

Release Highlights

R23 AMR

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Analytics

Analytics

Semantic Query Layer » Enabling SQL Compatibility with Extensibility Framework

Available from: **202206**

SQL framework is now enhanced to save flat files (functional property files, ODS and ADS inventory files, and XACML policy files) as configurations in the configuration store and can retrieve them during runtime using the Generic Configuration microservice APIs. This feature eliminates manual update of SQL properties file and PAPUI files, which are now automatically updated using the business APIs during API creation or update.

The topic related to this feature is given below:

[Extensibility Framework](#)

AWS Support for TDH » Enabling Multi-Transact Application

Available from: **202207**

Temenos Data Engineering (TDE) now supports Multi-Transact applications allowing events from two Transacts to be imported into all the layers. The two Transact instances are integrated with separate DES instances, which connect with a single Schema Registry by configuring the same streaming source (AEH) where both the Transacts publish the events into the same topic or stream.

The topic related to this feature is given below:

[Multi-Transact Applications](#)

Transact Data Hub » Replacing Livy with Direct K8s

Available from: **202207**

Livy and Livy-spark images are now replaced by direct k8s APIs. Jobs are triggered through k8's spark image and the Kubernetes pods are monitored to check if they are active. If a pod fails, the retry mechanism automatically restarts the jobs.

The topic related to this feature is given below:

[Direct K8s Integration](#)

Operational Data Store and Snapshot Data Store » Multipart Event Support

Available from: **202208**

ODS and SDS landing processes are enhanced to use a single pod to read and process both, multipart and single event messages. All the event messages are collected and stored in Ignite cache to be assembled. Once assembled, they are cleared from the cache based on the event ID. This avoids additional processes for multipart and supports large number of multipart messages without timeout or data inconsistency.

The topics related to this feature are given below:

[Multipart Event Support \(ODS\)](#)

[Multipart Event Support \(SDS\)](#)

Analytics Web Runtime User Guide » Quick Report Caching and Server-side Pagination

Available from: **202208**

The enhancement is part of the existing Quick Report feature. The new option **Cache Report Data** is added to the Quick Report designer screen.

- When **Cache Report Data** is enabled, the Quick Report caches its query result during its first execution. The subsequent requests to the same Quick Report will retrieve data from cache if it still available, which speeds up the response to the client.
- When **Cache Report Data** is enabled, Analytics web Quick Report automatically changes to server-side pagination, the response payload includes just enough content to fill up current client browser's window and reduces response payload size.
- Cacheable Quick Report provides capability to support reports with large volumes of data (~10 million rows of record).
- Cacheable Quick Report reduces the memory demand on database server where the Quick Report's query is executed.

The topics related to this feature are given below:

[Quick Reports Design](#)

[Quick Reports Navigation](#)

Analytics Web Runtime User Guide » Information Tiles Embeddable into Spotlight

Available from: **202208**

The enhancement is part of the existing Information tiles feature of the Analytics web front end. It is now possible to embed Temenos Analytics Information Tiles to Spotlight or any other applications created with Temenos Visualizer.

The topic related to this feature is given below:

[Information Tiles Design](#)

Analytics Web Runtime User Guide » Refresh Quick Reports

Available from: **202209**

The enhancement is part of the existing Quick Report feature. The new option **Refresh Report** is added to the Quick Report designer screen to complement the **Cache Report Data** functionality introduced in 202208.

- When **Cache Report Data** is enabled, the Quick Report caches its query result during its first execution. The subsequent requests to the same Quick Report will retrieve data from cache if it still available, which speeds up the response to the client.
- However, if a user wishes to view the latest database updates reflected in a report where caching is enabled, they have the option to refresh the Quick report's output through the **Refresh Report** button
- When the **Refresh Report** button is clicked, the Quick Report selects records directly from the database

The topic related to this feature is given below:

[Quick Reports Navigation](#)

Analytics Web Runtime User Guide » Quick Report Data Feed

Available from: **202209**

The enhancement is part of the existing Quick Report feature of the Analytics web front end. Quick Reports can be configured to display an Analytics Data Service API endpoint that can be used to retrieve Quick Report data and consume it through other tools or applications for further data exploring and analysis. Particularly in a cloud hosting environment, where the Analytics Data Store may not be available for direct access, Quick Reports' data APIs and RESTful web APIs can be consumed as a data source, e.g. through Microsoft Power BI, or Quick Reports' data can be downloaded as json file through APIs.

This functionality can be enabled or disabled on individual reports through the API Feed Uri check button on the Quick Report designer screen.

The topics related to this feature are given below:

[Quick Reports Design](#)

[Quick Reports Navigation](#)

Analytics Web Runtime User Guide » Export Quick Report's output to PDF

Available from: **202209**

The enhancement is part of the existing Quick Report feature of the Analytics web front end and replaces the previously available Print functionality, which has

now been retired. It allows users to export the output of a Quick Report as a PDF file and select the orientation and format of their document. This functionality is available on all Quick Reports but is subject to a size limit of 300,000 rows.

The topics related to this feature are given below:

[Quick Reports Design](#)

[Quick Reports Navigation](#)

AWS Support for TDH » Aurora PostgreSQL Support for TDH

Available from: **202209**

Transact Data Hub (TDH) is now enhanced with a generic scalable solution that helps TDH application to support Amazon Aurora PostgreSQL DB for Operational Data Store (ODS) and Snapshot Data Store (SDS) layers. AWS Aurora PostgreSQL is implemented as TDH MetaStore DB and Target DB for ODS, SDS, and Analytics Data Store (ADS).

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

The topic related to this feature is given below:

[Aurora PostgreSQL Support for TDH](#)

DW Export » Stream Custom Columns for Analytics Reporting

Available from: **202209**

DW is enhanced to stream custom columns for Analytics reporting. These dynamic columns, created by DW APIs, as an extended table for the core application, are now streamed to kafka topics and are available for TDH to consume for reporting purposes.

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

The topics related to this feature are given below:

[Store Data in Transact Tables for DW Offline and Realtime](#)

[Product Group Setup](#)

[DW.EXPORT](#)

[Batch Extraction Types](#)

[Realtime Extraction Types](#)

Transact Data Hub » Temenos Monitoring

Available from: **202211**

Temenos Monitoring framework is introduced in Transact Data Hub for producing Diagnostic, Event, and Alert logs from TDE applications. Also, it produces the tracer capability for a set of components involved in TDE applications. Temenos Monitoring uses the TDH for the following:

- TDH components use a central tracer library to initialize the tracer for TDE application and corresponding modules. Adding a start and stop tracer log to capture the flow of all the endpoints.
- TDH captures all the application failures into exception tables for Operational data store and Snapshot data store.

The topic related to this feature is given below:

[Logger](#)

[Tracer](#)

Transact Data Hub » Security Integration

Available from: **202212**

Kafka is now enhanced to Centralised Secure Kafka, which is used in Transact Data Hub (TDH), Metadata Management service, and other bank products. To support Secure Kafka for sharing metadata between Temenos Meta Services (TMS) and Apache Atlas, the user should,

- Provide a user interface to update the secured Kafka credentials
- Update the Kafka credentials in the atlas properties file in the atlas pod from UI
- Ensure the atlas properties are persisted
- Enhance the Temenos metaservice module to use the saved credentials to connect to secured Kafka.

NOTE:

The enhancement between Atlas and TMS does not support Kinesis or Azure Event Hubs (AEH). The system needs a Kafka cluster to support metadata service if TMS, Atlas, or metadata services are deployed on Azure or Amazon Web Services (AWS) .

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

The topic related to this feature is given below:

[Centralized Kafka with Secure TMS](#)

Install Guides » Semantic Query Layer » Logger, Tracer and Metrics in SQL

Available from: **202212**

Temenos Monitoring Framework is introduced in Semantic Query Layer for implementing the Logger, Tracer and Metrics functionality.

The topic related to this feature is given below:

[SQL Monitoring](#)

Secure Connection » Secured IRIS

Available from: **202212**

Temenos Data Hub (TDH) is enhanced to establish a secured IRIS connection to fetch application details. This enhancement includes the following functionalities:

- A user interface to update the secured IRIS connection.
- Configuration of the DES server with secured IRIS connection credentials.
- Enhancement of authorization such that credentials are saved in the database.
- Encryption of secured IRIS password before saving and decryption while retrieving.
- Configuration to enable and disable secure IRIS based on user needs. The default value is No.
- Authentication of secured IRIS connection when used in adding applications in DES, config data store, and language preference in ADS.
- Creation of Endpoints:

```
/reference/companies
```

```
/system/settings/{0}dataEventStreams
```

```
/system/tableNames
```

`/reference/languages`

`/reference/master/company`

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

The topic related to this feature is given below:

[Secure Connection](#)

Secure Connection » Secure Schema Registry

Available from: **202301**

Currently, TDH uses an unsecured connection to interact with the Schema Registry to fetch the schema details. This enhancement allows a user to establish a Secure Schema Registry connection.

If the user configures an HTTPS listener, the system requires several additional configurations for Schema Registry. This includes configuring the appropriate SSL configurations for the Keystore and Truststore (optional) for the Schema Registry cluster.

To support a Secured Schema Registry,

- Provide the user interface to update the Secured Schema Registry credentials (SSL/TLS).
- Configure the DES server with the Secured Schema Registry connection credentials.
- By default, the Secure Schema Registry is set as None. Based on the requirement, the user can set the Secure Schema Registry as SSL/TLS.
- Enhance the authorization to save the credentials in the database.
- Secured Schema Registry Truststore and Keystore password should be:
 - Encrypted before saving
 - Decrypted while retrieving.

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

The topic related to this feature is given below:

[Secure Schema Registry](#)

Transact Data Hub » Establishing IRIS SSL Connection

Available from: **202301**

Temenos Data Hub is now enhanced to establish an SSL connection with IRIS to perform all functionalities. The following feature modifications are a part of the enhancement:

- The user interface is updated with the SSL IRIS connection
- Supports the ability to configure any DES server through SSL-enabled IRIS connection with SSL certificate details
- The authorization is enhanced to enable the saving of SSL certificates, names, and passwords in the database
- Supports the encryption of SSL IRIS passwords before saving, and the decryption of the same while retrieving
- SSL certificates are saved in the uploads folder in TDH
- The user interface is configured to display a warning message if incorrect credentials or password is provided while connecting to the SSL IRIS
- The user interface is configured to display a warning message if there is a mismatch between the certificate name input and the certificate uploaded under the security properties

The topic related to this feature is given below:

[Secured IRIS](#)

Transact Data Hub » Curated Data Events in ODS

Available from: **202301**

Temenos Data Hub (TDH) provides a stream of well-modelled Curated Data Events that are independent of the Transact data model and underwent all the necessary analysis and quality checks before publishing. This helps the user to avoid using relational databases as the source of change detection which reduces the infrastructure footprint and the operational costs.

The topic related to this feature is given below:

[Curated Data Events in ODS](#)

AWS Installation » Implementing KCL Library in Temenos Data Hub

Available from: **202301**

Temenos Data Hub uses KCL library to read records from Amazon Kinesis. The Kinesis and S3 can be configured with or without credentials. If configured with credential, then kinesis and s3 read and write process uses the provided credentials. If configured without credential, TDE checks for InstanceProfile from the system and retrieves the required credentials from an instance.

The topic related to this feature is given below:

Implementing KCL Library in Temenos Data Hub

TDH Services » Componentization of Services

Available from: **202302**

The existing Temenos Data Engineering (TDE) application supports EDS, ODS, SDS, and ADS products. All the services are packaged as a Temenos Data Engineering distribution pack. As part of the componentization of services, the existing TDE distribution pack is segregated into three different packs.

- Temenos Data Engineering EDS distribution pack (EDS pack)
- Temenos Data Engineering TDH distribution pack (TDH pack)
- Temenos Data Engineering distribution pack (existing TDL pack, as Full pack)

The topic related to this feature is given below:

[TDH Services](#)

General Data Protection Regulation » Implementation of GDPR for EDS Persistent Layer

Available from: **202302**

Customer data protection provides tools and functionalities to help certain data protection related to processing and is now applied to all TDE products in Extraction Data Store and the data is updated as NULL irrespective of Erasure.

Extract Data Store in TDE is GDPR complaint and the data is updated as NULL for the entire record.

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

The topics related to this feature are given below:

[General Data Protection Regulation](#)

[Implementing GDPR for EDS Persistent Layer](#)

Operational Data Store » List Aggregate

Available from: **202302**

List Aggregate is a feature introduced in ODS where the parent table in the target database has all child table columns as a BLOB data type. The values of each column in the child table are separated with a value marker and sub-value marker and stored in the respective ListAgg column in the parent table.

In ODS WorkBench, the required columns can be added directly from the parent table itself and no child tables are required. This makes table-to-column mapping easier and reduces the joins between parent tables and child tables. Also, the custom views can be defined on parent tables easily.

The topic related to this feature is given below:

[List Aggregate](#)

Temenos Monitoring » Standardization of Error Codes for TDH

Available from: **202302**

Additional error codes are introduced that are likely to be raised during Schema

processing and Data processing. Hence, `DML_ERROR_MAPPING_DETAILS` table is extended to have additional error codes. All the errors that are captured in the system are reported 'only' to `ODS_EXCEPTION` and `SDS_EXCEPTION` tables. All errors that are reported to `ODS_INVALID_ERROR_RECORD` and `SDS_INVALID_ERROR_RECORD` is now routed to `ODS_EXCEPTION` and `SDS_EXCEPTION` tables respectively.

Temenos Monitoring now allows the user to check the errors that are captured by the system in the Admin/Exception tab in UI. This helps the user to identify the issue and reprocess the record after performing the recommended corrective action.

The topic related to this feature is given below:

[Standardization of Error Codes for TDH](#)

General Data Protection Regulation » Implementing GDPR for Landing Persistent Layer

Available from: **202303**

Temenos Data Engineering (TDE) is now enhanced to include the implementation of GDPR for Landing records that ensures customer data protection. When the `CZ.CDP.DATA.ERASED.TODAY` application receives a transaction from DES, the streaming process identifies and parses the information to understand the record ID (recid), application, and file type to update its payload with null in the delta lake landing path.

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

The topic related to this feature is given below:

[Implementing GDPR for Persistent Layer](#)

Analytics Web Runtime Tracing And Logging » Analytics Web Application and API Services Tracing and Logging

Available from: **202303**

The Analytics Web Front End Application and API Services now support the OpenTelemetry Protocol (OTLP), through which instrumented data in the Analytics Web Front End Application is traced and sent to the backend monitoring systems, such as Jaeger, Prometheus, ElasticSearch, Zipkin and others. The Analytics Application can also record application and system logs through OpenTelemetry or other dedicated log management solutions such as Grafana Loki and ElasticSearch.

The topic related to this feature is given below:

[Analytics Web Runtime Tracing And Logging](#)

Analytics Web Front End Application - Azure Monitor Application Insights » Analytics Web Application and API Services Azure Monitoring

Available from: **202303**

Analytics Application and API Services can be overseen by the Microsoft Azure Monitor through its Application Insights extension. This tool can be used in any kind of installation, regardless of whether the Analytics Application is deployed in

MS Azure cloud, in other cloud environments, or on-premises.

The topic related to this feature is given below:

[Analytics Web Front End Application - Azure Monitor
Application Insights](#)

Analytics Web Runtime Temenos Analytics Monitoring Dashboard » Analytics Web Application and API Services Grafana Monitoring Dashboard

Available from: **202303**

The Analytics Front End Application and Analytics APIs can be overseen by the Temenos Analytics monitoring dashboard. This dashboard, hosted in the Grafana stack, is designed to provide observability of an Temenos Analytics operation stack. It enables organizations to monitor the health, performance, and application errors of the Temenos Analytics reporting systems.

The topic related to this feature is given below:

[Analytics Web Runtime Temenos Analytics Monitoring
Dashboard](#)

Installation and Configuration Notes

Analytics

AWS Support for TDH » Aurora PostgreSQL Support for TDH

Available from: **202209**

The following configuration is required to support Amazon Aurora PostgreSQL as target database for ODS, SDS, and ADS and the Metastore database.

- TDH to be deployed in Amazon Kubernetes Service.
- ODS, SDS, and ADS target databases and TDH Metastore must be configured with AWS Aurora PostgreSQL DB.

DW Export » Stream Custom Columns for Analytics Reporting

Available from: **202209**

To enable storing of extended data in DW Transact tables,

- The *Enable* field in the `DW.ADVANCED.SETTINGS` application should be set to 'YES' for the advanced setting ID `EXTRACT.CUSTOMIZED.DATA.ALONE`.
- The *Type of Extract/OI Data Pipeline Mode* fields should be set to 'Store In Local Table' in the `DW.EXPORT.PARAM` application for offline and real time updates, respectively.
- To enable the association codes of the process APIs in offline extraction, the *Enable* field in the `DW.ADVANCED.SETTINGS` application should be set to 'YES' for the advanced setting ID `ENFORCE.POSSIBLE.SINGLE.VALUE.CUSTOM.FIELD`.

