

## What's New in Temenos Transact

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# Release Highlights

# Application Framework

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## System Core » Emitting Business Events by Configuring `SPF` and `EB.DES.PARAMETER`

The Data Event Streaming (DES) events from Temenos Transact are emitted as raw data using AVRO format. Temenos Transact is enhanced to emit the DES events as Business Events without defining them manually, which is enabled by setting *Data Stream* as YES in `SPF` and *Data Stream* as Outbox in `EB.DES.PARAMETER`.

The topic related to this feature is given below:

[Emitting Business Events by Configuring `SPF` and `EB.DES.PARAMETER`](#)

## System Core » Scalability

The `EB.ELASTIC.CLEANUP` application (contains pod details) has been enhanced with the following functionalities:

- Associated multi-value fields.
- The `TSA.RUNNING.SERVICE` enquiry that holds information on total agents, running agents and remaining agents for respective services.
- The `GET.POD.RESTART.DETAILS` enquiry that contains information on time, restart, agent id, and service for a given pod name. This enquiry fetches the data based on the records available in the history file of `EB.ELASTIC.CLEANUP` table.

This feature enables the user to view more information on a given pod or services.

The topic related to this feature is given below:

[Auto Elastic Scaling](#)

# Banking Framework

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## Delivery » Supporting SWIFT Relationship Management Authorisations Upload

The Temenos Relationship Management Authorisation (RMA) directory has been enhanced to maintain the authorisations per SWIFT service and support the upload of the SWIFT RMA distribution files.

RMA stores the authorisation per service. It is swift.fin for MT messages and swift.finplus for ISO20022 CBPR+ messages. The user can perform the RMA check and the Enhanced RMA check considering the authorisation for the specific service and store the details of the SWIFT uploaded into the Temenos RMA directory.

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

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

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

[Relationship Management Authorisations](#)

## Accounts » Locking of Funds

The AC module is enhanced to include or exclude future dated debit and credit reservations while determining the available or usable balance of an account.

The topics related to this feature are given below:

[Understanding Future Dated Debit and Credit Reservations](#)

[Configuring Future Dated Debit and Credit Reservations](#)

[Handling Future Dated Debit and Credit Reservations](#)

## Delivery » MX Messages Framework

The Delivery module is enhanced to provide a framework that allows the banks to activate the annual rule book changes for CBPR+ messages and other ISO20022 RTGS solutions supported by TPH that use the Delivery XMLISO capability. The banks can perform this activation only if the annual maintenance license for the respective solution or product is configured in the system.

The topic related to this feature is given below:

[MX Messages Framework](#)

## Temenos Reference Data & System Tables & Centralised Reference Data & IBAN » Deploying IN & RD Modules in Temenos Reference Data Shared Service

Temenos provides the ability to deploy the IBAN (IN) and the Centralised Reference Data (RD) modules as part of the Temenos Reference Data shared service that can be referred by other Temenos platforms.

A set of public methods are available under System Table (ST) module to access or validate the IBAN and bank reference data against the reference directories, in

addition to a set of IBAN and RD related Master Data Access Layer (MDAL) methods available under the Master Data Access for Reference Data (MDLREF) module.

All Temenos business applications, Country model bank layers, and local implementations must access and use the IBAN and bank reference data using the public methods available in the ST module.

The data can be accessed through MDAL,

- When the IN and RD modules are deployed on the same platform or
- Based on the configuration defined in MDAL, public methods can invoke the appropriate REST API to use the data from the central platform.

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

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

[Accessing IBAN and RD in ST](#)

[Temenos Reference Data in TBC](#)

[IBAN in Transact](#)

[Central Reference Data in Transact](#)

[REST APIs in IBAN](#)

## Expected Receipts » Matching of Advised Funds

The Expected Receipts module is enhanced to process inward ISO20022 SWIFT CBPR+ notice to receive cancellation messages (camt.058).

