

What's New in Payments

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Release Highlights

Payments

Payments Hub » Processing Customer Cancellation Request Message

Temenos Payments is enhanced to support the processing of CBPR (Cross-Border Payments and Reporting) customer cancellation requests that are received through SWIFT or API and communicated to clearing or network for the original payment initiation message. The message is forwarded to the receiver of the underlying transaction as an 'FI to FI cancellation request message'.

The topics related to this feature are given below:

[Processing of Non-Payment Messages based on Technical Acknowledgements](#)

[Configuring Customer Payment Cancellation Processing](#)

[Processing Customer Payment Cancellation Request](#)

[Incoming Cancellation Request directly from Customer](#)

[Processing Customer Cancellation Request in Source Table](#)

[Processing Customer Cancellation Request](#)

Payments Hub » Checking Credit Account Restrictions in Standalone Payments

Standalone Payments is enhanced to check the credit posting restriction in Arrangement Microservice (configurable) through Master Data Access Layer (MDAL).

To maintain the account restrictions in Standalone Payments deployment, the user can avail of the following options:

- Account restrictions replicated in Temenos Payments.
- Account restrictions maintained in external DDA. Temenos Payments validates the account restrictions by making a call to the external DDA.

The topics related to this feature are given below:

[Checking Credit Account Restrictions in Standalone Payments](#)

[Configuring Account Restriction Definition Mode](#)

Temenos Payments » Information Request

Temenos Payments is enhanced to perform the following functions:

- Enable the user to capture, authorise, and view Information Request messages.
- Generate Unable to Apply messages such as, camt.026 based on the captured information request.
- Sends the generated Unable to Apply messages to Clearing.
- Enable the user to view all inbound and outbound exceptions and investigation messages sent to and received from Clearing.

The topics related to this feature are given below:

[Initiating Information Requests](#)

[Setting up Message Type for Outgoing Information Requests](#)

[Defining Information Request Codes for Clearing](#)

[Information Request - Clearing Transaction Type](#)

[Working with Information Requests](#)

Europe and Payments Hub » Migration from 2009 XML Message Format to 2019 XML Format

Temenos Payments continues to support the existing 2009 XML version to send the payment and inquiry messages of SCT and SDD to STEP2, till the next STEP2 go-live date. Temenos Payments is now enhanced to support the upgraded 2019 XML version to send the payments and inquiry messages of SCT and SDD to STEP2 from 19 November 2023 (on the STEP2 go-live date).

The topics related to this feature are given below:

[SEPA Direct Debit](#)

[SEPA Credit Transfer](#)

[Message Formats for DD](#)

Temenos Payments » Inbound Requests and Outbound Responses

On sending an outward payment from TPH to the creditor bank using clearing, Temenos Payments is enhanced to receive an inward Information Request message against it. This message can contain various requests related to payment details. Temenos Payments can store this Information Request message and make it available to the users to view and respond.

Once the users have captured their response to these Information Requests, Temenos Payments is enhanced to send out an outward Information Request Response message to the creditor bank through clearing.

The topics related to this feature are given below:

[Inbound Information Requests](#)

[Defining Information Request Response Codes](#)

[Processing Inward Information Requests](#)

Payments Hub (PP) » Automatic Matching of pacs.009 ADV and pacs.009 Core

Payments Hub is now enhanced to allow the bank users to customize the product for automatic matching of pacs.009 ADV (bank transfer pre-advice message) with the pacs.009 core message. Pacs.009 core message does not have any indication to identify it as a cover message for the bank transfer pre-advice message. With this customization, bank user can mark the pacs.009 core message as a cover for pre-advice and match automatically.

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

The topic related to this feature is given below:

[Incoming Payments](#)

Temenos Payments » Cheque Presentment Notification

For processing the FCY draft request initiated by a bank user, TPH generates an MT110 message (if configured) to the drawee or the correspondent bank. MT110 is sent as 'Advice of Cheque(s)' to the correspondent, indicating that a draft has

been issued and will be presented for payment by the payee. TPH is now enhanced to generate a camt.107(Cheque Presentment Notification) message, which is an ISO20022 message equivalent to MT110.