Transact Data Hub » Security Integration

Available from: **202212**

Ensure the following:

- TDH must be up and running
- Centralized Secure Kafka Environment must be provisioned.

Secure Connection » Secured IRIS

Available from: **202212**

TDE must be up and running.

Secure Connection » Secure Schema Registry

Available from: **202301**

Ensure the following:

- Schema Registry with a secured environment must be set up.
- TDE must be up and running.

General Data Protection Regulation » Implementation of GDPR for EDS Persistent Layer

Available from: **202302**

Ensure the following:

- TDE must be up and running.
- Landing and EDS System configurations must be set.

General Data Protection Regulation » Implementing GDPR for Landing Persistent Layer

Available from: **202303**

The following configuration is required to support the implementation of GDPR for Landing records.

- TDE must be up and running
- Landing System configuration must be saved

Financial Crime Mitigation

Financial Crime Mitigation

Basics » Configuring Reason Codes for Alert Managers

Available from: **202206**

Banks can now configure reason codes to evaluate alerts and messages as true or false with appropriate justification. FCM system can group and display the alert and message evaluation reason codes based on payment message types and offers filtering options to the bank user.

During evaluation, the alerts are put on hold for which banks can enter valid reason codes and comments.

The topic related to this feature is given below:

[Reason Code](#)

Screen » Configuring Transaction Detection Rules

Available from: **202207**

Banks can now configure scan engine related values (conditions, fields, scan methods, and watch lists) dynamically in the FCM GUI, using the Transaction Detection Rule feature. It allows banks to create a scanning configuration of the above values in the form of a rule pack called ScanRuleSet. The scan engine takes both the static file and activated transaction ScanRuleSet configuration into account.

The topic related to this feature is given below:

[Transaction Detection Rules](#)

Knowledge Manager » Configuring Contributed Transactions Report

Available from: **202209**

Banks can now generate a report with all the transactions that satisfy the rule conditions set up in Profile or SAP rules (contributed transactions), for closed alerts, in a single CSV file. The report is generated through a single batch job option and the bank can retrieve the output through the knowledge manager.

The topic related to this feature is given below:

[Introduction to Closed Alerts - Contributed Transactions Report](#)

Screen » CIF Alert Management » CIF Smart Screening

Available from: **202210**

The CIF Smart Screening feature can help:

- Screen entire customer information against new or modified entries in the watch list (Delta File).
- Screen only a new or modified CIF record against the entire watch list data.
- Increase the performance of the scan engine.

The topics related to this feature are given below:

[Introduction to CIF Smart Screening](#)

[Working With CIF Smart Screening](#)

Common Features » Assigning Alerts

Available from: **202210**

The supervisor/admin user can assign, un-assign and re-assign individual alerts from the Alert Evaluation page.

The topics related to this feature are given below:

[Configuring Assign Function for Individual Alerts](#)

[Working with Assign Function for Individual alerts](#)

Screen, Profile, and SAP » Customising Message Header Panel

Available from: **202210**

The Message Header panel in Alert Manager can be customised to display only the desired fields by adding a user preference. This feature is available in:

- Screen > Transaction Alert Management
- Screen > Customer (CIF) Alert Management
- Profile > Batch Alert Manager / Real-time Alert Manager
- SAP > Batch Alert Manager / Real-time Alert Manager

The topics related to this feature are given below:

[Evaluating Alerts - SAP Batch Message Header Panel](#)

[Evaluating Alerts - SAP Real -Time Message Header Panel](#)

[Customising Message Header Panel](#)

Screen » Customising Payload Panel

Available from: **202210**

The payload content that displays on the Transaction Alert Manager Evaluation page can be customised to display only the desired fields by adding a user preference.

The topic related to this feature is given below:

[Viewing Message - Customising Payload Panel](#)

FCM Integration Guide » Enhanced Chain Pipeline Configuration

Available from: **202211**

The chain pipeline configuration is now enhanced with the handlerOptions feature that helps to choose the message type to be directed to one or multiple engines, to all engines or to none of the engines.

Using the Integration Chain Pipeline configuration, you can:

- Configure the message type to be directed to a particular engine for message processing
- Configure a message type to be processed by multiple engines
- Process a message type in any (or) all four available engines (Customer

Screening, Transaction screening, Profile and SAP engines)

- Configure, to not process a message type in any available engine

The topics related to this feature are given below:

[Introduction to FCM Interface](#)

[Working With FCM Interface](#)

Watch List Manager » Association and List Group Configuration

Available from: **202211**

Watchlist Manager is enhanced with List Group Configuration to organise and group the watchlists. The watchlist entry Association panel details have been included with additional data such as Relation, Description, and Status. The Association entry names are hyperlinked allowing users to click and view the entry details in a separate tab on the same browser.

The topic related to this feature is given below:

[Association and List Group Configuration](#)

Knowledge Manager » Simple and Advance Filter Enhancement

Available from: **202211**

The Simple and Advanced filters in the Knowledge Manager are enhanced with 'Between' operator for the following attributes.

- Decimal
- Date
- DateTime

The topic related to this feature is given below:

[Simple and Advance Filter Enhancement](#)

Common Features » Improving the Case Investigations User Interface

Available from: **202211**

Case Investigations has been enhanced to improve the user interface which makes the screens and options more user-friendly. The following tabs have been enhanced as part of this functionality:

- **Case Details** - Provides a better display view which displays the details beneficial for business users.
- **Linked Elements** - Provides a simpler view to the items. The element added with the item is placed at the top of this tab.
- **Documents** - Is included with a *Preference* option that allows users to filter and customize the Case Investigations page to their needs.

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

The topic related to this feature is given below:

[Case Investigations](#)

Watch List Management » Adverse Media using World Check Refinitiv

Available from: **202301**

It is now possible to apply filters to select the watchlist entries associated with specific SIC keywords. The *Special Interest Category* field in World-Check file contains many categories of adverse media which might not be relevant for all customers. Therefore, the ability to apply the filter to the adverse media record is mandatory. This filter is not limited to the SIC field. The solution includes all fields of interest of a World-Check record.

The topics related to this feature are given below:

[Adverse Media using World Check Refinitiv](#)

[Configuring Adverse Media using World Check Refinitiv](#)

[Working with Adverse Media using World Check Refinitiv](#)

Screen » Workflow Steering Rules

Available from: **202303**

Transaction Alert Management module is enhanced to allow the bank to create rules based on message alert attributes, so that multiple teams can access and evaluate the same transaction simultaneously. Message workflow can also be configured based on Workflow Steering Rules (two-eye or four-eye workflows) and assigned to specific teams or users.

The topic related to this feature is given below:

[Workflow Steering Rules](#)

Screen » Import Dow Jones

Available from: **202303**

While importing Dow Jones watch list data, it is possible to configure the entry type. For example, if any entry in Dow Jones watch list is not linked to any other entry type like person, company, vessel, city etc., then the system imports the data with the entry type configured by the user.

The topic related to this feature is given below:

[Import Dow Jones](#)

Installation and Configuration Notes

Financial Crime Mitigation

Common Features » Improving the Case Investigations User Interface

Available from: **202211**

This feature is available in the product from FCM 202211 release version.

Payments

Payments

India » NEFT Clearing

Available from: **202205**

This functionality allows banks to process N04 End of Day. TPH will calculate the sum of total amount and total count in all the payments received in the day. This sum of total amount and count will be matched against the sum of total amount and count of entire CT and RT in EOD report. If it matches, all the pending transactions in the previous batches and all pending transactions in the current batch will be processed through the STP flow. If there is a mismatch, all the transactions in that batch and previous batches will remain in the 235 status. The user then has to take manual action against these payments.

The topic related to this feature is given below:

[NEFT Clearing](#)

United Kingdom » CHAPS Clearing » CHAPS Auto Return

Available from: **202205**

For each Clearing House Automated Payment System (CHAPS) participant, the Extended Industry Sort Code Directory (EISCD) file contains a record for the repair branch of the respective CHAPS direct participant. The repair branch is identified in the EISCD file by using the *Return Indicator* tag, which holds the value 'R'.

This functionality allows banks to capture the BIC code of the repair branch record in the *Account with Institution* tag (tag 57) of the MT202 message for all the return CHAPS transactions generated by TPH.

The topic related to this feature is given below:

[CHAPS Clearing](#)

Request to Pay » Supporting RtP Clearing Reports

Available from: **202205**

Temenos RtP framework did not have the ability to support RtP reports, such as daily reconciliation or monthly reconciliation reports received from Clearing.

Temenos RtP framework is now enhanced with the following functionalities to support RtP reports received from Clearing:

- Automatic upload and mapping of reports received from RtP Central Infrastructure (CI).
- Archive reports based on the configuration.
- Ability to query on the received reports.

The topic related to this feature is given below:

[Local Clearing RtP Reports](#)

Request to Pay » Determining and Processing In-house RtP Requests

Available from: **202205**

Temenos RtP framework sends RtP messages in XML format to Clearing, even if the Business Identifier Code (BIC) or National Clearing Code (NCC) of the requestor or payee's and payer's bank are same. The RtP framework was not able to determine whether an RtP request is in-house or not.

Temenos RtP framework can now be configured to determine whether an RtP request is in-house for a scheme or not. This is applicable only for schemes that utilize XML messages for inter-bank communication.

- If a scheme is configured for in-house processing, the RtP request is considered in-house when the BIC or NCC of the requestor or payee's and payer's bank are same.
- For RtP requests that get classified as in-house, RtP framework directly places the outward communication messages in the corresponding inward queues of the same bank instead of routing them to the outward clearing queues.

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

The topic related to this feature is given below:

[Communication Mechanisms for a Scheme](#)

Payment Initiation » Capturing FX and Charge Details in PO

Available from: **202205**

The Local Currency Draft Issuance and Foreign Currency Draft Issuance screens in the PO application did not have the capability to capture charge details and FX details respectively.

The Local Currency Draft Issuance screen in the PO application is now enhanced to capture the following charge details:

- Charge type
- Charge description
- Charge currency
- Charge amount

- Charge amount currency
- Debit charge impose
- Waive all charges

The Foreign Currency Draft Issuance screen in the PO application is now enhanced to capture the charge details and the following FX details:

- Indicative rate
- Treasury rate
- FX spread
- Customer rate

The topic related to this feature is given below:

[Issuing Draft in Local and Foreign Currencies](#)

Argentina » DEBIN Registration Clearing

Available from: **202206**

This functionality allows banks to transfer funds between customers with an immediate transfer. Unlike other means of payment, DEBIN is an immediate online transfer by which the collector (seller) initiates the process and the payer (buyer) can accept or reject the request.

DEBIN admits payments in Argentinian pesos (ARS) or dollars (USD), only between accounts of the same currency. DEBIN also have an expiry time and requests accepted by the payer after the expiry time will be rejected by COELSA (clearing house for DEBIN payments).

The topic related to this feature is given below:

[DEBIN Registration Clearing](#)

Australia » NPP Payments » Make a Payment

Available from: 202206

This functionality allows banks to process NPP instant payment transfers between indirect participants and Cuscal.

The PAYMENT.ORDER,CUSNPP.API.INPUT.1.0.0 API has been created as part of this functionality to be used to connect internet or mobile banking to the Payment Order version.

The topic related to this feature is given below:

[NPP Payments](#)

Temenos Payments » Handling Charges for International Financing Payments

Available from: 202206

Temenos Payments now supports international financing payments, where the second leg of an international financing transaction is booked in Temenos Payments while the first leg is booked in Treasury or Lending applications.

For such international financing payments, Temenos Payments is enhanced to apply charge conditions of the ordering customer and collect the derived charges from the ordering account for international financing payments.

The topics related to this feature are given below:

[International Financing Payments Fees](#)

[Collecting Fees for International Financing Payments](#)

[Client Conditions for International Financing Payments](#)

Applying Charge Conditions for International Financing Payments

Request to Pay » Processing Pre-authorization for RtP Requests

Available from: **202206**

The RtP framework processed RtP requests without requiring an active pre-authorization between the requestor and payer.

The RtP framework is now enhanced to allow the payer to pre-authorise the requestor (biller or payee) to send RtP messages to the payer. This feature includes the following functionalities:

- Pre-authorization can be configured as a pre-requisite for processing RtP requests, which is applicable for API-based RtP schemes.
- The requestor can initiate the RtP pre-authorization request to the payer.
- The payer can approve, decline, block, or unblock the requestor from sending RtP messages.

The banks can now provide the pre-authorization functionality in RtP for their customers.

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

The topics related to this feature are given below:

[Pre-authorization](#)

[Scheme Defined Rules](#)

[Pre-authorising Requests](#)

[Processing an Outward RTP Mandate](#)

[Authorising an Outward RTP Mandate](#)

[Deleting an Outward RTP Mandate](#)

[Amending an Outward RTP Mandate](#)

[Viewing an Outward Mandate](#)

[Viewing an Outward Mandate Submitted for Authorisation](#)

[Accepting an Inward Mandate](#)

[Declining an Inward Mandate](#)

[Sending Notes for an Inward Mandate](#)

[Blocking an Inward Mandate](#)

[Unblocking an Inward Mandate](#)

[Viewing an Inward Mandate](#)

[Sending Notes for an Outward Mandate](#)

Payments Repair » Repairing Messages using TPR for High STP Rate

Available from: **202206**

SWIFT and other payment processing clearings change the format of the payments to ISO payment formats, but the content of the payment message is mostly the same as content is mapped from old format to new format. Hence, the payment messages are still coming under manual repair queues, which slows down the process. The Straight Through Processing (STP) rates for cross border payments are still below 90%.

Temenos Payments Repair (TPR) can bring up the STP rates above 90% by autocorrecting the payment messages which reduces the cost and time.

TPR can be used as standalone or with Temenos Payment Hub (TPH). TPR comes as a package of more than forty flexible rules. The rules can be configured by the user according to their needs. The user can still request bank specific

repair rules which can be added as standard rules when possible. The rules are configured and updated with user rights.

TPR supports cloud, MT103, MT101, MT202, MT202COV, PAIN.001, PACS.008, PAC.009 and TPH formats. Additional formats can be added on request.

The topic related to this feature is given below:

[Repairing Messages using TPR for High STP Rate](#)

Temenos Payments/Europe » Enhancing Channel Validations and Mapping for Redirection of pacs.008 and pacs.004

Available from: **202207**

Temenos Payments is now enhanced with new channel validations and mapping changes for STEP2 and CBPR+ to support the following redirection flows.

- pacs.008 from CBPR+ to STEP2
- pacs.008 from STEP2 to CBPR+
- pacs.004 from CBPR+ to STEP2
- pacs.004 from STEP2 to CBPR+

With this enhancement, the banks who are acting as intermediaries can now:

- Receive SWIFT CBPR+ customer transfer from the correspondent or Indirect Participant (IP) bank and redirect through STEP2 for EURO payments.
- Receive inward customer transfer file from STEP2 and redirect to the correspondent or IP bank as CBPR+ customer transfer for EURO payments.
- Receive SWIFT CBPR+ return transfer from the correspondent or IP bank and redirect through STEP2.

- Receive return transaction from STEP2 and redirect to correspondent or IP bank as CBPR+ return transfer.

The topics related to this feature are given below:

[Unstructured Address mapping](#)

[STEP2-specific Channel Validations](#)

Temenos Payments/Europe » Supporting Case Management for SWIFT CBPR+ Payments

Available from: **202207**

Temenos Payments is now enhanced to support the following case management functionality for SWIFT CBPR+ payments:

- Ability to initiate cancellation requests for outgoing CBPR+ payments and send through SWIFT using camt.056.001.08 message format.
- Ability to receive and process technical acknowledgements from SWIFT against the previously sent cancellation request.
- Ability to receive and process resolution of investigation from SWIFT against previously sent cancellation request using camt.056.001.08 message format.

Based on the CBPR+ feature, the existing case management functionality supported for MX-based RTGS systems (for example, TARGET2) has also been modified. The RTGS case management-related user interface screens and message mappings have been modified to allow recalling cover.

SWIFT CBPR+ Case Management

TPH is now enhanced to process CBPR+ case management messages in MX format. The CBPR+ case management functionality is available with the PPSWCR license in addition to the PPSWMX license. TPH supports case management functionality for originating payments and incoming payments only.

Case Management for MX-Based RTGS Systems

As part of the CBPR+ case management functionality, modifications have been done to:

- Add new fields in the EBQA application.
- New UI screens to initiate, view, and respond to the cancellation request.
- Ability to send and receive cancellation requests for cover payments (pacs.009 COV) and respond.

These changes have been incorporated into the existing RTGS case management functionality, that is, applicable for MX-based RTGS systems, such as TARGET2.

API to Initiate Cancellation Request

TPH already provides API to send customer-initiated and bank-initiated cancellation requests to TPH. The same API can now be used to send cancellation requests for SWIFT CBPR+ payments and RTGS payments. This API can be used to request a cancellation for serial payments and announcement messages only. Cover cancellation cannot be initiated using this API.