The Delivery module receives the inward ISO20022 CBPR+ notification to receive cancellation (camt.058.001.08) messages through Delivery Transformation Layer and routes to the Temenos Expected Receipts module where they are automatically matched against the notice to receive (camt.057.001.06/MT210) messages.

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

The topics related to this feature are given below:

[Introduction to Matching of Advised Funds](#)

[Configuring Matching of Advised Funds](#)

[Working with Matching of Advised Funds](#)

## Payments Beneficiary / Standing Order » Capturing Ultimate Debtor and Intermediary Financial Institutions Details in the Payments Beneficiary and Standing Orders

Temenos Transact is enhanced to allow corporates or customers of financial institutions to capture the details of the ultimate debtor and intermediary financial institutions in the `BENEFICIARY` and the `STANDING.ORDER` applications.

The ultimate debtor details in the `BENEFICIARY` and the `STANDING.ORDER` applications include the name, structured (for example, street, town, postcode, and so on), or unstructured address details, private or organisation identifier details, Bank Identification Code (BIC), and Legal Entity Identifier (LEI).

The intermediary financial institution details include the BIC, bank clearing code, bank clearing system identifier, LEI, name, bank town name, bank postal code, bank country, bank address line, IBAN, and account. Customers can also specify the account with a bank LEI, beneficiary LEI, and ultimate creditor LEI in both the `BENEFICIARY` and `STANDING.ORDER` applications.

The topics related to this feature are given below:

[Beneficiary Details](#)

[Capturing Address Details and Other Identifiers](#)

[Capturing Beneficiary, Ultimate Creditor and Ultimate Debtor Name, Address and Identification details](#)

[Capturing Agent Details in STANDING.ORDER](#)

[Introduction to Funds Transfer](#)

## Retail Lending » Storing Risk-free Rates Calculated for each Day of an Arrangement

The system is enhanced to record and store the risk-free rate calculated for each working day of an arrangement along with the daily accrual and principal balance on which the accrual amount is calculated in the `ST.RFR.DETAILS` application. If there is a discrepancy with the risk-free rate calculated by the system for a specific day, the user can verify the details from the `ST.RFR.DETAILS` application.

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

The topic related to this feature is given below:

[Viewing RFR Rate Details using RFR.CONTRACT.DETS Enquiry](#)

## Accounts » Monitoring and Reporting the Account Overdrawn Days for Accounts with OD Facility Balance

The overdrawn ageing for accounts with an overdraft (OD) facility started only when the balance exceeded the overdraft facility. And, for accounts without OD facility, the overdrawn ageing will start the moment the account balance was overdrawn or negative. It is now possible to monitor and report the account overdrawn days for the account with OD facility based on the account booked or ledger balance without waiting for the underlying OD limit to exceed.

The `ACCOUNT.OVERDRAWN` table is enhanced to report the overdraft ageing details from the date the account ledger balance becomes negative for regular accounts and accounts with OD facility.

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

The topic related to this feature is given below:

[Accounts Ageing Based on Ledger Balance](#)

# Business Banking

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## Asset Finance » Asset Finance

A new product line 'ASSET.FINANCE' has been added in Arrangement Architecture to service the hire purchase, finance, and operational lease arrangements. The features available now in the new product line are:

- Contract creation and activation.
- Rental calculations.
- Covenants and conditions.
- Billing and settlement.
- Past due and non-accruals.

The topic related to this feature is given below:

[Asset Finance](#)

# Corporate

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## Facility » Share Transfer in Portfolio Allocation

Portfolio Allocation functionality is enhanced to transfer the shares between two bank portfolios and between a bank portfolio and an external bank.

A bank can have multiple internal portfolios as part of its facility. During the facility's lifetime, the owning bank may decide to increase or decrease its exposure in the facility or sell off its share completely by transferring it to the existing banks in the loans or to a new bank. It can be done using share transfer.

