payments have been upgraded to V2, and for the RAPR response, version V1 has been used.

The topic related to this feature is given below:

[NPP Payments](#)

## India » NEFT Clearing

This functionality allows banks to process the outward N07 file generation, process manual and automatic returns and support the receipt of ADMI messages.

For an inward credit transfer, if there is an issue with the credit account, TPH will automatically return the inward CT by generating an N07 message and the payment will move to status '687'. The original transaction will be reversed. Positive and negative ADMI messages are received for N07.

The topic related to this feature is given below:

[NEFT Clearing](#)

## United Kingdom » CHAPS in ISO20022 (MX)

This functionality supports incoming, outgoing and return messages. Changes have been done to adapt CBPR+ usage for CHAPS.

Additional changes have been performed for the Pacs.004 messages that apply to both outward and inward messages to update the channel validation for return reason information AnyBIC and transaction information or original Interbank settlement date.

The topic related to this feature is given below:

[CHAPS in ISO20022 \(MX\)](#)

## International Payments (SWIFT CBPR+ ISO20022) » SWIFT CBPR Q4 UHB Changes

SWIFT provides incremental updates to CBPR+ specifications and User Handbook (UHB) for every quarter. The updated message specifications and UHB were published at the end of Q4 2021 and Q1 2022. Accordingly, Temenos Payments is enhanced to support the changes mentioned in the latest UHB.

Temenos Payment is now enhanced to be compliant with Q4 2021 and Q1 2022 CBPR guidelines.

The topic related to this feature is given below:

[SWIFT CBPR Q4 UHB Changes](#)

## Payments Hub » Processing Cancellation Request in Temenos Payments Deployed in Standalone Mode

Temenos payments deployed in standalone mode is now enhanced to receive cancellation request (for a file or bulk) as a camt.055 message for payments that are not yet sent to clearing and are in classified transient state.

The topics related to this feature are given below:

[External Interfacing during Payment Processing](#)

[Manual Action of Posting Reversal Failure for Cancelled Payments](#)

## Payments Hub » Batch Processing of Customer Transfer Initiation Files with Charge Option as DEBT/OUR

Temenos Payments is now enhanced to support charge option as DEBT or OUR when processing a bulk payment as a batch. The charges of both the receiving bank and the debtor are calculated and collected from the debtor.

The topic related to this feature is given below:

[Batch Processing of Customer Transfer Initiation Files with Charge Option as DEBT/OUR in Bulk Payments](#)

[Batch Processing of Customer Transfer Initiation Files with Charge Option as DEBT/OUR in Fees and Billing](#)

## Europe » EBA Request to Pay (R2P)

Temenos RtP solution can process payment requests with basic use cases offered by EBA R2P. The use cases are,

- Approve Now - The Payee or Requestor can initiate payment request for which a response from the Payer is expected within short timelines.
- Approve Later / Request to Pay Plus - The Payee or Requestor can initiate payment request for which a response from Payer is not expected immediately.

Payers can view the received payment requests and respond by approving or rejecting the payment requests.

The topic related to this feature is given below:

[EBA Request to Pay \(R2P\)](#)