The topics related to this feature are given below:

[Supporting Case Management](#)

[Message Types for Recall \(payment cancellation\)](#)

[Processing Outward Payment Cancellation](#)

[RTGS ISO Outward Cancellation Processing](#)

[Acknowledgements](#)

[Initiating a Outward Cancellation Request by Customer](#)

[Initiating a Outward Cancellation Request by Bank](#)

[Authorising an Outward Cancellation Request](#)

[Deleting the Unapproved Cancellation Request](#)

Temenos Payments » Supporting Print Advice through Delivery Module in TPH

Available from: **202207**

In TPH, the POST advice was always sent directly through the `AUTOFORM` application without the involvement of the print service in Delivery (DE) module.

TPH is now enhanced to support print advice (advice in paper or pdf) generated by the print service in Delivery module instead of the `AUTOFORM` application. In Fund Transfer module, the print advice is generated by DE and now the clients migrating from fund transfer to TPH can also have the print advice posted through DE.

TPH now allows the user to:

- Select the *Delivery Method* option as print for debit and credit advice in client condition and Bank conditions tables.
- Enable the printing process for the payment type and source
- View the debit and credit advice in the TPH Pending and Processed enquiry.

The topics related to this feature are given below:

[Print Advice in Client Conditions](#)

[Print Advice in Bank Conditions](#)

Temenos Payments » Handling Boundary Dates in Temenos Payments

Available from: **202208**

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)

Available from: **202208**

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

Available from: **202208**

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

Available from: **202208**

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](#)

United Kingdom » CHAPS in ISO20022 (MX)

Available from: **202209**

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

The topic related to this feature is given below:

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

Europe » Sending and Receiving TARGET2 Messages to Comply with UDFS 2.2 Specification

Available from: **202209**

Temenos Payments Hub (TPH) is now enhanced with the ability to send or receive the TARGET2 messages to comply with the latest UDFS 2.2 (SWP 4.1) specification. This enhancement includes the following functionality:

- Support all instruction codes while sending Instruction Information to the creditor agent in the outgoing payment message.
- Ability to process all supported confirmation statuses in the response received from TARGET2 against the outgoing recall request.
- Ability to lookup the original transaction on receipt of a pacs.004 based on original UETR.

The topics related to this feature are given below:

[Recall](#)

[Pre-configured Reason Codes](#)

Capturing Outgoing TARGET2 Payment from PO Application

Temenos Payments » Enhancing Counter Account Payments in Temenos Payments

Available from: **202209**

Temenos Payments is now enhanced with the ability to nominate the counterparties from or to whom payment can be received or sent. The system performs the following:

- Checks for the nominated counterparty during payment initiation and generates an error message, if not defined.
- Checks for the nominated counterparty during payment processing and places the payment for manual action or automatically cancels it, if not defined.

The topics related to this feature are given below:

[Nominated Counter Party Check](#)

[Account Funds Authorisation](#)

[Counter Party Check](#)

[General Validations during Payment Capture](#)

United Kingdom » CHAPS in ISO20022 (MX)

Available from: **202210**

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

Changes have also been performed for the Pacs.009 and Pacs.009Cov messages that apply to both outward and inward messages

The topic related to this feature is given below:

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

Temenos Payments » Invoking Stop Payment Validations Irrespective of Balance Check

Available from: **202210**

Temenos Payments is now enhanced with the ability to perform Transaction Stop check irrespective of whether the balance check is enabled or not. If the Transaction Stop (TZ) module is installed and configured, then the system continues to perform Transaction Stop check.

The topic related to this feature is given below:

[Txn Stop Auth Required](#)

Payment Initiation » Cancelling Payment Orders through PO Application

Available from: **202210**

Temenos Payments is now enhanced with the ability to cancel a payment order through the PO application based on the configured parameters. The user can now configure a set of classified states as cancellable and cancel only the payment orders parked in those states. This enhancement includes the following functionality:

- The PO application can now accept cancellation requests from other Transact applications that created the respective payment orders.
- For orders pending in Temenos Payments, PO requests the payment system for cancellation of payments.

The topics related to this feature are given below:

[Payment Order Cancellation](#)

[Configuring PO Application](#)

Temenos Payments » Return Payment Cancellation

Available from: **202210**

Temenos Payments is now enhanced to support the cancellation of return payments. The user can cancel return payments that are not sent to clearing and are in a transient state. This enhancement includes the following functionality:

- A new enquiry lists all the eligible return payments that the bank user can cancel.
- After return cancellation, the system restores the original payments to the payment processing state or marks as complete based on the payment processing phase when the return is initiated.

The topics related to this feature are given below:

[Cancelling Outward Return](#)

[Processing Cancellation Request for Payments before Clearing](#)

[Viewing Cancellation Request for Payments before Clearing](#)

[Authorising Cancellation request for Payments before Clearing](#)

[Rejecting Cancellation request for Payments before Clearing](#)

[Deleting Cancellation request for Payments before Clearing](#)

[Viewing Cancellation request for Payments before Clearing](#)

Debit Collection Initiation » Cancelling Debit Collection Order

Available from: **202210**

The user can now initiate the cancellation of the debit collection order from the DB module if the collection order is in a cancellable state (Error or Placed) before distribution to Clearing. This enhancement includes the following functionalities:

- If the status of the order is Error, the user can cancel the order in the DB module.
- If the status of the order is Placed, the system sends an embedded call to TPH for cancellation. Based on the response from TPH, the order is marked as cancelled in the DB module.
- On receiving the request from the DB module, TPH cancels the order based on the configuration in `PP.SOURCE.SETTING` and the current status of the order. TPH responds back on the status of the cancellation request.
- The user can also cancel the debit collection order directly in TPH based on the current status of the direct debit collection.

The topics related to this feature are given below:

[Debit Collection Application](#)

[Interface and Message Standards](#)

[Static Data](#)

[Payment Capture and Enquiry](#)

[Cancellation](#)

Temenos Payments » Uploading ISO 20022 External Code List

Available from: **202210**

After evaluation and approval by the SEG at the end of February, May, August and November, Registration Authority (RA) publishes an updated version of the external code sets. The external code sets are published in XSLX, XSD and JSON file formats.

Temenos Payments is now enhanced with the ability to automatically and manually upload the external code list file in `PI.ISO.EXTERNAL.CODE` table. The users can also manually add or edit the code values using an enquiry.

The topics related to this feature are given below:

[PI.ISO.EXTERNAL.CODE](#)

[ISO External Code List Upload](#)

Australia » NPP Payments

Available from: **202211**

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

Available from: **202211**

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)

Available from: **202211**

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

Available from: **202211**

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

Available from: **202211**

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

Available from: **202211**

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 topics related to this feature are 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)

Available from: **202211**

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 \(R2P\)](#)

Australia » NPP Payments

Available from: 202212

This functionality allows banks to send an accepted or rejected response to Cuscal for a payment initiation request received if it is successfully validated or if the validation fails. The outgoing positive or negative pain.002 message is processed and generated with the appropriate mapping.

The topic related to this feature is given below:

[NPP Payments](#)

UK Model Bank

CHAPS in ISO20022 (MX)

Available from: **202212**

This functionality allows banks to process the messages containing special characters listed by Cross-Border Payments and Regulation Plus (CBPR+) in addition to the FIN MX characters.

The topic related to this feature is given below:

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

Temenos Payments » Cancelling Timed-out Instant Payments

Available from: **202212**

Temenos Payments is enhanced to cancel Instant and Near Real-time Instant Payments awaiting a response from the Sanction Screening beyond a configured period.

This ensures Instant Payments are not stuck for a long time and reserved funds are reversed upon payment time-out, resulting in efficient usage of funds for other payments.

The topics related to this feature are given below:

[Instant Response Time-out](#)

[Time-out for Instant Payments](#)

[Viewing Instant Time-out Payment Cancellations](#)

Payment Initiation, Temenos Payments, and Clearing & RTGS - Europe » Supporting 2019 ISO20022 XML Messages in TPH

Available from: **202212**

Temenos Payments Hub is enhanced to handle ISO20022 messages which are compliant with 2019 XML standards in Customer to PSP (Payments Service Provider) space. The ISO2022 messages are specific to,

- Customer credit transfer initiation
- Customer direct debit initiation
- DD reversal request
- Customer status reports

The topics related to this feature are given below:

[Offline Capture](#)

[Message Formats for DD](#)

[Source Setting](#)

[Types of Payment and Messages](#)

[SEPA Direct Debit](#)

[Capturing Domestic Plus Payment Order](#)

Temenos Payments & Europe » Skip BicBkCd Validation

Available from: **202212**

Temenos Payments Hub (TPH) can skip BIC and NCC validations against the SWIFT-Published Bank Directory Plus file at the clearing level during the processing of payment. This feature is now applicable for Routing and Settlement

and ISO common validations.

The topics related to this feature are given below:

[Skip BIC and NCC Validation in Routing and Settlement](#)

[Skip BIC and NCC Validation in Target2\(ISO20022\)](#)

[Skip BIC and NCC Validation in Clearing](#)

Payments Repair » Implementing CBPR+ 202206 Rule Book Changes in TPR

Available from: **202212**

Temenos Payments Repair (TPR) is enhanced to adhere to the CBPR+ 202206 Rule book changes, as follows.

- TPR replaces all special characters (!#\$&%='_{}~";<>@[\\]) with a dot in specific tables so that the *Name*, *Address* and *Remittance Information* fields of the MX messages can contain the special characters.
- TPR removes the *Name* and *Address* details if BIC is present, as the CBPR+ message does not allow to have the details if BIC (Bank Identifier Code) is present.

The topics related to this feature are given below:

[Functions of User as an Inputter](#)

[Generic Tables](#)

[Working with Payments Repair](#)

Australia Model Bank

BPAY Direct Participants

Available from: **202301**

This module allows banks to manage the inward BDF file acceptance, debulking and mapping, processing of transactions with instruction type 05, 15 and 25, validate the biller code and identify the settlement account.

Temenos Payments Hub (TPH) supports BPAY processing for the agency banking. TPH can accept the incoming BDFs from BPAY clearing. BDFs will be received three times per day sent by the BPAY. BDF contains the multiple transactions. Once the BDF received, TPH will perform the core level file validations in the BDF. After the successful validation, TPH will de-bulk the file and process the transactions individually. Individual transactions will be processed, and the settlement entries will be posted based on the Master biller code. In case any error occurred in the file level validation, then the file will be rejected and Cuscal users will be able to view the file through an enquiry. Similarly, if any of the transaction fails, Cuscal users will be able to view the transaction and take manual action through the repair screen.

The topic related to this feature is given below:

[BPAY Direct Participants](#)

NPP Payments » NPP PayTo

Available from: **202301**

This functionality allows banks acting as Payer to receive and process payment initiation requests initiated by payer via Cuscal API and initiate automatic payments as NPP Instant credit transfer and also receive payment returns.

New configurations have been released to support the payment initiation requests received from Cuscal.

The topic related to this feature is given below:

[NPP Payments](#)

Europe Model Bank

Swiss Interbank Clearing (SIC)

Available from: **202301**

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. It also covers the SIC 2022 Rulebook changes to support incoming and outgoing pacs.002 messages.

This rulebook changes are to adapt CBPR+ usage for SIC.

The topic related to this feature is given below:

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

Eurosic RB2021 and RB2022 Changes

Available from: **202301**

This functionality allows banks to manage the euroSIC RB2021 and RB2022 changes for pacs.008 customer credit transfers (incoming and outgoing).

The topic related to this feature is given below:

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

Swiss Interbank Clearing (SIC)

Available from: **202302**

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

Available from: **202302**

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)

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

Available from: **202303**

This functionality allows banks to support EuroSIC clearing functionality with the latest upto date rulebook changes published for 2021 and 2022 respectively enhancing all the existing supported messages like pacs.008, pacs.009, pacs.002, camt.056, camt.029 and pacs.004 with the latest changes.

The topic related to this feature is given below:

Euro Swiss Interbank Clearing (EUROSIC)

Swiss Interbank Clearing (SIC)

Available from: **202303**

This functionality covers the SIC 2022 Rulebook changes to support incoming and outgoing pacs.002 messages. This rulebook changes are to adapt CBPR+ usage for SIC.

Temenos Payments Hub already supports Swiss Interbank Clearing (SIC) clearing. The system has been enhanced to support SIC 2022 Rulebook changes related to the Payment Status Report message pacs.002.001.10.ch.02. The following functionality has been provided to cover the SIC 2022 Rule Book updates for pacs.002:

- When a pacs.002 NACK received for an outward pacs.008 (pacs.008.001.08.ch.02), pacs.009 (pacs.009.001.08.ch.02) or pacs.004 (pacs.004.001.09.ch.02) original message contains the UNKNOWN value in the OrgnlMsgId, OrgnlMsgNmId, OrgnlTxId, Instructing Agent Mmbld

and Instructed Agent Mmbld elements, then a record will be created in the list of received Message/Files details with the Unmatched status.

The topic related to this feature is given below:

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

United States Model Bank

Fednow Instant Clearing

Available from: **202301**

Fednow is an ISO20022 based instant payment clearing in USA. This module currently supports outgoing and incoming credit transfers (pacs.008) and related confirmation messages (pacs.002).

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 topic related to this feature is given below:

[Fednow Instant Clearing](#)

Temenos Payments » Skipping BIC and Bank Code Validation for Static Tables

Available from: **202301**

It is now possible to skip BIC validations against the SWIFT-published Bank Directory Plus file while creating or modifying configuration records in Temenos

Payments Hub (TPH).

The topics related to this feature are given below:

[Skipping BIC and Bank Code Validation - Company Properties](#)

[Skipping BIC and Bank Code Validation -
RD.CENTRAL.BANK.DIR?](#)

Temenos Payments and Europe » Handling Technical NAK from Network or Clearing

Available from: **202301**

Temenos Payments has been enhanced to credit the debit amount back to the customer when the payment is rejected by the network or clearing.

When the TPH receives a technical NAK from the network or clearing, the system reverses the accounting entries of the transaction and once the reversal is successful, TPH creates a new RJ transaction to debit the Batch suspense and credit the Debtor back.

The debit party (debtor) of the parent transaction of the bulk always has an account with the TPH processing bank, while the individual beneficiary accounts of the individual child transactions could either be owned by the TPH bank or belong to another bank. If the beneficiary account resides in another bank, the transaction is routed through clearing or correspondent banking (Loro or Nostro or Account) based on the contract agreement defined in the system.

It is possible to receive a technical acknowledgment from the network or clearing or a functional acknowledgment from the other bank or clearing.

The topics related to this feature are given below:

[Handling Technical NAK from Network or Clearing in Temenos](#)

[Payments](#)

[Handling Technical NAK from Network or Clearing in Target2](#)

Fednow Instant Clearing » Customer Credit Transfers

Available from: **202302**

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

Available from: **202302**

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

Available from: **202302**

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](#)

Fednow Directory Upload and Reachability Check » End of Day Reports

Available from: **202303**

This functionality allows banks to upload the FedNow participant file in the

directory and to manage the reachability check for FedNow participants from the Temenos Payments Hub (TPH) and Payment Order application (POA).

New mappings have been released to accommodate the FedNow participant file admi.998.

The topic related to this feature is given below:

[Fednow Directory Upload and Reachability Check](#)

Fednow Instant Clearing » Customer Credit Transfers

Available from: **202303**

This functionality allows banks to initiate payments in the customer channel or any other channel through API requests.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Financial Credit Transfers

Available from: **202303**

FedNow service is an instant payment service that enables financial institutions of every size and 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.

This functionality allows banks to process the financial institution credit transfer payments received through the pacs.009 message.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Fednow Instant Clearing » Payment Return

Available from: **202303**

This functionality allows banks to manage the FedNow instant return payment processing. Temenos Payments Hub has the ability to initiate returns against the credit transfers received from other FedNow participants. Temenos Payments Hub will generate the pacs.004 file for customer credit transfer messages.

New configurations, mappings and process flows have been released as part of this functionality to support FedNow Instant Payments.

The topic related to this feature is given below:

[Fednow Instant Clearing](#)

Liquidity Transfer Requests » LTR Debtor and Creditor BIC

Available from: **202303**

The LQ module is enhanced to allow the user to configure the external account BIC (debit or credit) in the account mapping configuration and populate this in the outbound liquidity transfer request (LTR) message.

The topic related to this feature is given below:

[Debtor and Creditor BIC - LTR](#)

Temenos Payments/ Payment Initiation/ Country Validation » Country Validation

Available from: **202303**

Many countries have framed payment regulations for international payments received by that country. These regulations are formulated to support anti-money laundering controls and improve payment transparency.

Every payment destined to a particular country must adhere to the guidelines formulated by the respective countries' Central Bank or FX regulatory body.

This module provides a framework to define country specific payment conditions. During payment initiation or execution, the PO and TPH applications can make a call to this module to validate if the payment meets the regulatory requirements of the destination country (Creditor Agent's country).