The topic related to this feature is given below:

[Share Transfer in Portfolio Allocation](#)

## Facility » Borrowing Base Facility

Temenos Transact now allows financial institutions to offer a borrowing base facility, such as a revolving credit facility, for the borrower based on the value of the assets held by the company. The company is referred to as the 'borrowing base'. The amount of credit granted is determined by the value of the collaterals. The collateral value may change over time, and the related limits are updated per collateral change.

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

The topic related to this feature is given below:

[Creating a Borrowing Base Facility](#)

[Limit Details](#)

[Borrowing Base Facility](#)

[Collaterals output](#)

## Facility » Buyback of Shares

The Portfolio Allocation functionality is now enhanced to allow the transfer of the entire shares from one or all participants. Banks having multiple portfolios as part of a facility can decide to buy back (internal or external) all the shares from one or all portfolios or participants.

- When the bank buys back its internal portfolio's share, it is called an internal buyback.
- When the bank buys back the external participant banks' shares, it is called an external buyback.

The topic related to this feature is given below:

[Buyback of Shares](#)

## Corporate Lending » Interest Skims

In addition to interest accruals, repayments, and payoff, Temenos Transact is enhanced to include interest skims to its portfolios for facility and drawing.

Interest skim is a profit the own bank generates from the difference between the interest the own bank collects from the borrower and the interest the own bank pays to the participant banks. The difference between a borrower's interest and the interest skim is an income to the bank.

Since the own bank's share is split among multiple portfolios, it should specify against which portfolio the system should allocate this interest skim.

The topic related to this feature is given below:

[Interest Skims](#)

## Secondary Loan Trade » Trade Management in Secondary Loan Trade

LOAN . TRADE application and Loan Trade service are now enhanced to capture the trade that updates the loan position, remits the funds to the counterparty, and generates the necessary accounting entries.

The following functionalities are included as part of this enhancement:

- The bank can buy or sell a loan or commitment at par, premium, or discount price with an option to either recognise the income or expenses to PL or amortise till the maturity date.
- An agent bank can adjust the balances of the participants in its books based on the trade settled between the trading parties.
- The trade can be settled as an assignment type, a sub-participation type, or a risk participation type between the counterparties.

The topics related to this feature are given below:

[Introduction to Trade Management](#)

[Configuring Trade Management](#)

[Working with Trade Management](#)

[Creating a Loan Trade Product](#)

[Loan Trade Products](#)

[Loan Trade Activity](#)

# Islamic Banking

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## PDS » Pay Profit Amount during PDS Distribution using Change Charge Activity

It is possible to calculate the profit amount for Mudaraba savings account using PDS simulation and it can be paid directly to the customer account as charges, without posting the profit accruals. The calculated profit amount is posted only to the eligible accounts.

This facilitates the banks who do not want to capture or perform daily profit accruals using the notional profit rate. As and when a PDS simulation is performed, the profit amount or profit rate is calculated for the period. During the PDS distribution, it pays the profit amount calculated during PDS simulation to each Mudaraba savings account. During account closure, the accrued profit amount need not be paid to the customer account rather these accounts are considered during current PDS simulation to calculate and credit the eligible profit amount into the suspense account. Subsequently, the user can take further action on the credited profit amount.

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

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

[Model Parameters](#)

[Payment of Profit Amount as Charges](#)

# Private Wealth

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## Securities » Central Hub Processing

The securities and derivatives orders are placed in the hub company of a portfolio by default. Temenos Transact is enhanced to handle certain orders or trades in a portfolio's own company (the company where the portfolio is created) based on some exception rules. The exception rules can be based on instrument attributes alone or a combination of instrument and customer attributes.

The exception rules created in `SC.HUB.PROCESS.PARAM` allow positions for the same instrument in both the hub company and the portfolio's own company. However, the depository should be different to ensure that the `SECURITY.POSITION` key is not duplicated.

The valuation in Temenos Transact includes positions from both the hub company and the portfolio's own company. The orders sent from the Wealthsuite Front office (TAP) are automatically routed to either the hub company or the portfolio's own company.