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

The topics related to this feature are given below:

[Cheque Presentment Notification](#)

[Payment Order Product for Foreign Currency Draft \(FCYDRAFT\)](#)

[Configuring Cheque Presentment Notification \(camt.107\)](#)

[Capturing CBPR+ Foreign Currency Draft Payments](#)

[Routing and Settlement for camt.107](#)

[Configuring R&S for camt.107](#)

[New Product Condition for camt.107](#)

[Configuring Bank Condition for ChequePresentmentNotification \(camt.107\)](#)

[Capture CBPR+ Foreign Currency Draft Payments](#)

Temenos Payments » Information Request Response and Additional Payment Information

As a response to an Information Request sent by the creditor bank, the debtor bank can now respond with one of the following two messages:

- Information Request Response (camt.029) - Contains the processing status of the information request
- Additional Payment Information (camt.028) - Contains the detailed correction or missing information requested by the creditor bank

The topics related to this feature are given below:

[Information Request Responses](#)

[Defining API to Identify Original Transaction or Case](#)

[Viewing Inward Information Request Responses](#)

Temenos Payments » Message Rejects and Receipt Acknowledgements

TPH is enhanced to receive and process Message Rejects and Receipt Acknowledgement messages from clearing in addition to sending out Receipt Acknowledgements on receipt of messages from clearing.

The topics related to this feature are given below:

[Message Rejects and Receipt Acknowledgements](#)

[Configuring Sending Receipt Acknowledgements](#)

[Viewing Inward Message Rejects and Receipt Acknowledgements](#)

Europe Model Bank

Euro Swiss Interbank Clearing (EUROSIC) » EuroSIC Rulebook Changes for 2021 and 2022

This functionality allows banks to support EuroSIC clearing functionality with the latest upto date rulebook changes published for 2021 and 2022 respectively enhancing the redirect pacs.004 message for pacs.008 and pacs.009 messages,

camt.029v8 message with the latest changes.

The topic related to this feature is given below:

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

Swiss Interbank Clearing (SIC) » Inward camt.025 Processing for Outward Messages

This functionality allows banks to manage the incoming camt.025 messages as part of the SIC 2022 rulebook changes, to adapt the CBPR+ usage.

New functionality and mapping level changes have been released to support the incoming camt.025 messages.

The topic related to this feature is given below:

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

Swiss Interbank Clearing (SIC) » QR Billing for SIC and euroSIC Clearing

This functionality allows banks to manage the incoming QR bill payments (pain.001), initiation of QR bill payments via the Payment Order Application (POA) or Order Entry (OE) and generation of the outgoing pacs.008 message.

New functionality has been released to support the processing of QR bill payments related to QRR and SCOR codes for SIC and euroSIC clearing.

The topic related to this feature is given below:

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

Swiss Interbank Clearing (SIC) » LSV Direct Debit

This functionality allows banks to manage SIC and EuroSIC Lastschrift Verfahren (LSV) direct debit payments in TPH, to receive pain.001.001.03 messages, process and generate the outgoing pacs.008 messages.

New functionality and mapping level changes have been released to support the processing of LSV direct debit payments for SIC and EuroSIC.

The topic related to this feature is given below:

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

Hong Kong Model Bank

CHATS MX Clearing » Inward Customer Credit Transfers

This functionality enables banks to manage Real Time Gross Settlement (RTGS) incoming customer credit transfers (pacs.008) in Temenos Payments.

To support the Hong Kong Clearing House Automated Transfer System (HK_ CHATS), payment clearing for the Clearing House Automated Transfer System MX (CHATSMX), new configurations, mappings and process flows have been released to process the outward (sending of the pacs.008 payment message) file.

The topic related to this feature is given below:

[CHATS MX Clearing](#)

CHATS MX Clearing » Outward Customer Credit Transfers

This functionality enables banks to manage Real Time Gross Settlement (RTGS) outgoing customer credit transfers (pacs.008) in Temenos Payments.

To support the Hong Kong Clearing House Automated Transfer System (HK_CHATS), payment clearing for the Clearing House Automated Transfer System MX (CHATSMX), new configurations, mappings and process flows have been released to process the outward (sending of the pacs.008 payment message) file.