The topics related to this feature are given below:

[Country Validations](#)

[Country Payment Conditions Check for International Payments \(SWIFT CBPR+ ISO20022\)](#)

[Performing Country Rules Check](#)

[Country Payment Conditions Check for Business Validations](#)

[Country Payment Conditions Check for Payments Capture and Enquiry](#)

[Configuring Country Payment Conditions Check](#)

[Country Payment Conditions Check for Routing and Settlement](#)

Payments Hub » Processing Customer Cancellation Request Message

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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](#)

Payment Initiation » Checking Posting Restriction from Arrangement Microservice

Available from: **202304**

Payment Order (PO) in a standalone deployment can synchronously interface with Master Data Access Layer (MDAL) to perform basic validations relating to account, customer, market, and other reference data. If account restrictions are replicated in Arrangement Microservice (AMS), PO performs a posting restriction check synchronously from AMS through MDAL.

The topics related to this feature are given below:

[PO Application Interfaces](#)

[Master Data Access Layer \(MDAL\)](#)

[Interfacing with Master Data Access Layer \(MDAL\)](#)

[Master Data Entities](#)

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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](#)

Temenos Payments » Standalone Payments

Available from: **202304**

Standalone Temenos Payments is now enhanced to work with Market data and Reference data shared services for fetching respective data. It validates CATEGORY, COUNTRY, COUNTRY . GROUP, and TRANSACTION respectively from Market Data and Reference Data shared service.

The topics related to this feature are given below:

[Standalone Payments](#)

[Deploying Temenos Payments with Market Data and Reference Data Shared Service](#)

Europe Model Bank

Available from: 202304

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

Available from: 202304

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

Using this functionality, banks are able to manage the adm.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 adm.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

Available from: **202304**

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

Available from: **202304**

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)

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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), PECCR (partial accept

response) messages and the inward adm.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

Available from: **202208**

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.

Request To Pay » Manual Upload of Bulk RtP

Available from: **202304**

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

Request to Pay » Determining and Processing In-house RtP Requests

Available from: **202205**

If the user uses any third party software (for example, IIB) instead of Camel (provided by Temenos) to extract the details from `IF.EVENTS.INTERFACE.TABLE`, transform them and send out messages to Clearing, the software should be modified to send messages to the respective queues, if the *InhouseRTP* field is set to 'Yes' in `RF.RTP.ORDER`.

Request to Pay » Processing Pre-authorisation for RtP Requests

Available from: **202206**

Logic to the expiring RTP Mandate records (based on `END.DATE`) is added as part of RTP Order expiry job. `RF.RTP.ORDER.EXPIRY` job expires both RTP order and Mandate records.

Temenos Payments » Retention of Funds Reservation for Payment Failing Posting

Available from: **202208**

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

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

Available from: **202304**

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

Available from: **202304**

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

Table	Data Records
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.

Regulatory Compliance

Regulatory Compliance

Customer Data Protection » Erasure of Personal Data from Transactions

Available from: 202205

As a data protection concept, personal data must not be held longer than lawfully required and it must be possible to anonymise personal data when it is no longer needed. This includes the data held within transactions.

The Transaction Anonymization Capabilities feature is introduced in the CZ module to allow the data held within specific types of transactions to be anonymised after bank-defined timeframes. Banks can configure the types of transactions this applies to, with a different retention period set for each. An erasure date is calculated after the eligible transaction types are processed within the system and moved to the archive file (as part of the standard payment lifecycle). After the erasure date is passed, the data held within the transaction is anonymised.

The topics related to this feature are given below:

[Introduction to Customer Data Protection Parameter](#)

[CZ . CDP . PURPOSE](#)

[Configuring Erasure Process](#)

[Transaction Erasure Process](#)

IFRS9 Accounting » Reclassification of Financial Assets

Available from: 202206

Financial assets are reclassified when the classification of a financial asset changes from one business model to another. When an entity recognises a financial asset, it classifies the asset based on the entity's business model for managing the asset and its contractual cash flow characteristics.

Reclassification is allowed only if there is a change in the objective of the entity's business model for managing those financial assets. It is an exceptional case and occurs mainly because of the management's intention to manage the asset differently.

This feature supports the accounting treatment of contracts with the new business model prospectively as required under IFRS9. It allows banks to account on reclassification of financial assets and measure contracts based on the new business model prospectively.

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

The topics related to this feature are given below:

[Reclassification of Financial Assets](#)

[Accounting](#)

IFRS9 Accounting » Accounting Treatment for Contracts at Below-Market Rates

Available from: **202207**

IFRS9 requires that all financial instruments (for example, loans) are initially recognised at fair value. Normally the transaction price of a loan represents its fair value. Loans made to related parties are often not on commercial terms and hence the fair value of the loans is calculated and the difference between the fair value and transaction price is accounted for separately under the financial statements.

This functionality supports the measurement and treatment of loans made at

below-market rates (BMR) of interest under the requirements of IFRS9. This functionality provides users the ability to:

- Identify and flag contracts as *Below Market Acct* when they are made at below-market rates of interest.
- Recognise the initial difference between fair value and transaction price immediately to P&L on initial recognition for below-market rate contracts.
- Support IFRS9 impairment for below-market rate contracts.
- Support takeover, reclassification and modifications for below-market contracts.

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

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

The topics related to this feature are given below:

[Treatment of Below-Market Rate Loans](#)

[Accounting](#)

[Below Market Contract Details](#)

Definition of Default Rules » Takeover of Existing Contracts during Upgrade or Migration

Available from: **202208**

When configuring the Definition of Default Rules functionality, the bank can use the takeover process to handle the migration or upgradation of loan contracts and overdraft accounts. This ensures that the contracts in the system are taken over by the definition of rules functionality at par with the contracts.

To provide this functionality, Transact is enhanced with the new one-time service, OX.OBLIGOR.UPDATE.DOD.DETS, which is a used to create records

corresponding to the loan and overdraft accounts at the asset and obligor levels that contain the details, such as exposure and past due amounts, days past due, UTP indicators and default or performing status, if any. The ensuing Close of Business (COB) activity considers these records and the data available in them, created through the one-time service, and monitors the dpd count, utp details and probation period as part of the definition of rules.

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

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

The topic related to this feature is given below:

[Takeover of Existing Contracts](#)

Customer Data Protection » Erasure of Data in other Temenos Systems

Available from: **202209**

Data Protection-related processing was available only in Temenos Transact. With Temenos expanding its architecture, the functionalities for personal data reporting and erasure have been extended to Infinity-based systems such as micro-services and DBX.

This functionality allows banks to:

- Hold the central personal data definition of all applicable Temenos systems within Temenos Transact.
- Control which systems to trigger erasure and reporting events to.
- Trigger personal data reports and erasure across the Temenos systems at the appropriate time based on approved requests.
- Emit the Data protection-related events allowing each of the Temenos systems to process the request and provide a response accordingly.

The topics related to this feature are given below:

[CDP Product](#)

[CZ.CDP.PRODUCT](#)

[Fields in CZ.CDP.DATA.DEFINITION](#)

[CZ.CUSTOMER.ACTIVITY.CAPTURE](#)

[Triggering Data Portability Reports of Data held in other Temenos Systems](#)

[Erasing Data in other Temenos Systems](#)

FATCA Reporting and FATCA Client Identification » Defining the Threshold Amount for Due Diligence and Reporting Financial Accounts

Available from: **202211**

There is no need to review and report the accounts opened for an individual account holder after the FATCA effective date and with the account balances not exceeding USD 50,000. However, this exemption is restricted to the balances of depository accounts only and the custodial account balances must be reported without any exemption.

The aggregate balance check functionality is enhanced to exclude the depository account balances of new individual client types that do not exceed USD 50,000 from the aggregation process according to the FATCA regulation. The due diligence procedure carried out to identify the US reportable accounts under FATCA should apply this additional validation. This functionality allows banks to:

- Exempt depository account balances of new individual client types
- Modify the configuration to allow the exemption

The topics related to this feature are given below:

[FATCA.REPORTING.PARAMETER](#)

[Agg Bal Check](#)

[Balance Status](#)

IFRS 9 Accounting » Including Collateral in ECL Calculations

Available from: **202212**

The formula used for Expected Credit Loss (ECL) calculations includes the Probability of Default (PD)/Loss Given Default (LGD) values, which can be uploaded from the PD/LGD model from Temenos Transact FRM or any local PD/LGD model used by the bank. If the Loss Given Default (LGD) values used by the bank do not consider the collateral in LGD valuation, then the banks can apply collateral value directly in the ECL calculations.

IFRS9 is enhanced to support the collateral mitigation in ECL calculations by including the collateral in the recoverable value, as ECL is calculated as the difference in Exposure at Default (EAD) and Recoverable Value. Collateral can now be included in ECL calculations through recoverable value when it is not considered in the valuation of LGD. Users can also configure how they want collateral to be considered in the ECL calculation.

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

The topic related to this feature is given below:

[Collateral in ECL](#)

FATCA Client Identification » Reporting Balances in FATCA with AA Accounts for Joint Owners

Available from: **202212**

When two or more customers jointly hold an arrangement account, the entire balance or value of the account is attributed to each holder of the account. The FATCA reports of a customer now contains the account balances of all the joint accounts when the relation level is set to account and the customer roles are configured in `FATCA.AGGREGATION.PARAMETER`.

This functionality provides the following benefits:

- Banks can update the account balances in `FATCA.AGGREGATE.BALANCE` based on the relation level opted in `FATCA.AGGREGATION.PARAMETER`. The account balances from an arrangement account are considered in the aggregate balances of the primary owner only and not in the aggregate balances of the joint owners of the arrangement accounts.
- The user can configure and define the relation code based on the `RELATION` record in `FATCA.AGGREGATION.PARAMETER`. This configuration allows the user to define the parameter table with the customer roles based on the `AA.CUSTOMER.ROLES` table, which is used in the arrangement accounts.
- The FATCA aggregation service is now enhanced to include the account balances from the arrangement accounts with joint ownerships reflected in the records of the `FATCA.AGGREGATE.BALANCES` and `FATCA.TAX.BASE` applications of the joint holders of the arrangement accounts, based on the customer roles defined.

The topics related to this feature are given below:

[Relation Code](#)

[Account-level Relationships with AA Customer Roles](#)

FATCA Client Identification/CRS Client Identification » Processing FATCA and CRS as a Real-time Service

Available from: **202212**

Banks can run the RT.CREATE.REGULATORY.RECS service as a real time service in auto mode to update the records in the customer supplementary info tables for FATCA, CRS and QI customers. However, the ST.IDENTIFY.INDICIA job is still needed as it is used by banks as a one- time service to create the FCSI and CCSI for all customers in the database for the first time after installing the product. The ST.UPDATE.INDICIA service is required to be continued to handle HOLD.MAIL and STANDING.INSTRUCTION indicia calculation.

The topics related to this feature are given below:

[Creating and Updating](#)

[FATCA.CUSTOMER.SUPPLEMENTARY.INFO based on Indicia strength](#)

[Document Renewal or Closure of FATCA Documents](#)

[Configuring RT.REGULATORY.RULES](#)

[Automated Creation and Management of CRS.CUST.SUPP.INFO](#)

PSD2 Account Information » PSD2 User Agent in UUX Technology

Available from: **202301**

The existing PSD2 Account Information Service user agent functionality is now built on a new Temenos UUX (Web Components) technology.

The topic related to this feature is given below:

[PSD2 User Agent](#)

IFRS9 Accounting » Calculating ECL on EAD using Outstanding Principal

Available from: **202303**

The calculation of Expected Credit Loss (ECL) applies to all financial assets measured under amortised cost or at fair value through other comprehensive income. These assets may be loans, debt securities or trade receivables and can vary from entity to entity depending on the nature of the business and the products they provide.

This feature allows the Expected Credit Loss (ECL) to be calculated on Exposure at Default (EAD) using Outstanding Principal Balance. Exposure at Default (EAD) is the amount outstanding under a financial asset when a borrower defaults.

The feature provides the ability to:

- Select the EAD model for ECL calculation
- Choose the method of including the past due for marginal EAD calculations
- Choose whether ECL discounting is required for 12-Month and lifetime ECLs

The topic related to this feature is given below:

[ECL on EAD using Outstanding Principal](#)

[Contracts with Defined Cashflows - Cashflow Method](#)

[IFRS.PARAMETER](#)

Financial Risk Management

Risk Reporting Dataset » FINREP Data Model Extension in RRD

Available from: **202303**

The Risk Reporting Dataset (RRD) module is enhanced with the addition of the following features:

- Extended data coverage for Common Reporting (COREP), Financial Reporting (FINREP) and Basel Committee on Banking Supervision (BCBS) requirements for downstream third party Risk systems.
- Includes 50+ logically grouped APIs and 45+ out-of-box dataflows.
- Enhanced data model with flexible look-up classifications for Risk requirement.
- Introduced out-of-box quick report for RRD - Data Dictionary.

The topic related to this feature is given below:

[FINREP Data Model Extension in RRD](#)

IFRS9 - PD/LGD Modelling » IFRS9 - PD/LGD Modelling interface with Transact IFRS9

Available from: **202304**

IFRS9 - PD/LGD Modelling module is enhanced with the following features:

- PD and LGD values calculated in FRM are now interfaced with Transact IFRS9 module to calculate Expected Credit Loss (ECL).

- Generate CSV files containing PD and LGD values at:
 - Customer level
 - Account level
 - Product level

and upload it into IFRS9 module using EB. FILE.UPLOAD.

- Out-of-box datasets to preview and generate CSV files for PD and LGD values.

The topic related to this feature is given below:

[IFRS9 Interface](#)

Market Risk Modelling » Vanilla Instrument Pricing in Market Risk Modelling

Available from: **202304**

The Market Risk Modelling module is enhanced with the following features:

- Out-of-box pricing and sensitivity analysis models for vanilla instruments.
- Option to simulate out-of-portfolio deal pricing and what-if analysis.
- Flexible portfolio structuring.
- Out-of-box visualizer to view portfolio valuation with deal-level drill down.

The topics related to this feature are given below:

[Configuring Market Risk Modelling for Pricing](#)

[Defining Security Classification](#)

[Deal Price](#)

[Price Visualizer](#)

Installation and Configuration Notes

Regulatory Compliance

IFRS9 Accounting » Accounting Treatment for Contracts at Below-Market Rates

Available from: **202207**

The following configuration is required to support the below-market treatment for hybrid loan contracts in the Temenos Transact system:

- For hybrid accounting, the *Hybrid Acct Type* field in the `IFRS.ACCT.METHODS` table must be set as Yes, with the Fairvalue and Amortised values defined in the *Acct Head Type* fields.
- For migrated contracts from hybrid accounting to below-market treatment, the bank must set the *Hybrid Acct Type* field to No and the *Below Market Acct* field to Yes in `IFRS.ACCT.METHODS`. When the record in `IFRS.ACCT.METHODS` is authorised, the system raises an override to run the one-time service - `IFRS.BELOW.MARKET.SERVICE`.
- If the bank wishes to have ECL and impairment calculations for those contracts migrating from hybrid to BMR, then the ECL accounting heads (Amortised-Stage1, Amortised-Stage2) and impairment accounting heads (Impair Amortised, Unwind, Impair Amc Adjust) must be defined in the same record in `IFRS.ACCT.METHODS`.

Definition of Default Rules » Takeover of Existing Contracts during Upgrade or Migration

Available from: **202208**

The following configuration must be done to support the takeover of existing contracts into the DOD functionality in Temenos Transact:

- Ensure the `PV.DOD.PARAMETER`, `OX.OBLIGOR.PARAMETER` and `PV.UTP.INDICATORS` tables are setup before running the

OX.OBLIGOR.UPDATE.DOD.DETS, upgrade job.

- The one-time OX.OBLIGOR.UPDATE.DOD.DETS CUS-level job must be run during the upgrade for each customer-owned company to takeover the contracts into the DOD functionality.

Technical Notes

Regulatory Compliance

IFRS9 Accounting » Reclassification of Financial Assets

Available from: **202206**

Only Temenos releases IAS.CLASSIFICATION records. Reclassify operation is not permitted for existing system contracts which are of the AFS, LAR,HFT, HTM, OL, FVPL,FVOCI,AMC classifications. Any modification of classification must be performed prior to Rclassify operation.

IFRS9 Accounting » Accounting Treatment for Contracts at Below-Market Rates

Available from: **202207**

Following are the technical changes in the below-market treatment of loans:

- The below-market accounting treatment is supported only for the AMC (Amortised Cost) business model.
- The *Below Market Acct* field value cannot be changed from Yes to No. That is, the below-market rate (BMR) to the commercial movement of contracts is not controlled by the configuration in `IFRS.ACCT.METHODS`.

Definition of Default Rules » Takeover of Existing Contracts during Upgrade or Migration

Available from: **202208**

Following are the technical aspects to be considered, when the bank wishes to develop a java class to return the DoD-related details from the external system to Temenos Transact during takeover:



- Attach a hook routine in the *Dod Info Api* field in the `PV.DOD.PARAMETER` table to return either DPD and UTP details or probation details for an obligor.
- Values returned from the hook routine to the *Utp Indicator* field in the `PV.DOD.CUSTOMER.DETS` table, should have a valid entry in the `PV.UTP.INDICATORS` table, else the handed off *Utp Indicator* does not get updated in the `PV.DOD.CUSTOMER.DETS` table.