The topic related to this feature is given below:

[Central Hub Processing in Securities and derivative orders](#)

# Regional Banking Solutions

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## Australia Model Bank

### BPAY (Bill Payments) » Manage BPAY Biller Details

BPAY is Australia's most widely used bill payment service, which enables bill payers to transfer funds electronically from their bank accounts to BPAY registered billers. Cuscal, an Authorised Deposit-taking Institution (ADI), is Australia's leading provider of end-to-end payments solution. Cuscal supports the processing of BPAY transactions. Temenos Payments Hub will act as Cuscal's BPAY payments processing system.

Businesses usually register themselves with the BPAY, which then allocates a biller number to them. The BPAY biller service enables Cuscal to simplify the on-boarding process of new billers.

This functionality supports the on-boarding and maintenance of new billers.

The topic related to this feature is given below:

[BPAY \(Bill Payments\)](#)

### Lending » Flexible Repayment Based on the Fixed Amount

This functionality allows banks to manage the automatic repayment on the loan arrangements based on the customer request.

The topic related to this feature is given below:

[Lending](#)

## Lending » Multiple Loans and Package Pricing

This functionality allows banks to manage multiple fully featured loan accounts within one package. Whenever a customer opens a fully featured home loan, an annual fee will be charged. The payment schedule can be defined to charge a fee based on the defined frequency. When a customer is changed, added or deleted or the customer role is changed, a new loan package will be created or added to the existing package.

The topic related to this feature is given below:

[Lending](#)

## Lending » Product Control Rules for Home Loans

In Australia banking practice, for home loan products, for a certain period, a fixed interest rate will be applied and post which it will be changed to a variable interest rate based on the certain criteria.

This functionality allows banks to apply the system control on the home loan product based on the interest rate type (fixed or variable), loan purpose and payment type (such as Constant or Interest Only).

The topic related to this feature is given below:

Lending

# China Model Bank

## Deposits » Retail Deposits

Retail and Corporate deposits involve functionalities on different types of demand deposits and time deposits in both CNY and FCY currency for customers.

This functionality supports the creation and operations related to the demand, time and call deposits for retail customers. Banks can handle the adjustment of interest for partial withdrawals, the reversal of partial withdrawals and the term deposits rollover.

The topic related to this feature is given below:

[Deposits](#)

## Deposits » Corporate Deposits

Retail and Corporate deposits involve functionalities on different types of demand deposits and time deposits in both CNY and FCY currency for customers. The Deposits module supports the creation and operations related to demand and time deposits for customers.

This functionality enables banks to manage the interest accruals for the demand and time deposits, the charges applied for a minimum account balance and the dormancy charges for dormant accounts.

The topic related to this feature is given below:

[Deposits](#)

## Limit and Collaterals

This functionality enables banks to validate the frozen fund information in the collaterals during the updates and reversal of the collaterals details. New versions and enquiries have been introduced as part of this module to allow the handling of the collaterals locked events.

The topic related to this feature is given below:

[Limit and Collaterals](#)

## Teller Operations » Daily Matching Enquiry

In the current China banking practice, before the business closure, each user or branch must enquire about transactions and accounting entries generated during the day from all the modules. The purpose of this enquiry is to make sure every transaction has been correctly processed and the accounting entries are balanced. Otherwise, the branch cannot be closed for COB processing.

This functionality allows banks to manage the daily matching enquiry contents and classifications, the entries for inter-branch transactions, and the non-contingent and contingent transactions, performed during the day through the branch's counter.

The topic related to this feature is given below:

[Teller Operations](#)

## Teller Operations » Settlement

This functionality enables banks to perform cash deposits and withdrawal transactions in both foreign currency (FCY) and local currency (LCY) for

individual customers. Also, this functionality enables the facility to perform fund transfers with cheques for corporate and individual customers. Also, this functionality allows banks to buy or sell foreign exchanges for corporate customers.