The topic related to this feature is given below:

[CHATS MX Clearing](#)

United States Model Bank

Fednow Instant Clearing » Financial Credit Transfers

This functionality enables banks to process the incoming return request response (camt.029) messages for the return request (camt.056) payment messages received for the pacs.009 payments.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Information Request and Response

This functionality allows banks to manage the FedNow information request messages (camt.026) processing received for credit transfer payments (pacs.008) and send the Receipt Acknowledgement (admi.007) message for an inward camt.026. Temenos Payments is enabled to initiate and send responses to the received information requests through the camt.029 messages. This functionality also manages the processing of an inward admi.002 and admi.007 for the camt.029 that was sent out.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Payment Return

Using this functionality, banks are able to manage the admi.002 rejected response message received from the FedNow service against the return payment (pacs.004) due to a syntax failure that will be processed in Temenos Payments Hub. Upon receiving the admi.002 rejection message, the instant return payment will be rejected or cancelled in Temenos Payments Hub.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Payment Return - Partial Receive Only

This functionality allows banks to manage the FedNow instant partial return payment processing. Temenos Payments Hub is enabled to initiate partial returns against the credit transfers received from other FedNow participants. Temenos Payments Hub will generate the pacs.004 payment with partially accepted for an incoming return request of the customer credit transfer payment.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Payment Status Request

This functionality allows banks to process the pacs.028 (payment status request) messages and generate the corresponding pacs.002 messages with the Accepted status code. Also, Temenos Payments will send the admi.007 acknowledgement message for the received pacs.028 (payment status request) message of the underlying incoming customer credit transfer (pacs.008).

New configurations, mappings and process flows have been released to support the FedNow payment status request processing.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Process the FedNow and Participant Broadcast Message (admi.004 Incoming)

The FedNow Service is a new instant payment service that the Federal Reserve Banks are developing to enable financial institutions of every size, and in every community across the U.S., to provide safe and efficient instant payment services in real time, around the clock, every day of the year.

Through financial institutions participating in the FedNow service, businesses and individuals will be able to send and receive instant payments conveniently, and recipients will have full access to funds immediately, giving them greater flexibility to manage their money and make time-sensitive payments. The FedNow Broadcast (admi.004) is the message that provides the participant status, cycle rollover confirmation, cycle extension or transaction limit change.

To ensure a sender or receiver FI is enabled to send or receive a given message type, the sender FI systems will check the bank status before sending instant payments to the FedNow service.

This functionality allows banks to receive and process the FedNow Broadcast message (admi.004 incoming) from clearing.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Return Request and Return Request Response

This functionality enables banks to process the incoming rejection response messages (admi.002) for the outward return request (camt.029) response messages generated for the pacs.008 and pacs.009 payments.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Return Request and Response - Partial Receive Only

This functionality allows banks to process the return request (camt.056) payment messages and the return request response (camt.029) with the status codes IPAY (positive response), PDCR (pending response), PECR (partial accept response) messages and the inward admi.007 acknowledge messages for the return request response that was sent out, through the new configurations, mappings and process flows, released for this functionality.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Installation and Configuration Notes

Payments

Request To Pay » Manual Upload of Bulk RtP

Open the FCYDRAFT record of the `PAYMENT . ORDER . PRODUCT` application and configure the *Validate Api* field as `PPSWCQ.VALIDATE.API.FOR.FCYDRAFT`.

Technical Notes

Payments

Payments Hub (PP) » Automatic Matching of pacs.009 ADV and pacs.009 Core

Following are the technical changes in automatic matching of cover payments:

- New enrich API (PP.ENRICH.PACS009.COVER.API) must be attached as enrich API in the record `pacs.009 PP.MSGMAPPINGPARAMETER` to update the validation flag as COV for core pacs.009 messages when conditions for automatic matching are satisfied.
- The system does not have any impact until this enrich API is attached in `PP.MSGMAPPINGPARAMETER`

Payments Hub (PP) » Template Creation with Extended Fields for MX Messages

`PPT.OE.TEMPLATE` has been enhanced to allow creation of templates with extended fields for MX messages.

The fields of `PPT.OE.TEMPLATE` table have been aligned with the fields in `PP.ORDER.ENTRY` table, so that any future extensions to the data model would be catered automatically.

In order to correct the mismatch in the field positions of `PPT.OE.TEMPLATE`, the following one-time conversion service needs to be executed.

Data records to be authorized for executing the service are as follows:

Table	Data Records
PGM.FILE	PPT.OE.TEMPLATE.CONVERSION
BATCH	PPT.OE.TEMPLATE.CONVERSION
TSA.SERVICE	PPT.OE.TEMPLATE.CONVERSION
TSA.WORKLOAD.PROFILE	PPT.OE.TEMPLATE.CONVERSION

BNK/PPT.OE.TEMPLATE.CONVERSION service runs only once to correct the field position mismatch in the existing records of PPT.OE.TEMPLATE table.

At the end of the first run, the service updates the 'OE.TEMPLATE.CONVERSION.DONE' record of LOCKING table with the content 'CONVERSION IS DONE'.

Post this update, clients can use the existing template records.