IFRS 9 Accounting » Including Collateral in ECL Calculations

Available from: **202212**

When collateral is considered for ECL calculations, the *Recoverable Val Option* field in `IFRS.PARAMETER` can be configured with the following options to include the collateral as part of the recoverable value during ECL calculations.

- Coll In Lgd - is the default option, in which the collateral is considered during LGD (Loss Given Default) valuation.
- Unsec Exp Cf Coll and Exp Cf Coll options - explicitly considers the collateral amount as part of the recoverable value. Either the system computes this collateral amount automatically by referring to the ECB or the user can attach a Jbase routine or a Java hook to the *Collateral info* field in `IFRS.PARAMETER` to return the collateral value.

The `IFRS.PARAMETER.COLLATERAL.INFO.HOOK` record in `EB.API` defines the hook interface for the java method defined by the user.

Based on the jbase routine or Java method attached by the user, the below arguments for jbase routine and Java method,

Jbase routine arguments			Java method arguments		
No of Args	Argument Type	Argument	No of Args	Argument Type	Argument
1	Input	ContractId	1	Input	ContractId
2	Input	EcbRec	2	Input	contractBalancesRecord

3	Input	ReservedIn1	3	Input	CollateralContext
4	Output	CollateralAmt	4	Output	CollateralDetails
5	Output	Error			
6	Output	ReservedOut2			

Temenos Infinity

Digital Banking

Digital Banking Servicing Micro Apps

Available from: 202207

Micro Apps are applications with specific functionality which are fast and efficient than monolithic applications. While traditional monolithic apps contain a wide range of functionality including front-end and back-end operations, Micro Apps are simple, lightweight in nature with targeted functionality.

Wealth

- Allocation carousel updated with Value and Weightage by Asset, Sector, Region, and Currency. The Allocation carousel will be available with Wealth FO integration.
- Ex-Ante fees are displayed while placing an order in Infinity, which includes Safekeep, advisory, and Inducement fees with Transact integration.
- The Portfolio Health Check section displays the portfolio's overall health, taking into account parameters like Risk Analysis, Investment Constraints, Recommended Instruments, and Asset Allocation (mock integration).
- The investment Proposal section displays the new investment proposals and the past proposals available for an advisory portfolio (mock integration).
- Risk analysis of the advisory portfolio along with Risk, Risk objective, and Tolerance margin is available (mock integration).
- Investment constraints for the advisory portfolio are available (mock integration).
- Recommended Instruments for the advisory portfolio are available (mock integration).
- Asset Allocation with multiple layers along with Currency weight and Strategy weight are available (mock integration).

Transfers Micro App

The Unified Transfer MA, Regional Transfer MA, and Digital Transfer MA are unified as a single Visualizer Micro App called Transfers Micro App.

Home Page Micro App

- Mortgage Facilities: A new account type and account group called Mortgage Facilities is introduced on the dashboard (only OLB responsive).
 - A mortgage facility is a line of credit provided to customers, enabling them to purchase a property.
 - A user can have one or more mortgage facilities.
 - The info on the mortgage facility is retrieved from Transact.
- A new runtime configuration is introduced in Fabric which determines the backend for Arrangement Fabric Micro App and consequently for Homepage and Arrangements Visualizer Micro Apps.
 - If the configuration value is set as Transact, then the list of accounts and balances is fetched from Transact.
 - If the configuration value is set as MS, then the list of accounts and balances is fetched from Arrangement MS and Holdings MS except for mortgage facilities, for which the data is retrieved from Transact only.

Arrangements Micro App

- For each mortgage facility, the application displays the facility overview screen (only OLB responsive)
- On this facility overview screen, the application shows the following information:
 - The balances related information like outstanding balance, committed amount, utilized amount, and total amount paid.
 - Collateral address and the effective and maturity dates.
 - Account info like account number and holders of the facility.
- On the facility overview screen, the application displays the list of loans taken under the facility. For each loan, the application displays the utilized amount and the remaining amount.
- All the data are retrieved from Transact.
- When a user selects a loan, the application displays the loan overview screen.

- The loan overview screen displays the following information:
 - Amounts like the next payment amount, utilized amount, and outstanding balance.
 - Count of paid, overdue, and future installments.
 - Other info like interest paid, payment frequency, and approved loan amount.
 - List of transactions on the loan account.
 - Loan schedule
- For each mortgage facility, the application provides the option to view the list of documents related to the facility.
- The entry points for this View Documents screen (for a mortgage facility) are:
 - From the contextual menu for a facility on the accounts overview page,
 - Quick link on the facility overview screen.
- On the View Documents screen, users can also download the documents to their system. In addition, users can use the search bar to search for a document. The search criterion is the file name.
- A new runtime configuration is introduced in Fabric, which will determine the backend for Arrangement Fabric Micro App and consequently for Homepage and Arrangements Visualizer Micro Apps.
 - If this value is set as Transact, then the account details (balances, interest information) and transactions list are fetched from Transact.
 - If this value is set as MS, then the account details (balances, interest information) and Transactions list are fetched from AMS and HMS except for mortgage facilities, for which the data is retrieved from Transact only.

Trade Finance Micro App

Guarantee Issuance Request

- Corporate customers can place a request to issue a new Letter of Guarantee (LG) using their online business banking application. The customer saves time and a faster delivery is supported by giving the customer the option to apply for a Letter of Guarantee using the online banking platform.

- A corporate user can create a new Guarantee by manually entering all the details needed for the new request.
- A corporate user can create a new Guarantee request by reusing/copying the details from an existing approved record. The user has the option to view the previous approved Guarantees and select a record that can be used for the new request. Upon selection, the new Guarantee request is populated with the details from the previous record.
- While initiating the Guarantee issuance request, a corporate user can upload supporting documents.
- A corporate user can save a new Guarantee request as a draft.
- A corporate user can submit the new Guarantee request for approval by the corporate or by the bank.

Guarantees Issued - Listing

- A corporate user can view the limit overview for the Issued Letters of Guarantees (LGs).
- A corporate user can view a list with details and statuses of all the Letters of Guarantees - issued and drafts.
- A corporate user can filter the Issued Letters of Guarantees and search for a specific record. The user can also use different criteria for filtering the list. An option to clear all filters is also available.
- A corporate user can select a specific Guarantee record and view its details.
- A corporate user can know if a Guarantee request was returned by the bank through message notification from the bank.
- A corporate user can view the messages received from the bank and respond with further clarifications as per the bank's query.
- A corporate user can download and print in a SWIFT format the issued Guarantees/Standby LCs and the draft records. The downloaded PDF follows the SWIFT format.

Guarantees Issued - Amendments

- A corporate user can select an approved Issued Letters of Guarantee record and amend it using the online business banking application.
- The enhancement manages the entire workflow of amendment to an Issued Bank Guarantee. This is based on the request received online from

the corporate client with ongoing interactions, communications, and authorizations until the Guarantee is amended.

- A corporate user can submit the amendment request for approval by the corporate authorizer or by the bank.
- A corporate user can view the details and statuses of all the Guarantee Amendment records. The Guarantee amendment records are displayed as a list.
- A corporate user can filter the Guarantees Amendment records and search for a specific record. The user can also use different criteria for filtering the list. An option to clear all filters is also available.
- A corporate user knows if a message from the bank exists in relation to a request for amending a Bank Guarantee. The user can view the messages received from the bank and respond with further clarifications as per the bank's query.
- A corporate user can download the electronic copy of the guarantee amendment in PDF format.

RTL Support for Micro Apps

The application supports Right to Left (RTL) alignment support for Arabic languages in the following Micro Apps:

Authentication	Homepage	Arrangements
Cards	FinanceManagement	AccAggregation
ForeignExchange	BulkPayments	BillPay
Transfers	ConsentMgmt	ManageArrangements
AboutUs	Campaign	ManageProfile
SecureMessage	AlertSettings	ApprovalMatrix
ApprovalRequest	UserManagement	SelfServiceEnrolment

The topic related to this feature is given below:

Digital Banking Servicing Micro Apps

Available from: **202210**

The following features have been introduced in Digital Banking Servicing Micro Apps:

Wealth

- My Strategy feature displays the scope of designing the strategy for the first time and altering the current investment strategy.
- Recommended strategy functionality displays the strategy recommended by the bank based on the answers submitted by the customer.
- My strategy functionality displays the alternative strategies available for the customer to choose.
- The suitability profile allows the customer to answer the questionnaire so the bank can recommend a strategy.
- Strategy allocation allows the customer to modify the investment needs based on different parameters (Asset class, sector, region, and more).
- The application supports Multi Entity, where the application displays to the customer only the portfolio details of the customer from the respective entity.

Arrangements Micro App

- Capture servicing request for mortgage facility from the channel app with middle office approval via Infinity Assist app for the following requests:
 - Change Repayment Day
 - Change Repayment Account
- View the mortgage servicing request history on the Service Request dashboard for the following requests:
 - Change Repayment Day
 - Change Repayment Account

Manage Profile Micro App

Capture the Change of Primary Address servicing request from channel app.

Trade Finance Micro App

Handling of Claims Received for Guarantee/SBLC issued

- Claims received for the Issued Guarantee/SBLC are recorded by the bank and sent for Acceptance by the Corporate User.
- The Corporate user can View the record and Accept/Reject the claim with appropriate reason.
- Introduced Settlement of Claims with various payment methods like from Account/Overdraft.
- Search, Sort, and Filter functions for Guarantee Claims received in the Overview screen.

Guarantee Received

- A corporate user can access the guarantee/SBLC received.
- A corporate user can view the record and Accept/Reject the Inward Guarantee with appropriate reason.
- Introduced new dashboards for the Received Guarantees with Multi-Currency split filter with Statuses count in Display.
- Search, Sort, and Filter functions for Guarantee Received in the Overview screen.

Guarantee Amendments Received

- A corporate user can access the guarantee/SBLC Amendments received.
- A corporate user can view and Accept/Reject the Inward Guarantee Amendments with appropriate reason.
- Introduced new dashboards for the Received Guarantees Amendments with Multi-Currency split filter with Statuses count in Display.
- Search, Sort, and Filter functions for Guarantee/SBLC Amendments received in the Overview screen.

Inward Collections

- The Documentary Collections Received is available for corporate users.
- A corporate user can view the Record and Accept/Reject the Inward Collections with appropriate reason.

- Introduced new dashboards for the Inward Collections with Tenor and Amount Graphs and Statuses count in Display.
- Search, Sort, and Filter functions for Inward Collections received in the Overview Screen.
- A corporate user can view the Date Countdown for an Inward Record.
- The application supports Payment Initiation for Inward Records.

Inward Collection Amendments

- The Documentary Collections Received Amendments are available for corporate users.
- A corporate user can view the Record and Accept/Reject the Inward Collection Amendments with appropriate reason.
- Introduced new dashboards for the Inward Collections Amendments with Tenor and Amount Graphs Statuses count in Display.
- Search, Sort, and Filter functions for Inward Collections Amendments received in the Overview screen.

Multi Entity Support

Customers can view the dashboard, perform transfers, or any request summary and submit requests against the entity associated with the customer during login. The feature is enhanced with Experience APIs to retrieve and post based on the Entity ID of the signed-in user. The feature supports the following modules:

Authentication	Dashboard	Account Overview
Credit Card overview	Cheque Management	Card Management
Statements	Dispute Transactions	Service Requests
PFM	Savings Pot	Account Settings
Sign In Settings	Profile Settings	Consent Management
Unified Transfers	Manage Transfers	Manage Beneficiaries
Bulk Payments	Bill Payments	Foreign Exchange

The topic related to this feature is given below:

Digital Banking Servicing Micro Apps

Available from: **202301**

The following features have been introduced in Digital Banking Servicing Micro Apps:

Wealth

- The suitability profile provides the customer to answer the questionnaire so that the bank can recommend a strategy based on the answers provided.
- To define Individual strategies by allowing the customer to customize / build the weightage in each asset segment to maximize returns for the portfolio.
- Search for an instrument and aid in dynamically adding / removing the instrument from the Watchlist screen.
- Placeholder to set / modify price alerts for instruments added to the watchlist.
- Support downloading of reports in different reporting formats like pdf, xls, and csv.
- Support Multi Entity access for a single Infinity user at the time of login to Internet Banking along with the feature to set a default entity.

Payments

- Mortgage Partial Repayment provides the user with Partially Repay for a Loan in a Facility.
- This Feature supports current dated and Scheduled (Future Dated Repayment).
- Supports Simulation for Repayment by means of Reduction in Tenure or Installment.
 - **Integration**
 - Reduction in Tenure is Integrated with Mock and Transact.
 - Reduction in Installment is Integrated with Mock.
- Supports Download for the simulation which is been completed.

- Supports Download in Acknowledgement screen for the Repayment Made.
- This Feature Captures the completed Repayment in Transfer Activities.
- This Feature also Supports Limit Management and Multi-Entity.
- This Feature is Integrated with SRMS, Consent MS, and Document MS.
- Captures Audit Logs for the Repayment in Spotlight.

Arrangements Micro App

Arrangements / Home page Micro App

Multi-Entity

- Multi-Entity: Entity selection post login allows the user to select Entity to access across the applicable Multi-Entities for the customer with a unique username / password.
- This feature also allows user to set a default entity post login so that user will be rendered with the default selected entity's dashboard on subsequent logins.
- Supports Entity switching option across all modules on Self servicing channel apps.

Manage Profile Micro App

- Entity preference: Allows user to set/ change the already set Default entity across applicable Multi-Entities.
- Disable E-banking access: Allows user to disable the entities from applicable Multi-Entities and while doing so, relevant flow to set the Default entity also being supported.

Account sweeps Micro App

- This feature supports current dated/ future dated sweeps as well.
- Allows the user to set up a sweep instruction between 2 accounts / edit and delete a set-up sweep instruction.
- Sweeps integrated with Mock.
- Facilitate sweep creation / edit / delete in the Service request dashboard.

Account Closure Request with Zero Balance

- Allows users to initiate closure of zero balance savings and current accounts.
- Facilitate closure requests to be shown in the Service request dashboard.

- Account closure integrated with Mock.
- Facilitate users with Alerts / email acknowledgment on account closure fulfillment status.

Trade Finance Micro App

Outward Collections

- The Documentary Collections Initiation is now available for the corporate user.
- The Corporate user can create Outward Collections with appropriate reason.
- New Dashboards for the Outward Collections with Tenor and Amount Graphs along with Statuses count in Display.
- Search, Sort Filter functions for Inward Collections received in the Overview Screen.
- The Corporate User can initiate Outward Collections with all required fields and with Upload Document Support.
- Payment Settlement for the Outward Record is supported.

Outward Collection Amendments

- The Documentary Collections Initiation Amendments are now available for the corporate user.
- The Corporate user can View the Record and Accept / Reject the Outward Collection Amendments with appropriate reason.
- New Dashboards for the Outward Collections Amendments with Tenor and Amount Graphs Statuses count in Display.
- Search, Sort Filter functions for Outward Collections Amendments received in the Overview Screen.
- The Corporate User can initiate Outward Collections with all required fields and with Upload Document Support.

Trade Finance Dashboards

- As part of the Trade Finance capability feature enhancement, the Corporate User can able to see the overview of the trade finance instruments offerings.
- Along with other information with helps the corporate user with operational data and some analytical charts.

- The graphical representation of the data will display the data of the Trade Finance products such as Letter of Credits, Bank Guarantees, and Collections in a sequential manner i.e. with the due dates, overdue, limit utilized, etc. in a Single Page View.
- The Corporate user can able to view the entire trade finance products in a single page view and provide the analytical details of the trade products and other utilities.
- The Corporate user can able to see the “Need Attention ” the immediate action that is required by the Corporate user to Process the Trade Finance Products.
- The Corporate user can able to view the Amount Receivables for a particular day or for a specific period of time for All receivable Instruments such as Export LC, Received Guarantee, and Outward Collections.
- The Corporate user can able to view the Amount Payables for a particular day or for a specific period of time for All Payable Instruments such as Import LC, Issued Guarantee, and Inward Collections.

Trade Finance Messages and Alerts

- The Trade Finance business capabilities will be included in the Infinity Business Banking solution.
- The Corporate user can able to access the Trade Finance messages within his online banking solution.
- This is the secure channel of communication to send / receive secure messages to and from your banker to solve their queries instantly inside Trade Finance products capability.
- It was app-specific and provides real-time interaction with the bank user.
- This messaging feature consists of features like composing new messages, replying to messages from the banker, attaching files with the message, and viewing and deleting the messages. Alerts are global messages that get triggered for different scenarios.
- The Corporate user can perform features like view, search, and dismiss alerts.