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

[Teller Operations](#)

# Global Model Bank

## ATM Framework » Repeat Messages

This functionality allow banks to handle the handle the repeat messages of x120, x220 and x420 messages types.

The topic related to this feature is given below:

[ATM Framework](#)

## ATM Framework » Transaction History

This functionality allow banks to handle the maintenance of the transaction history in the `ATM.TRANSACTION` application.

The topic related to this feature is given below:

[ATM Framework](#)

# India Model Bank

## Goods And Services Tax (GST) » Block the Update of TAXREG.GST.DETAILS for Refund Transactions

When refund of commission or tax is done using designated version of FT, the refund FT details are also stored in the TAXREG.GST.DETAILS application. Based on the switch value in TAXREG.PARAMETER, the refund FT details will either be updated in TAXREG.GST.DETAILS or not.

This functionality allows banks to block the update of the TAXREG.GST.DETAILS application for refund transactions.

The topic related to this feature is given below:

[Goods And Services Tax \(GST\)](#)

# Luxembourg Model Bank

## Certificate of Interest Paid (COIP)

Depending on a country's practice, the certificate is generated at the financial year end or at the tax year end. While some countries have the same financial year and tax year, certain other countries could have a different financial year period and a different tax year period.

This functionality allows banks to generate the certificate of interest paid for the loans, accounts, deposits and for a tax year also.

The topic related to this feature is given below:

[Certificate of Interest Paid \(COIP\)](#)

# United Kingdom Model Bank

## CRS Reporting for UK

The UK Common Reporting Standard (CRS) is a set of guidelines for the automatic exchange of financial account information between countries, developed by the Organisation for Economic Co-operation and Development (OECD). The CRS is designed to combat tax evasion by making it easier for governments to identify and track offshore financial assets.

This module is an extension of the CRS reporting modules in Regulatory Compliance to fulfill the UK requirements. It generates the Common Standard Report based on the UK CRS specifications and submit it to the regulatory.

The topic related to this feature is given below:

[CRS Reporting](#)

# United States Model Bank

## Core » Incremental Authorisation

This functionality allows banks to handle the incremental authorisation, delayed charges, no show and re-authorisation.

The topic related to this feature is given below:

[Core](#)

## Core » Third Party Inquiries

This functionality allows banks to view the relationship between third parties, other third parties and customers thorough the use of third party related inquiries.

The topic related to this feature is given below:

[Core](#)

## Core » Visa Transaction Id

This functionality allows banks to capture the alternate unique identifier (VISA transaction *Id*) that can be used for various purposes including matching logic.

The topic related to this feature is given below:

[Core](#)

## Real Time Gross Settlement » Drawdown Account Correction

This functionality allows banks to handle the drawdown account number correction in the incoming DRC/DRB messages.

The topic related to this feature is given below:

[Real Time Gross Settlement](#)

## Real Time Gross Settlement » Upload Clearing Directory

This functionality allows banks to process the automatic file upload to update the CA.CLEARING.DIRECTORY application.

The topic related to this feature is given below:

[Real Time Gross Settlement](#)

## Regulations » Minors Accounts Escheatment

This functionality allows banks to schedule minor's accounts and deposits escheatment based on the age of majority and their or their guardian's bad mailing address. Also, banks are able to track address changes and determining minor's escheatment based on the new residence state's rules.

The topic related to this feature is given below:

Regulations

# Retail

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## Retail Lending » Storing Daily Risk-Free Rates for an Arrangement

The system is now enhanced to record the risk-free rate calculated for each working day of an arrangement along with details such as daily accrual, the principal balance on which the accrual amount is calculated, and so on, in the `ST.RFR.DETAILS` application. In case of any discrepancy between the system-calculated risk-free rate and the expected value for a specific day, the user can validate the calculation details from the `ST.RFR.DETAILS` application.

