

What's New in Payments

February 2023

Information in this document is subject to change without notice.

No part of this document may be reproduced or transmitted in any form or by any means, for any purpose, without the express written permission of TEMENOS HEADQUARTERS SA.

© 2023 Temenos Headquarters SA - all rights reserved.

Table of Contents

Release Highlights	3
Payments	4
Swiss Interbank Clearing (SIC)	4
Euro Swiss Interbank Clearing (EUROSIC) » Eurosic RB2021 and RB2022 Changes	4
Fednow Instant Clearing » Customer Credit Transfers	5
Fednow Instant Clearing » Return Request and Return Request Response	5
Temenos Payments » Cancelling Payment in TPH	6

Release Highlights

Payments

Europe Model Bank

Swiss Interbank Clearing (SIC)

This functionality covers the SIC 2022 Rulebook changes to incoming, outgoing and redirect of pacs.008, pacs.004 and incoming, outgoing of pacs.002, camt.056 and camt.029.

The Temenos Payments Hub already supports Swiss Interbank Clearing (SIC) clearing, the system has been enhanced to support the SIC 2022 Rulebook changes related to return message pacs.004.001.09.ch.02. The Temenos Payments Hub is now enhanced with the following functionalities to cover the SIC 2022 Rulebook updates for pacs.004:

- Support processing inward and outward return for incomplete transaction.
- Ability to generate return (pacs.004) for inward pacs.009 and pacs.009 COV for SIC clearing.
- Support receiving return from SWIFT for original redirected bank transfer received from SIC clearing.

The topic related to this feature is given below:

[Swiss Interbank Clearing \(SIC\)](#)

Euro Swiss Interbank Clearing (EUROSIC) » Eurosic RB2021 and RB2022 Changes

This functionality allows banks to manage EUROSIC payments due to the impact of CBPR+ changes.

The topic related to this feature is given below:

[Euro Swiss Interbank Clearing \(EUROSIC\)](#)

United States Model Bank

Fednow Instant Clearing » Customer Credit Transfers

Using this functionality, banks are able to process the outward and inward pacs.008 payment messages and receive the inward technical reject response (admi.002) and positive/negative business response (pacs.002) messages through the new configurations, mappings and process flows, released for this functionality.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Return Request and Return Request Response

This functionality allows banks to process the inward return request (camt.056) messages, the return request (camt.029) response messages and the inward admi.007 acknowledge messages for the camt.029 sent through the new configurations, mappings and process flows, released for this functionality.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Temenos Payments » Cancelling Payment in TPH

Temenos payments can be configured to,

- Generate a positive Resolution of Investigation (ROI) message (camt.029) when accepting the cancellation request for a credit transfer along with the return message.
- Send a pending Resolution of Investigation (camt.029) message when the user manually selects the pending option for a cancellation request.

Also, in the SEPA amend version, the *Iso Rej Reason Code* field is changed from drop-down to text box. The system validates the entered reason code against the existing SEPA reason codes.

The topics related to this feature are given below:

[Cancelling Payment in Clearing](#)

[Cancelling Payment in Exceptions and Investigations](#)

[Configuring Exceptions and Investigations](#)

[Processing Cancellation Requests](#)