The topic related to this feature is given below:

[Digital Banking Servicing Micro Apps](#)

Available from: 202303

The following features have been introduced in Digital Banking Servicing Micro Apps:

External User Management Micro App

Account Closure - User Management

- Accounts closed from the channel app post successful closure will not be shown as part of “Account access and roles” or “Edit Advanced permissions” when the customer view permissions for a selected user and user roles.
- In case of all accounts being closed in a contract, the respective contract should not be part of the “Account Access and roles,” “Account level feature permissions,” “Other feature and permissions,” or “Transaction limits” when the customer view permissions for a selected user and user roles.
- Closed accounts will not be shown on custom role creation and user creation in “Account access and roles,” “Edit advanced permissions,” and “Account level features and permissions.”
- In case of all accounts are closed in a contract, the customer should not be able to view / select the contract to create a role and user.
- For a user with a single contract with a single account is closed, the user details will not be displayed under “All users.”
- For all accounts in a single contract that have been closed, the relevant role under “User roles” will not be displayed.

The topic related to this feature is given below:

[Digital Banking Servicing Micro Apps](#)

Available from: **202304**

The following features have been introduced in Digital Banking Servicing Micro Apps:

Wealth

- Infinity is integrated with Wealth FO for Advisory Portfolio features.
- Technical Switch - A unique bearer token per customer is sent for customers that are being enrolled in Infinity. This would strengthen the security in integration between Infinity and TAP.

Bulk Payments

- Bulk Payments-Strategic Enhancements involved the development on the Gaps identified during Euro Bank SIT testing. Below items are addressed in Bulk Payments journey.
 - Special Characters Validation in Payment Reference field.
 - Sorting for Recipient Name, Amount, Fees Paid By will happen within the sub headers for Same Bank, Domestic and International Beneficiary.
 - In Multiprocessing mode, after the template creation whatever the currency provided by Beneficiary will be displayed during the edit flows.
 - User will be able to see the data points same as that when he clicks on download icon in the Payment status tab, Payment History tab, Approval (Pending & History Dashboard), Request (Pending & History Dashboard).
 - Introduced View Details Button, even when the user payment is in “Uploaded” for the purpose of refresh.
 - Suppressed the Upload ID value in Bulk Reference ID when the record status is Uploaded, Extracting Payments or Extraction Failed.
 - Removal of currency symbol in Payment status, Payment History, Approval & Request Dashboards. Total Amount field is renamed to Batch Amount.

Trade Finance Micro App

Receivable Financing - Single Application

- Receivable Financing - Single Application
- The Receivable Financing Single Application is now available for corporate user.
- The Corporate user can create Single Application with appropriate need.
- New Dashboards for the Single Application with receivable type (bill& batch) and Amount Graphs along with Statuses count in Display.
- Added Search, Sort, Filter functions for Single application in the Overview Screen.
- The Corporate User can initiate Single Application both manually and by CSV upload with all required field data along with Upload Document facility.
- The Corporate User Can Print/Download the individual or list of bills
- The Corporate User can raise a query & receive notification and alerts for receivable financing single application.

The topic related to this feature is given below:

[Digital Banking Servicing Micro Apps](#)

Infinity Spotlight

Available from: **202207**

Spotlight application is used to set up and maintain customer and employee-related information and to configure the behavior of digital banking applications associated with this information.

Inheritance of Feature and Action to the contracts and users when a Feature and Action is added at the Service Definition level.

The topic related to this feature is given below:

[Infinity Spotlight](#)

Available from: **202210**

The following features have been introduced in Infinity Spotlight:

- **Multi-Entity** framework is introduced and enhanced for a system with multi-entity set up in the following modules/features:
 - Employee Management - Roles and Users
 - A bank staff/internal user can be given access to permissions/features and actions to more than one entity based on the role.
 - A Role Name is common across the entities, and the permissions/customer access is separate per entity.
 - Customer Management - Customer: A customer can be searched from a specific entity and enrolled into the digital profile.
 - Customer Management - Contracts: A contract is created for customers specific to an entity
 - Customer Management - Services: The service definitions are created specific to an entity.
 - Customer Management - Customer Roles: The customer roles are created specific to an entity.
 - Features Master Data Management: The features can be defined specific to an entity using database scripts and not via UI.
 - For the features that are not enhanced for multi-entity, like Alert Definitions, Secure Messages, Configurations, etc., access to a permission/feature and action for the internal user is given if the role has permission in at least one entity.
- **Customer Search:** The customer search feature is integrated with Party MS.

The topic related to this feature is given below:

[Infinity Spotlight](#)

Available from: **202301**

The following features have been introduced in Infinity Spotlight:

Multi-Entity

- Contract Management - A user from one entity can be added to a contract of another entity.
- Customer Management - Support for digital users to be able to be having customer ids / accounts in multiple entities.
- **Integrate with Organisational Reference Data MS**
 - The Entity definitions are to be fetched from the Organisational Reference Data MS when Infinity is to be set up for multi-entity.
- Fixed Customer Activity logs Customer search which had to be hidden in 202210 due to an issue.
- Conversion Utility Tool to convert the data from non-multi-entity (older versions) to multi-entity (202210 or 202301).
- **Online Banking application (OLB / MB)**
 - User Management (Online Banking application) - Search the user of one entity to add to a contract of another entity.
 - Self-Enrollment Through Online Banking application.
 - Self Enroll for Retail / Business banking from OLB and customer details to be fetched from party MS.

Unit Usage and Billing

Capturing the number of active external and internal users for Infinity Billing and Licensing integrating with Metering MS.

The topic related to this feature is given below:

[Infinity Spotlight](#)

Available from: **202304**

The following features have been introduced in Infinity Spotlight:

Multi-Entity

- Alerts Configuration in Spotlight - The capability to define alert groups under a selected category which will be multi-entity enabled and add corresponding alerts for the associated alert Group.

- Migration Utility for Alerts - Convert the non-multi-entity data to multi-entity in DBXDB / Microservices.
- Introduction of New Actions - **New Action**: Add user to another entity.
- Multi-entity enabled Alerts Framework.

Online Banking application (OLB / MB)

- Alerts Settings - Ability to edit, enable /disable a particular alert in a specific legal entity.

The topic related to this feature is given below:

[Spotlight](#)

Infinity Origination

Available from: **202207**

Enables banks and credit union members to open deposit accounts with a seamless process across multiple channels and submit retail and business loan requests quickly.

Retail Origination

- Evidence Management - Evidence Microservices Consumption
 - Evidence Submission (Origination App)
 - Tagging Re-usability and expiry to evidence documents (Assist App).
 - Evidence Verification (Assist app)
 - Origination of an application by an existing customer and reusing the evidence already submitted (if not expired).
- Mortgage Loan (First Time Buyer) - Multi-Part - APIs Simulation (Pre Submission - Origination), Offer Creation and Fulfilment (Post Submission - Assist): Creation of Collateral and Collateral Rights in Transact, linking collateral ID to Collateral Right.
- Introduced Digital Origination of Re-mortgage Loans (End to End Flow) - Front to Back - covers the following features:

- Changes in the Origination Dashboard to show new Purpose - Re-mortgage (Origination App).
- Introduction of new screen Re-mortgage Details (Origination and Assist App).
- Enhancements in Property Details Screen (Origination and Assist App).
- Enhancements in Funding Position Screen (Origination and Assist App).
- Enhancements in Mortgage Composition (Origination and Assist App).
- Post Submission Workflow (with Stages/Tasks/rules) for Re-mortgage (Assist App).
- Fulfillment for Arrangement creation, collateral creation, customer creation in Transact for Re-mortgage Loan.
- Mortgage/Re-mortgage Loan - Exception Flows - Offer Reject/Expiry
 - Rejection of AIP/Offer Letter with a reason for denial.
 - Renegotiation of Offer
 - Retriggering Simulation
 - Generation of revised AIP/Offer Letter.
- Enhancement in Mortgage Loan (First Time Buyer) to support Problem Loan Management (Non-STP).
- Enhancement in Mortgage Loan (First Time Buyer) to support Automated Lending (STP).

SME Origination

- Infinity SME Origination Application
 - Multiple Related Companies: Added multiple related companies that support applications (all products) where a user can add multiple associated companies to the application.
 - Document Checklist enhancements.
- Back-office Application (Infinity Assist App) for Bank Users
 - Enhancements in the Parties section in Entity, Facility, and Request Overview screens.

- Enhancements in the Bank Accounts section in Business Entity Overview for SME Account Origination journeys.
- Add Contact feature is available for non-verified parties.

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

Available from: **202210**

The following features have been introduced in Infinity Origination:

Retail Origination

- **Infinity Origination App**
 - **Auth ID:** Replaced existing third-party provider Authentic ID and newly integrated with third-party provider Auth ID for same features such as selfi scan, ID proof scan, verification of image in selfi with photo in the ID proof, and pre-fill the scanned details in the form.
 - **Integrated with Journey Analytics (JA)**
 - Purpose-built behavioral analytics module that provides additional extensive analytics on applications hosted on the Temenos Journey Platform.
 - This includes analyzing configured (via Spotlight) user journeys for data analytics and applies to onboarding and lending applications in Retail and SME segments.
 - The JA helps to analyze data based on the journey (product based like lending, savings account, mortgage account, etc.) covering standard milestones (like the number of opened, started, saved but not submitted, submitted, completed, or resumed applications) for Onboarding - Accounts and Lending Products. JA also supports Custom Milestone, Segments, and Field Analysis/Drop Off.
 - The JA helps to analyze data based on the segment, like customer type, customer state, or the product selected.

- The JA also helps to analyze data based on the device used to originate the application by using specific field level analysis like validation errors in the journey, activities done, the average time taken for application completion, completed percentage versus in-progress, dropping from the journey, etc.).
- **XAI Optimizer:** Integration of mortgage composition to XAI to get a better product suggestion experience based on maximum initial deposit/own contribution, repayment amount, type of Mortgage, etc.
- **Invite Co-applicant (Prospect Customer)**
 - Invite co-applicants for an existing customer was introduced in a previous release. In this release, the invite feature is also extended for prospect customers.
 - The main applicant, when adding a prospect co-applicant, can choose to capture co-applicant details by self (on-behalf of the co-applicant customer) or can choose to capture basic co-applicant prospect detail and send an invite to the prospect, who can then login with the temporary password, accept the invite, and proceed to capture details and submit the invite.
- **Infinity Assist application**
 - Introduced the Mortgage Simulation feature in the Infinity Assist application.
 - Using the simulation screen, bank users can perform simulations on behalf of the customer. The bank user can change mortgage loan composition details like increase/decrease part, amount, term, mortgage type, etc., and generate a new repayment schedule once the customer accepts the changes offline. After the loan is approved for the latest mortgage structure, an offer letter is sent to the customer with the new mortgage structure.

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

Available from: 202301

The following features have been introduced in Infinity Origination:

Retail Origination

Infinity Origination App

- Through the Bridge Loan-related EPICs listed, we introduce a new product called Bridge Loan and the respective changes in Origination and Assist to process a Bridge Loan application.
- Following are the features that are brought in Origination:
 - Bridge loan-related purpose capturing at the product dashboard screen.
 - Connected Application capture in the consent page.
 - Bridge Loan Information capture.
 - Property screen - listing of existing collaterals of the same customer.
 - Documents related to Bridge Loan are mapped.
 - Changes in the summary screen to populate the Bridge Loan-related details.

Infinity Assist Application

- Through the Bridge Loan-related EPICs listed, we introduce a new product called Bridge Loan and the respective changes in Origination and Assist to process a Bridge Loan application.
- Following are the features that are brought in Assist:
 - Connected Loans section in Request Overview.
 - Bridge Loan Information Screen.
 - Changes in the collateral screen to accommodate the respective bridge loan-related features.
 - Documents checklist mapping related to Bridge Loan.

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

Corporate Origination (Infinity Assist)

Available from: **202207**

Provides banks the ability to onboard corporate lending entities and originate retail, SME, and corporate credit facilities on a digital-focused platform for the lending market.

- Enhancements to Request Dashboard
 - The view all section of the request dashboard shows all the requests instead of showing only the draft initially.
 - Relevant filters are added in the view all section of the request dashboard for users to query the requests as per stage, deal amount range, created date, etc.
 - A sorting feature is provided for all the columns on the request dashboard.
- Enhancements to Task Dashboard and Adhoc tasks
 - The task record design is enhanced, and the Primary ID of the task will always be the request ID. On clicking the accordion, the app will display the secondary details of the task highlighting whether it is a request, facility, entity, or a collateral related task.
 - Additional filter parameters in the task dashboard like filter with Priority.
 - Default Sorting for My tasks section is based on the assigned date.
 - Default Sorting for My queues section is based on the created date.
 - Sorting of tasks can be done based on the due date.
 - Design changes are made to the sticky footer of a task. Users can get redirected to the task dashboard via the sticky footer.
 - Tasks now capture three dates - created, assigned, and task completed. Earlier, the assigned date was not captured separately.
- Single Entity Exposures
 - Exposure feature added in the Request and Entity Overview. Users can fetch the exposure of all the parties involved in the request.
 - Integration with Transact to fetch the facilities of an Entity to calculate the total exposure.

- Apart from the facilities fetched from Transact and facilities pending in Origination, users can add adjustments and external commitments to get a holistic view of the total potential exposure of the entity.
- Tasks for exposure are configured in workflow in credit packaging to ensure that exposure for all the parties of the request is fetched and reviewed.
- Document Checklist (DMN rules) for the corporate journey: DMN rules are configured for documents that are to be required for the new Facility and Amendment flows.
- Other Enhancements
 - Modification agreement document for add party/collateral and release party/collateral will be generated with the relevant details.
 - Standardized blank field values in the entire application, any empty field will show as "-"
 - Validation added in Funding section. A user cannot add past dates now.
 - Fields for view entity made standardized at all places for individuals and businesses, which was not the case earlier.
 - Sector field mapping with Party MS in Entity Overview changed.
 - Connected entities should be a two-way connection (If A and B are connected, in both the overviews, the linkage should display, but it was shown only in A's overview).
 - Pricing - Rate lock date and Rate expiry date are made non-mandatory.
 - Add instructions - Deposit Funding details as a type of Instruction have been removed.

The topic related to this feature is given below:

[Corporate Origination \(Infinity Assist\)](#)

Available from: **202210**

The following features have been introduced in Corporate Origination:

- **Creation of Corporate Deals in Infinity Assist**
 - Enhancements in Credit Request Onboarding to support the creation of deal requests.
 - Enhancements in Request Dashboard to support deals.
 - Enhancements in Request Overview and Facility Overview to support deals.
 - Creation of a new workflow to support deal workflow.
 - Integration with Transact for creating a deal arrangement.
- **Others**
 - Users can claim multiple tasks from queues at once.
 - Policy exceptions added in Facility Overview.
 - Bug fixes spillover from previous releases.

The topic related to this feature is given below:

[Corporate Origination \(Infinity Assist\)](#)

Customer Data Protection (CDP)

Available from: **202207**

Temenos supports Customer Data Protection (CDP) functionality across Infinity products.

The CDP feature applies to the following types of individuals (actors) within Infinity:

- **Prospects (New to Bank Customers):** The personally identifiable information (PII) data is within Infinity only.
- **Verified Prospects:** The PII data is persisted in Infinity and Transact.
- **Customers:** The PII data is persisted in Infinity and Transact.

The following CDP requests support all three actors' PII data stored within Infinity products:

- Right to Access (also known as Subject Access Report - SAR) and Data Portability (DP) requests.
- Right to Erasure/Right to be Forgotten requests.

An extension of current automated support that is available within Transact:

- For Prospects, these CDP requests are currently supported by Infinity apps - Origination and Spotlight.
- Temenos Cross Product solution triggered by the bank's core - Verified Prospects and Customers.

Microservices

Origination Processing

Available from: **202207**

Origination Processing is a financial service that is offered to corporates in the context of corporate financing and raise capital. This Microservice supports the following functions during the journey of the corporate origination by persisting the data.

- Account: Introduced new APIs to create, update, get, and delete.
- Adjustment: Introduced new APIs to update and delete.
- ExternalCommitment: Introduced new APIs to update, get, and delete.
- Reference data changes in all the stacks.
- Helm upgrade - Zero Downtime changes.
- Added expiryDate, appevidenceld, and reusable fields to documents.
- Updated UI_taskchecklist reference data.

The topic related to this feature is given below:

[Origination Processing](#)

Available from: **202210**

The key features include:

- Deal creation changes.
- Introduced FactFind API.
- K8 Helm pack improvements.
- AWS URI changes for ADO Pipeline.

The topic related to this feature is given below:

[Origination Processing](#)

Document Storage

Available from: **202207**

Document Storage Microservice provides the virus-free documents hosting capability for Infinity and core banking system.

- Evidence Management APIs
- Added evidence expiry scheduler to Docker, K8s, AKS, and EKS.
- ResolveImpl for five entities.
- Removed volumes declaration from all the stacks.

The topic related to this feature is given below:

[Document Storage](#)

Available from: **202210**

The key features include:

- Introduced KafkaSSL to enable secure way of connection to Kafka.
- Added cpurequest and cpulimit to control resources used by MS.
- Added support for PostgreSQL Database.
- Disabled Auth in Ingester component for GDPR event flow.
- Added L3 Connector to support for customer specific DMS.
- Added support for Oracle Database.
- Improvement to K8 Helm image sizes.
- MetaData changes for AWS support.
- Fixed an issue related to AWS Automation to remove use database commands.