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

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

The topic related to this feature is given below:

[Storing Risk-Free Rates Calculated for Each Day of the Arrangement](#)

## Retail Lending » Storing Interest Accruals for RFR Contracts

When the risk-free rate for an arrangement is calculated using the rate compounding method, the interest accrual details are stored in the `AC.RFR.DETAILS` application for the corresponding periods. In case of any back-dated adjustments such as principal change, rate change, or spread

change, the adjusted accruals for the previous month or previous year is booked in different PL categories from the current period. Based on the information stored in the `AC.RFR.DETAILS` application, the adjusted accruals are calculated using the average rates of the respective periods and reported under the three categories as mentioned in the Accounting property condition.

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

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

The topic related to this feature is given below:

[Storing Interest Accruals for RFR Contracts](#)

## Arrangement Architecture » Add New Property in Multi-Currency Accounts

The Add New Property feature allows to add new properties in Multi-Currency (MCY) Accounts along with Lending (AL), Deposits (AD), and Accounts (AR) product lines.

The topics related to this feature are given below:

[Add New Property](#)

[Add New Property to Existing Arrangements](#)

## Arrangement Architecture » Enhanced Repayment Calculator

The Repayment Calculator enquiry is now enhanced to return a response with the Annual Percentage Rate (APR) type and rate for the product selected. The Interest condition of the product can have *Tier Type* set as Level in the Interest condition.

The topics related to this feature are given below:

[Enhanced Repayment Calculator](#)

[Enhanced Repayment Calculator - Illustrations](#)

## Arrangement Architecture » Optionally Currency-Specific Property Class Type

Using the currency optional property class type, the Tax product conditions can be defined with or without the currency component in them.

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

The topic related to this feature is given below:

[Property Class Type](#)

# Technology

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## Extensibility Framework

### Temenos Packager » Migration to Open JDK 11

Temenos Packager is now compiled with Java Open JDK 11. However, as WebSphere does not support Open JDK 11, Temenos Packager does not support WebSphere.

The topic related to this feature is given below:

[Migration to Open JDK 11](#)

## Platform Framework

### Generic Configuration & Virtual Table » Delete APIs in Generic Config and Virtual Table Microservices

The new Delete APIs are introduced to delete:

- The latest or specific or all versions of config in the Generic Configuration microservice
- The latest or specific or all versions of schemas in the Virtual Table microservice

The topics related to this feature are given below:

[Delete API in Generic Configuration](#)

[Delete API in Virtual Table](#)

## Infrastructure » AWS Multi-shards and Multi-streams

The enhanced Amazon Elastic Kubernetes Service (EKS) Ingestor and Avro Ingestor consumer features now allow to:

- Connect with multiple streams.
- Connect with multi-shard streams in addition to single-shard streams.
- Consume multi-part data from multiple streams.
- Scale the ingestor pods.
- Deploy the schema registry in EKS.

As the microservices can listen to different streams, processing a large volume of requests from AWS Kinesis stream is simplified.

The topic related to this feature is given below:

[AWS Multi-shards and Multi-streams](#)

## Infrastructure » Migrating Microservices to JDK11

All the Infra microservices are now compiled to run in JDK11 runtime. This brings the performance benefits of JDK11 runtime to the microservices.

The topic related to this feature is given below:

[Migrating Microservices to JDK11](#)

## Infrastructure » DB Auto Upgrade using Applnit pod

All the Infra microservices are enabled with the Applnit pod to upgrade their databases automatically. This eliminates the manual execution of scripts and processes the microservice deployment faster.

The topic related to this feature is given below:

[DB Auto Upgrade using Applnit pod](#)

## Infrastructure » Pre-install Check and HealthCheck Probes in Microservice

Pre-Install check helps to increase the availability of the services like API, Ingester, and Scheduler to the customer after verifying the status of their pre-requisites such as the database and its tables.

HealthCheck Probe helps to determine when to start the containers and make them live or available for service based on the health check result of the dependent and pre-requisite services.

Temenos microservices support the health check probes for better stability and availability of the Kubernetes (K8) platform.