The topic related to this feature is given below:

[Document Storage](#)

Available from: **202301**

The key features include:

- Introduced Multi-Entity feature in Document MS.
- Introduced Data Upgradability feature with appinit container to auto upgrade the database.
- Implemented MSF changes to reduce the size of packages by reducing image sizes.

The topic related to this feature is given below:

[Document Storage](#)

Available from: **202303**

The key features include:

- Consumed latest 202303.0.1 MSF version.

The topic related to this feature is given below:

[Document Storage](#)

Available from: **202304**

The key features include:

- Changed MySQL db instance from Aurora to MySQL Community in EKS setup.
- Helm rollback and build changes.
- Changed EKS file structure.

- Startup time reduction.
- Change in default database.

The topic related to this feature is given below:

[Document Storage](#)

Marketing Catalog

Available from: **202207**

Marketing Catalog Microservice provides an independent cloud-enabled solution to manage marketing information of the core banking products. It exposes management APIs to manage marketing information for products managed in the core banks.

- Implemented hotfix changes.

The topic related to this feature is given below:

[Marketing Catalog](#)

Available from: **202210**

The key features include:

- Released new collections as MarginNegotiationRules.entity and TermAmountNegotiationRules.entity for storing maximum and minimum values.
- Helm upgrade scripts - Zero Downtime changes.
- Helm Chart documentation.
- Startup script allows parameters with comma separated - For example, Mongo connection string.
- Deployment does not clean the completed pods.

The topic related to this feature is given below:

[Marketing Catalog](#)

Available from: **202301**

The key features include:

- Auto upgrade functionality to move from one release to another is introduced.

The topic related to this feature is given below:

[Marketing Catalog](#)

Available from: **202303**

The key features include:

- Updated MSF version to 202303.0.1.
- Helm Package size reduction is implemented to reduce the size of the Helm Package.

The topic related to this feature is given below:

[Marketing Catalog](#)

Service Request

Available from: **202207**

Service Request Microservice is a generic order management system. It helps to capture the customer's different service requests that are raised by the Retail Banking channels. The microservice maintains the life cycle of all the service

requests. The service requests involve services such as New Cheque Book, Stop Payment Request, Dispute transactions, and Block Debit Card.

- Multi-entity support.
- Added Helm upgrade and zero downtime changes for K8.
- Enabled the required parameters to allow configuring/updating the Mongo DB connection related details such as connection string.
- Enabled the configurable parameters to set/update CPU request/limit memory settings.
- Enabled two-way SSL configs in Kafka.
- Updated PostGresql scripts for Corporate Trade Finance app.
- Jaeger tracing.

The topic related to this feature is given below:

[Service Request](#)

Available from: **202210**

The key features include:

- Provided GDPR support in all the stacks (Docker, K8, AWS, and Azure)
- Support for the Middle Office Approval.
- Meta JSON changes for GDPR.
- Healthcheck enablement for Generic command ingester.
- Audit History - enabled for retrieving the history of approvals/rejections performed on a specific service request.
- Replaced companyLegalUnit with legalEntityId in all the places.
- Helm images size reduction.
- Added class_name properties in the api.env file in the model package.
- Updated the version of the Kafka image in the Docker package.
- Implementation of code update with respect to the developer observation.
- Added GDPR property in parent POM file.
- DDL update for legalEntityId.

- Updated the UpdateServiceReqV2Impl.java file.
- MSF version update.

The topic related to this feature is given below:

[Service Request](#)

Available from: **202301**

The key features include:

- Enhanced capability to pass the legal Entity id through the header.
- DB Upgrade Enhancement in all stacks (Docker, K8, Aws, Azure).
- Made security_token_check a dynamic variable.
- DDL update for legalEntityId..
- DDL Addition/Updation for ServiceRequestConfiguration and Reference Data.
- AWS and Azure Meta JSON changes for DB Upgrade.
- System information leak and password plaintext problems.

The topic related to this feature is given below:

[Service Request](#)

Arrangement

Available from: **202207**

Arrangement Microservice persists all the static information of the arrangements in the core banking system and provides the same details to the digital front office during the stand-in processing or a planned outage (For example, online upgrade of Temenos Transact).

- Azure Eventhub performance properties: Added two properties in install scripts for the performance issues.

- Added properties of SASL JAAS config to be set manually.
- Added memory optimization of APIs and IRIS header updation for JWT.
- Updated Docker file to rectify the permission issue adding chmod command - the issue while copying apiwar file to Tomcat server.
- Azure Eventhub Error Configuration: Added the error configuration properties to deliver the error events to the Eventhub.
- Helm upgrade: Added new upgrade scripts to directly update the properties and run the upgrade scripts instead of stopping and restarting the service after updating the configurations.
- Updated driver name of MySQL with latest version and added serverTimezone=UTC in DB Connection URL to reduce downtime issue in VM.
- Oracle DB support for Arrangements in Docker, AWS, and Azure stacks.
- Added processing date to interest, schedules, and bills entity.
- Enabled two-way SSL in Kafka and enabled configuration in config.yaml and checked with ingestion flow.
- Multi-entity support: Saving the company code in which, the transaction originates; helpful in filtering and other security policies.
- Helm chart documentation: Added comments for every line describing the property and also the possible values in K8 and Helm.

The topic related to this feature is given below:

[Arrangement](#)

Available from: **202210**

The key features include:

- Build with the latest MSF version and IRF version.
- XACML Filtering and Policy Changes.
- Minor script changes.

The topic related to this feature is given below:

[Arrangement](#)

Available from: **202301**

The key features include:

- Build with the latest MSF version and IRF version.
- Nordea bug fixes forward patching:
 - MSV-993 - getPartyArrangementDetailsV5_1_0 & getBulkArrangementsV5_1_0 -- Get APIs.
 - MFW-2309 - LSM Recreation of Index.
- XACML Filtering & Multi Entity Changes.
- EIR and APR changes for Payment Schedule.
- Base image changes for security vulnerabilities.
- Business Event from Transact.
- Data Packager implementation.
- MultiEntity for AccountAggregation Ingestor.
- Schedule Response Bug Fix.
- Database Upgrade.

The topic related to this feature is given below:

[Arrangement](#)

Available from: **202303**

The key features include:

- Enabled an API for access through MDAL layer to retrieve posting restriction details associated with an arrangement.
- Enabled an API for access through MDAL layer to retrieve account payment details for an account with a capability to query based on alternate

references such as IBAN, Account Id (Id mapped to the record in ACCOUNT table) and so on.

The topic related to this feature is given below:

[Arrangement](#)

Available from: **202304**

The key features include:

- Enabled an API for access through MDAL layer to retrieve posting restriction details associated with an arrangement.
- Enabled an API for access through MDAL layer to retrieve account payment details for an account with a capability to query based on alternate references such as IBAN, Account Id (Id mapped to the record in ACCOUNT table) and so on.
- Enabled the property “db_upgrade_start_version” in all the stacks to specify the version of the Microservice solution from which the DB upgrade is being performed.
- Upgraded the Tomcat image version for docker and Kubernetes deployments.

The topic related to this feature is given below:

[Arrangements](#)

Account Aggregation

Available from: **202207**

Account Aggregation is an online service, which allows you to consolidate a range of accounts and other financial information into one interface to simplify the management of personal finances. To bring them into the Infinity fold, Account Aggregation makes use of the Account Aggregation Microservices and a

MarketPlace partner solution.

- Updated driver name of MySQL with latest version and added serverTimezone=UTC in DB Connection URL to reduce downtime issue in VM.
- Oracle DB support for AccountAggregation in Docker, AWS, and Azure stacks.
- Updated package.json to add an entry for Ingester function and added copyright headers to destroy_mssql.sh and destroy_mssql.bat in Azure.
- Added Hikari pool properties in Ingester container of yml files in Docker.

The topic related to this feature is given below:

[Account Aggregation](#)

Available from: **202210**

The key features include:

- Enhanced AWS metajson changes.
- Updated event-handler type from command to binary.
- Updated temn_msf_name from accountaggregate to ms-accountaggregate.
- Updated temn_msf_security_authz_enabled from true to false.
- Minor script changes.

The topic related to this feature is given below:

[Account Aggregation](#)

Available from: **202301**

The key features include:

- Build with the latest MSF version.
- Event Standardization.

- Base image changes for security vulnerabilities.
- Disable Inbox property fix for PostgreSQL, MSSQL and Oracle DB stacks.
- Database Upgrade.
- Logging Changes for Application security.

The topic related to this feature is given below:

[Account Aggregation](#)

Available from: **202304**

The key features include:

- Enabled the property “db_upgrade_start_version” in all the stacks to specify the version of the Microservice solution from which the DB upgrade is being performed.
- Upgraded the Tomcat image version for docker and Kubernetes deployments.

The topic related to this feature is given below:

[Account Aggregation](#)

Consent Management

Available from: **202207**

The Consent Management Microservice stores the consents received from the Third-party provider (TPP).

- Multi-entity support.
- Added Helm upgrade and zero downtime changes for K8.
- Enabled the required parameters to allow configuring/updating the Mongo DB connection related details such as connection string.

- Enabled the configurable parameters to set/update CPU request/limit memory settings.
- Jaeger tracing.

The topic related to this feature is given below:

[Consent Management](#)

Available from: **202210**

The key features include:

- Provided GDPR support in all the stacks (Docker, K8, AWS, and Azure)
- Implemented PostgreSQL DB support.
- Updated MSSQL DDL for Azure stack.
- MSF version update.
- Meta JSON changes for GDPR.
- Healthcheck enablement for inbox-outbox and command ingester.
- Replaced CompanyLegalUnit with LegalEntityId in all the places.
- Updating PostgreSQL DB with Flexible server feature in Azure.
- Helm images size reduction.
- Added class_name properties in the api.env file in the model package.
- Updated the version of the Kafka image in the Docker package.
- Implementation of code update with respect to the developer observation.
- Added GDPR property in parent POM file.
- DDL update for legalEntityId.

The topic related to this feature is given below:

[Consent Management](#)

Available from: **202301**

The key features include:

- GDPR enablement for PostgreSQL database.
- Base image changes for fixing security vulnerabilities.
- POM file changes for APPINIT enablement.
- Added LegalEntityId for TermsNConditionContent table.
- DML update for Multi Entity support.
- DML update for Bridge Loan.
- Database Upgradability support.
- DML changes for QR payments.
- DML changes for Account closure.
- DML changes for Partial repayment.

The topic related to this feature is given below:

[Consent Management](#)

Available from: **202304**

The key features include:

- Enabled the property “db_upgrade_start_version” in all the stacks to specify the version of the microservice solution from which the DB upgrade is being performed.
- Upgraded the Tomcat image version for docker and Kubernetes deployments.

The topic related to this feature is given below:

[Consent Management](#)

Holdings

Available from: **202207**

Holdings is a read-only microservice for providing balances and transactions. It

allows the client applications to view account details along with associated transactions. It also provides generic data model to manage account balances and transactions.

- Performance improvement of Azure Eventhub: Added properties in install scripts and host.json.
- Added properties of SASL JAAS config to be set manually.
- Updated Docker file to rectify the permission issue adding chmod command - the issue while copying apiwar file to Tomcat server.
- Azure Eventhub Error Configuration: Added the error configuration properties to deliver the error events to the Eventhub.
- Helm upgrade: Added new upgrade scripts to directly update the properties and run the upgrade scripts instead of stopping and restarting the service after updating the configurations.
- Enabled two-way SSL in Kafka and enabled configuration in config.yaml and checked with ingestion flow.
- Enabled parameters with comma separated values in start scripts EX.Mongoconnection string.
- Helm chart documentation: Added comments for every line describing the property and also the possible values in K8 and Helm.
- Multi-entity support: Saving the company code in which, the transaction originates; helpful in filtering and other security policies.
- Azure performance properties: Added two properties for the performance issues.

The topic related to this feature is given below:

[Holdings](#)

Available from: **202210**

The key features include:

- Minor script changes.
- XACML filtering and policy changes.
- Build with the latest MSF version.

The topic related to this feature is given below:

[Holdings](#)

Available from: **202301**

The key features include:

- Build with the latest MSF version.
- CompanyLegalUnit to legalEntityId changes.
- XACML Filtering and Multi Entity changes.
- Multi-Entity for AccountAggregation Ingestor.
- Logging changes for application security.
- Date handling fix (MSV-990).
- HMS GetBalancesForAccountV3 Fix (MSV-988).
- Database Upgrade.
- Base image changes for security vulnerabilities.

The topic related to this feature is given below:

[Holdings](#)

Savings Pot

Available from: **202207**

Savings Pot Microservice lets you to create, fetch, and update the savings pot details required for both front office and back office.

- Multi-entity support.
- Added Helm upgrade and zero downtime changes for K8.
- Enabled the required parameters to allow configuring/updating the Mongo DB connection related details such as connection string.

- Enabled the configurable parameters to set/update CPU request/limit memory settings.
- Jaeger tracing.

The topic related to this feature is given below:

[Savings Pot](#)

Available from: **202210**

The key features include:

- Updated the field companyLegalUnit to legalEntityId in all the places.
- Added new lambda-env.json file in the AWS package.
- Helm images size reduction.
- Added class_name properties in the api.env file in the model package.
- Updated the version of the Kafka image in the Docker package.
- MSF version update.

The topic related to this feature is given below:

[Savings Pot](#)

Available from: **202301**

The key features include:

- DB Upgrade Enhancement in all stacks (Docker, K8, Aws, Azure).
- Multi-Entity changes for Savings Pot MS.
- Multi-Deployment support in Azure stack.
- DB Upgrade changes.
- AWS and AZURE Meta JSON changes for DB Upgrade.
- System Information leak and password plaintext problems.

The topic related to this feature is given below:

[Savings Pot](#)

Portfolio Holdings

Available from: **202207**

Portfolio Holdings Microservice stores the portfolio balances, instrument details, and customer allocation details based on the asset and sub-asset details. An asset type is a grouping of investments (Equities, bonds, cash) that exhibit similar characteristics and are subject to the same laws and regulations. Sub-asset type refers to the sub-segment of a broad asset type that is categorized to provide more identification or granular detail of the assets within the subclass. This Microservice offers the history of portfolio data, such as value, and provides access to a historical view of the portfolio value.

- Azure Eventhub performance properties: Added two properties in install scripts for the performance issues.
- Added properties of SASL JAAS config to be set manually.
- DDL and Feature file are updated with latest changes.
- Added Azure Eventhub Error configuration.
- Multi-entity support: Saving the company code in which, the transaction originates; helpful in filtering and other security policies.
- Helm upgrade: Added new upgrade scripts to directly update the properties and run the upgrade scripts instead of stopping and restarting the service after updating the configurations.
- Enabled two-way SSL in Kafka and enabled configuration in config.yaml and checked with ingestion flow.
- Enabled parameters with comma separated values in start scripts EX.Mongoconnection string.
- Helm chart documentation: Added comments for every line describing the property and also the possible values in K8 and Helm.

The topic related to this feature is given below:

[Portfolio Holdings](#)

Available from: **202210**

The key features include:

- Build with the latest MSF version.
- Minor script changes.

The topic related to this feature is given below:

[Portfolio Holdings](#)

Available from: **202301**

The key features include:

- Build with the latest MSF version.
- Multi-Entity changes.
- XACML Filtering and Multi Entity changes.
- Database Upgrade.
- Base image changes for security vulnerabilities

The topic related to this feature is given below:

[Portfolio Holdings](#)

Campaign

Available from: **202207**

Campaign Microservice enables the branch users of banks to define and store

the details of the campaigns created through the front office solution developed for the campaign management, which is called as Real Time Engagement (RTE).

- Added Helm upgrade and zero downtime changes for K8.
- Added Helm Chart documentation changes.
- Added DB version.

The topic related to this feature is given below:

[Campaign](#)

Available from: **202210**

The key features include:

- PostgreSQL DB support.
- MetaData files for AWS automation.
- Added CPU request and limit.
- K8 improvement of images.
- Fixed an issue for AWS Pipeline Automation to add missing environment variables.

The topic related to this feature is given below:

[Campaign](#)

Available from: **202301**

The key features include:

- Introduced Database Upgradability feature to upgrade database.

The topic related to this feature is given below:

[Campaign](#)

Available from: **202303**

The key features include:

- Consumed latest MSF version 202303.0.1

The topic related to this feature is given below:

[Campaign](#)

Available from: **202304**

The key features include:

- Consumed latest MSF version 202304.0.1.

The topic related to this feature is given below:

[Campaign](#)

Origination Data Storage

Available from: **202210**

Origination Data Storage microservice implements the storage features offered by Journey Manager. This is mainly because the requirements will come from the development of custom user Journeys and Journey Manager has been developed from many years of writing these journeys and it makes sense to learn and expand these features rather than start from scratch.

- Added Kafka SSL changes to support secure Kafka SSL.
- Added CPU Request and Limit for resource management.
- Enhancement in Search Extract Query.
- Improvement to k8 Helm package size.
- AWS URI changes for Pipeline.