The health check probes introduced in the framework are Liveness Probe, Readiness Probe, and Startup Probe.

The topics related to this feature are given below:

[Pre-install Check in Microservice](#)

[HealthCheck Probes in Microservice](#)

## Microservices » Service Request (v2.0)

Service Request Microservice (SRMS2.0) is a new infrastructure microservice that can capture different service requests of a customer. It has an inbuilt Virtual Table (VT) feature to handle services belonging to multiple request types.

The topic related to this feature is given below:

[SRMS 2.0](#)

# Installation and Configuration Notes

# Banking Framework

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## Delivery » Supporting SWIFT Relationship Management Authorisations Upload

If the user enables the `RMA.PARAMETER` for directory as mentioned in the [Configuration](#) section, the ID format of `PP.RMA` and `PP.NO.RMA` will be in the new format and the RMA check occurs per SWIFT service.

## Expected Receipts » Matching of Advised Funds

The `DE_SWIFTInward_QueueConfig.properties` in `DE_ESBInward` is amended with routing decision for CAMT058 processing. Same is updated in local file during upgrade.

```
camt058-*-*-*-*-*-*-*swift.finplus=CAMT58
CAMT58-Carrier=CBPRPLUS
CAMT58-SystemId=ER
CAMT58-SkipRouting=NO
CAMT58-RouteFIN=NO
CAMT58-Xslt=PayloadTransform_Xslt_for_Camt058
CAMT58-XPath=
```

## Retail Lending » Storing Risk-free Rates Calculated for each Day of an Arrangement

The following configuration is required for the risk-free rate functionality:

- Update and configure the ST and AA modules with the latest updates to update the ST tables.

- For existing RFR contracts (for example, rate compounding, amount compounding, or NCCR), update the `ST.RFR.DETAILS` application with the rate and accrual information during daily accrual or adjustments post the installation of this feature.

# Islamic Banking

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## PDS » Pay Profit Amount during PDS

### Distribution using Change Charge Activity

- If the bank has already a defined profit configuration to pay the profit amount to the customer accounts during PDS distribution and subsequently decides to use the charges feature (activity) to pay the profit amount, then the bank has to adjust the profit accruals of the accounts to zero. If there are any pending bills, then those are required to be adjusted to zero.
- The transactions posted before the deployment of profit payment through charges are reversed and the profit amount paid during those period is also modified. The differential profit amount can be paid only during account closure (as profit property schedules are not triggered from PDS distribution). As an alternate solution, the bank can schedule these profit amounts in the payment schedule for payment to the customer (if needed, manually).

# Retail

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## Retail Lending » Storing Daily Risk-Free Rates for an Arrangement

To store the daily risk-free rates for an arrangement:

- During configuration, the ST and AA modules' latest updates should be in place for the ST tables to get updated.
- If there are existing contracts for RFR (rate compounding, amount compounding, or NCCR), the record in `ST.RFR.DETAILS` is updated with the rate and accrual information during daily accrual or adjustments post the installation of this feature.

## Retail Lending » Storing Interest Accruals for RFR Contracts

On the configuration, we will need the latest updates of AC, ST and AA modules to enable the Cross Month functionality.

## Arrangement Architecture » Optionally Currency-Specific Property Class Type

The Tax Property Class is optionally currency-specific. As the property class type has changed from currency-specific to optionally currency-specific, during an upgrade, the existing currency-specific conditions can remain currency-specific, and any new condition need not be mandatorily currency-specific.

# Corporate

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## Facility » Borrowing Base Facility

This feature requires the COPOOL module to be installed in addition to the CO module.

# Technical Notes

# Banking Framework

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## Delivery » Supporting SWIFT Relationship Management Authorisations Upload Savings Accounts

If the user enables the `RMA . PARAMETER` for directory as mentioned in the [Configuration](#), the ID format of `PP . RMA` and `PP . NO . RMA` will be in new format and the RMA check occurs per the SWIFT service.

## Temenos Reference Data & System Tables & Centralised Reference Data & IBAN » Deploying IN & RD Modules in Temenos Reference Data Shared Service

The RD methods (available under the `RD_API` component) have been moved from the RD module to the ST module under the component `ST_ReferenceAPI`. Any L3 routines accessing these methods in the componentized way must be changed to refer to the ST component.

The IBAN methods (available under the `IN_IbanAPI` component) have been moved from the IN module to the ST module under the `ST_IbanAPI` component. Any L3 routines accessing these methods in the componentized way must be changed to refer to the ST component.

## Accounts » Monitoring and Reporting the Account Overdrawn Days for Accounts with OD Facility Balance

For clients already using the account overdrawn functionality based on Limits, and are upgrading to the new functionality, the below steps are required:

- Remove the overdraft ageing status posted to the overdraft account or nominated account (defined in the *Od Cond Account* field) by posting the ACCOUNTS-CLEAR.OVERDRAFT activity manually. This operation needs to be performed before configuring the *Ac Overdrawn Bal* field in the AC.ACCOUNTING.PARAM application.
- Once the *Ac Overdrawn Bal* field is configured to Actual.balance in AC.ACCOUNTING.PARAM, the system initiates the one-time migration service, AC.MIGRATE.ACCT.OVERDRAWN, in all the financial companies to clear out the existing account overdrawn details that are created for the overdrawn limits, and create new account overdrawn records for the overdrawn accounts based on the booked balance of the previous day.
- After the AC.MIGRATE.ACCT.OVERDRAWN service is executed, the system creates a locking record with the 'MIGRATE.ACCT.OVERDRAWN-<FinancialCompany>' key, which blocks further execution of the one-time service.

For those clients choosing the new functionality, executing the AC.MIGRATE.ACCT.OVERDRAWN service is not required. Either of the below options can be followed to avoid the migration service being executed:

- Configure the *Ac Overdrawn Bal* field as Actual.balance automatically triggers the migration service and manually mark it as 'Stop' in the respective TSA.SERVICE record for each financial company.
- Before configuring the *Ac Overdrawn Bal* field in AC.ACCOUNTING.PARAM, create a locking record with the 'MIGRATE.ACCT.OVERDRAWN-<FinancialCompany>' key in each financial lead company to avoid executing the migration service.

# Retail

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## Retail Lending » Storing Daily Risk-Free Rates for an Arrangement

Local developments will not have any impacts.

## Retail Lending » Storing Interest Accruals for RFR Contracts

Local developments will not have any impacts.

# Extensibility APIs

# Java Extensibility

Category: ■ New ■ Enhanced ■ Existing ■ Deprecated

Package	Class	Method name	Description	Hook*/API
atm	AtmMessageLifecycle	<b>getCompanyCode</b>	Enables the implementer to return the company code in which the transaction is booked.	Hook
countrymodelbank.usa	Fedwire	<b>getCompanyCode</b>	Enables the implementer to remove leading zeros or routing numbers from the account number through the correction process.	Hook
countrymodelbank.usa	Fedwire	<b>getOutwardFileName</b>	Enables the implementer to return outward filename used to publish each originating message.	Hook
countrymodelbank.usa	Fedwire	<b>getScreeningStatus</b>	Enables the implementer to be invoked to send a custom screening request for Fedwire Non-value Messages.	Hook

Package	Class	Method name	Description	Hook*/API
system	Archive	<b>loadArchiveFiles</b>	Enables the implementer to initialise the Service Lifecycle of ARC.GENERIC service, for example, initializing variables.	Hook
system	Archive	<b>selectArchiveRecords</b>	Enables the implementer to return selection conditions or list of record keys, for which the record process routine is invoked.	Hook
system	Archive	<b>processArchiveRecords</b>	Enables the implementer to delete or move a record into an archive file as defined in the ARCHIVE application.	Hook

*\*Hooks are placeholders in Transact where routines can be attached to an application. For example, version, enquiry, delivery and so on.*