The topic related to this feature is given below:

[Origination Data Storage](#)

Available from: **202301**

The key features include:

- Introduced Data Upgradability feature with appinit container to auto upgrade the database.
- Implemented MSF changes to reduce the size of packages by reducing image sizes.

The topic related to this feature is given below:

[Origination Data Storage](#)

Available from: **202303**

The key features include:

- Upgraded MSF version to 202303.0.1.

The topic related to this feature is given below:

[Origination Data Storage](#)

Due Diligence

Available from: **202210**

Due Diligence microservice enables the banks to handle local regulations regarding the intentions of the customer to consume the services of the bank versus how these are consumed. Different geographies have different

regulations in terms of money movement, tax rules, etc. The Due Diligence microservice has a superset of this information and can support local regulations across different geographies.

- Helm upgrade scripts - Zero Downtime changes.
- Helm Chart documentation.
- CPU Limit/Enable 2-way SSL configs in Kafka.
- Startup script allows parameters with comma separated - For example, Mongo connection string.
- Deployment does not clean the completed pods.
- Added host aliases.

The topic related to this feature is given below:

[Due Diligence](#)

Available from: **202301**

The key features include:

- Auto upgrade functionality to move from one release to another is introduced.

The topic related to this feature is given below:

[Due Diligence](#)

Available from: **202303**

The key features include:

- Auto upgrade functionality to move from one release to another is introduced.

The topic related to this feature is given below:

[Due Diligence](#)

Available from: **202304**

The key features include:

- Due Diligence MS: interestRate, sourceOrProviderName, termRemaining are made mandatory in V1 APIs.
- Azure Stack-enablement and testing for Enhancing Financial Information - Retail - Secured and Unsecured Lending.
- Helm Upgrade , rollback , build changes - CDD.

The topic related to this feature is given below:

[Due Diligence](#)

Organisational Reference Data

Available from: **202301**

The enhancement in the Organisational Reference Data microservice is,

- Auto upgrade functionality to move from one release to another is introduced.

Available from: **202303**

The key features include:

- Consumed latest 202303.0.1 MSF version.
- Helm Package reduction is implemented to reduce the size of the Helm package.

The topic related to this feature is given below:

[Organisational Reference Data Microservice](#)

Available from: **202304**

The key features include:

- Consumed latest 202304.0.1 MSF version.
- Helm Package reduction is implemented to reduce the size of the Helm package.

Corporate LOS

Available from: **202301**

The enhancement in the Corporate LOS microservice is,

- Introduced API to capture bridge loan details.
- Introduced API to capture Cash Flow Details.
- Introduced API to capture Connected Loan Details.
- Introduced Data Upgradability feature to auto upgrade the database.

The topic related to this feature is given below:

[Corporate LOS](#)

Available from: **202303**

The key features include:

- Updated MSF version to 202303.0.1.

The topic related to this feature is given below:



Corporate LOS

Party

Available from: **202303**

Party microservice is used to store various details about the party (customers in Transact) such as personal information, identity details, address details, and so on. A user can create/update/get parties by using the Enterprise APIs of the party microservice Enterprise APIs.

- Enhanced existing getCustomerProfile MDAL API and new MDAL API for Unstructured Address.

The topic related to this feature is given below:

[Party](#)

Available from: **202304**

The key features include:

- Enhancement for impose party id, to gat the party details based on the business key. If the party MS is slave, then to inject the customer record from T24 CUSTOMER application the customer id will save into to business key column with legal entity. Based on the business Key the party details will reply.
- AKS enablement is done for party MS.

The topic related to this feature is given below:

[Party](#)

Temenos Transact

Application Framework

System Core » Standardizing COMO Logs and Including Message Level

Available from: **202207**

COMO logs are now standardized to include log message levels in COMO content, during COB and standalone service execution in Transact. COMO holds a huge volume of data, which makes tracking difficult. To facilitate ease in message identification, the facility is provided to prefix Message Level to the actual contents. The user can define the *Attribute Name* and *Attribute Value* fields in `TSA.PARAMETER` to `INCL.COMO.MSG.TYPE` and `YES`, respectively.

The topic related to this feature is given below:

[Standardize the COMO logs in Transact](#)

System Core » Enquiry Extension for API

Available from: **202208**

Transact now enables you to define common fields to include with all API (enquiry) requests without modifying individual enquiries. The *Api Gen Fld Name*, *Api Gen Fld Label*, and *Api Gen Fld Type* fields are introduced in `EB.ENQUIRY.PARAMETER` to define common fields, which are exclusive to API requests and be part of the OFS responses.

The topic related to this feature is given below:

[Enquiry Extension for API](#)

System Core » State Change as Business Events

Available from: **202301**

Transact emits state change (transaction update) as Business Events for both authorization and reversal authorization of a record. You can set *Data Stream* as Outbox in *SPF* to enable this feature, which is supported only in TAFj runtime.

The topic related to this feature is given below:

[Emitting State Change as Business Events](#)

System Core » Business Event in Transact

Available from: **202301**

The Data Event Streaming (DES) Events from Transact are emitted as raw data using AVRO format. Transact is enhanced to emit the DES as Business Events without defining them manually. This feature is enabled by setting *Data Stream* as Outbox in *SPF*. Business events are emitted only for the applications defined in *RR.PARAM* with *eventType* as <<tableName>>_DATA_EVENT.

The topic related to this feature is given below:

[Business Event](#)

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

Available from: **202304**

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

Available from: **202304**

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](#)

System Core » Externalised Cache for COB

Available from: **202304**

The job list was a table that is heavily queried in Transact during service execution. For heavy volume databases, the I/O operations on the job list, that is, to build, read, write, and delete as part of the COB processing on a job list table was quite heavy against a distributed cache.

You can now run the cob jobs through external caching (Redis) to run a service by populating Ids into the Redis cache. Moving the job list from the primary data source to Redis reduces the load on the primary database.

This feature is not applicable for critical or bulked job. It supports online and activation services.

The topic related to this feature is given below:

[Externalised Cache for COB](#)

Banking Framework

Generic Account Interface » Funds

Authorisation for Failed Reservations Requests

Available from: **202205**

Generic Accounting Interface now provides an option to suspend the failed reservation requests (instead of rejecting). The Transaction Recycler module can be used to retry the funds authorisation requests or the user has to manually approve or reject it.

This functionality reduces the number of rejected transactions and enables automated retry of the failed reservations or allows the user to override the decision and manually approve the request.

The topic related to this feature is given below:

[Funds Authorisation for Failed Reservations Requests](#)

Generic Account Interface » Reversing or Reposting GAI Booking Request Manually

Available from: **202206**

When the booking entries created through Generic Accounting Interface (GAI) move to a suspense account due to an error or override, the user can now either reverse the amount from the suspense account or cancel the transaction through GAI instead of creating Funds Transfer through GAI parameterisation. To support this functionality, the *Request Type* field in the `GENERIC.ACCOUNTING.REQUEST` application is enhanced with Post and Reserve options.

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

The topics related to this feature are given below:

[Introduction to Reversing or Reposting GAI Booking Request Manually](#)

[Introduction to Archiving GAI and GAR Transactions](#)

Transaction Recycler » Transaction Recycler Process

Available from: **202206**

Transaction Recycler can now process the settlement of transactions through Generic Accounting Interface (GAI) based on the parameterisation done in the *Settlement Type* field in `RC.TYPE`. Transactions can be processed through Generic Accounting Interface (GAI), where FT is not installed and ACCCSM is installed.

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

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

The topic related to this feature is given below:

[Transaction Recycler Process](#)

Delivery » Interim or Intra-day Transaction Report

Available from: **202206**

The statement for the message type MT942 can now be generated independently of MT941, that is, the entries of MT942 message type can be filtered only based on the last MT942 statement, which contains the list of entries since the last MT942 statement.

The topic related to this feature is given below:

[Interim or Intra-day Transaction Report](#)

Accounts » Multilateral Netting Settlement

Available from: **202207**

Forex supports Continuous Linked Settlement (CLS), which eliminates settlement risk (risk involved due to no simultaneous exchange of currencies) through a Payment vs Payment (PvP) mechanism. Multilateral netting settlement process is introduced for netting and processing the Forex CLS trades for a given value date and currency as a single settlement through the identified Nostro account. The `NETTING` application integrated with the Payment Order handles multilateral trade settlement for the Forex CLS trade.

The topics related to this feature are given below:

[Multilateral Netting Settlement](#)

[Multilateral Netting Settlement in Payment Netting](#)

Accounts » Deferred Balance Update

Available from: **202207**

The balance and entry updates can be deferred in Transact for High Volume Internal Accounts such as Contra Accounts. When an Account is set to Defer Balance Updates, the user accepts that the balances and enquiries for this account may not be up to date. The deferred entries will be processed by a continuous background service that performs the updates. The background Service will post the entries as NON-HVT.

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

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

The topics related to this feature are given below:

[Deferred Balance Update](#)

[Configuring Deferred Balance Update](#)

[Updating Deferred Balance](#)

Delivery MX Translation » Support for camt.060 Messages (Equivalent of MT920)

Available from: **202208**

The framework of the Delivery MX Translation module is leveraged to send a 'like for like' ISO20022 CBPR+ compliant camt.060 message (Account Reporting Request). This message is sent to the counterparties based on the outward MT920 messages generated by the business modules.

The topic related to this feature is given below:

[DEMSTR - Support for outgoing camt.060 messages \(equivalent of MT920\)](#)

Direct Debit » Cancellation of DD Collection based on TPH Notifications

Available from: **202209**

The Direct Debit module is enhanced to receive the TPH notifications (that indicate that DD collection is cancelled) and process it according to its status.

- If the DD collection is auto-settled, the DD collection is marked as returned and the booking entries are raised as per existing functionality.
- If the DD collection is not yet settled, its status is changed to cancel and the auto-settlement process ignores the collection.

The topic related to this feature is given below:

[DD Collection Cancellation in TPH for Standalone Mandates](#)

Transaction Recycler » Termination or Manual Approval of RC Transactions

Available from: **202211**

Transaction recycler now provides the ability to re-initiate failed recurring financial transactions at regular intervals. The user can manually approve the pending recycler request and the system does not consider the prioritisation setup. The online and the COB services skip the restriction checks and process the recycler request directly.

The topic related to this feature is given below:

[Allow Manual Approval of Booking sent to the Recycler](#)

Framework » Fixed Asset Management

Available from: **202211**

Fixed Asset Management (FIXAMT) module is introduced to provide the banks a complete financial control over the bank's fixed assets throughout its life cycle. This module includes classifying fixed assets (grouping of fixed assets based on asset nature, purpose, and legal or depreciation requirements), tracking operational units, managing supplier details, and processing all the lifecycle events of the fixed asset.

Fixed asset life-cycle events are recorded as a dated activity, giving an efficient method of enquiring, or tracking the asset life-cycle events.

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

The topic related to this feature is given below:

[Fixed Asset Management](#)

Accounting Unit » Non-year End AU

Decommission

Available from: **202212**

Temenos Transact is enhanced to allow customers to decommission an accounting unit (AU). To decommission an AU, the customer must move the data to another AU in Temenos Transact or another company within the same group.

The new functionality allows the user to perform the decommission process on the last day of the financial year or any date of the current financial year.

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

The topics related to this feature are given below:

[Change to CPL Keys](#)

[AU . PARAMETER](#)

Cheques and Cards Management » Cancelling Cheque Deposit before Collection

Available from: **202301**

Cheque Collection processing is enhanced to cancel or revoke an outward collection cheque that is deposited and yet to be sent for collection. As part of this cancellation process, the system reverses the associated accounting entries raised originally as a part of the cheque deposit transaction.

The topics related to this feature are given below:

[Cancelling Cheque Deposit before Collection](#)

[Realising, Returning, or Canceling Foreign Cheques](#)

[Realising, Returning, or Canceling Outstation Cheques](#)

[Viewing of Cheque Collection Records](#)

Limits » Suppress Collateral Code and Suppress Default Linking of Limit and Collateral Right

Available from: **202302**

The limit module is enhanced to enable the user to suppress the collateral code override for specific limit products that the bank uses for the corporate lending facility, where the secured limit creation is automated.

Also, the secured limits created through such limit products (where the collateral code override is suppressed), shall be excluded from being defaulted in the Collateral Right for the Customer, based on a parameterisation.

The topics related to this feature are given below:

[Suppressing Collateral Code in Limit](#)

[Suppress Default Linking of Limit and Collateral Right](#)

Accounts » Overriding Rule-Based NSF Decisioning

Available from: **202303**

Banks can now override the rule-based NSF decisioning of account transactions using the user exit routine.

The topics related to this feature are given below:

[Processing NSF Parameter](#)

[Overriding Rule-Based NSF Decisioning](#)

Delivery » Supporting SWIFT Relationship Management Authorisations Upload

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Asset Finance » Asset Finance

Available from: **202304**

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

Secondary Loan Trade » Creating Loan Trade Products using `LOAN . TRADE . PRODUCT`

Available from: **202207**

Temenos Transact is enhanced to support the trading and settlement of loan positions in the secondary loan market. Users can now create loan trade products using the `LOAN . TRADE . PRODUCT` application under the Secondary Loan Trade (SLT) module.

The topic related to this feature is given below:

[Creating Loan Trade Products using `LOAN . TRADE . PRODUCT`](#)

Secondary Loan Trade » Capturing Trade Transaction

Available from: **202208**

Corporate Lending is now enhanced to capture a loan trade along with credit agreement details, settlement instructions and third-party consents under the Secondary Loan Trade (SLT) module in Transact.

The topic related to this feature is given below:

[Capturing Trade Transaction](#)

Club Loans » Amortisation of Upfront Fee during Splits and Merges

Available from: **202208**

As per IFRS9 standards, any originating fees collected on an undrawn Facility must defer the postings to P&L until the drawdown date and need to be recognized according to the drawdown's cash flow

Temenos Transact allows the user to record the accounting treatment for the own bank share of upfront fee at drawings during splits and mergers of club loans as per IFRS9 accounting standards.

The topic related to this feature is given below:

[Amortisation of Upfront Fee during Splits and Merges](#)

Facility » Handling Exchange Rate Tolerance in Lending

Available from: **202208**

The system calculates the tolerance levels of old drawdowns on the existing rate of the contract and new drawdowns on FX rate in the currency table.

The user can either schedule or manually trigger the repricing activity. On the scheduled repricing activity, if the rate in the currency table on the scheduled day of activity is within the tolerance, then the system does not change the existing rate of the contract. If it breaches the tolerance, then the system applies the rate from the currency table to the contract.

When the user manually triggers the FX Repricing activity, then the system honours the rate entered by the user irrespective of the tolerance levels.

Temenos Transact now allows the system to perform a tolerance check on the contract's existing FX rate and update it accordingly upon repricing.

The topic related to this feature is given below:
[Handling Exchange Rate Tolerance in Lending](#)

Contingent Liability » Enhancing Exchange Rate in Guarantees

Available from: **202208**

Temenos Transact now supports the Exchange Rate Property Class through Guarantees Product Line.

A guarantee or standby letter of credit product in AA is enhanced with the Exchange Rate Property Class. This allows banks to override the defaulted exchange rate from CURRENCY table in a syndicated deal when the currency of the undertaking is different than the facility currency.

The topic related to this feature is given below:
[Enhancing Exchange Rate in Guarantees](#)

Club Loans » Processing Third Party Consent for Assignment Trades

Available from: **202208**

Share transfer Property Class is enhanced to capture the consent obtained and the date when the consent is obtained for trading a facility or drawing.

The topic related to this feature is given below:

Processing Third Party Consent for Assignment Trades

Club Loans » Enhancing Participant Property Class with Trade Consent

Available from: **202208**

Participant Property Class is enhanced for assignment transfer or trade. The user can now define whether the trade is allowed, the minimum tradeable amount and the consent required for trading the arrangement.

The topic related to this feature is given below:

[Enhancing Participant Property Class with Trade Consent](#)

Club Loans » Accounting Treatment of Upfront Fees at Club Loans

Available from: **202208**

As per IFRS9 standards, any originating fees collected on an undrawn facility must defer the postings to P&L until the drawdown date and must be recognized according to the drawdown's cash flow. In Club Loans, when the facility commitment is utilized through drawdowns, the system transfers the facility's own bank share of the upfront fee to the own bank share of the drawings on a pro-rata basis.

Temenos Transact is enhanced to record the accounting treatment of the upfront fee collected at the Club Facility as per IFRS9 accounting standards.

The topic related to this feature is given below:

[Accounting Treatment of Upfront Fees at Club Loans](#)

Facility » Accounting Treatment of Upfront Fees during Split and Merge of Loans

Available from: **202208**

Temenos Transact is enhanced to follow IFRS9 accounting standards during Split and Merge of Bilateral Loans. The system now transfers the Unamortized upfront fees in the existing drawings to the Drawings created after a split or merge activity on a pro rata basis.

The topic related to this feature is given below:

[Accounting Treatment of Upfront Fees during Split and Merge of Loans](#)

Club Loans » Memo Deals, Facility and Drawings

Available from: **202209**

Temenos Transact allows the user to create memo facility, and drawings. When a bank wants to newly enter syndication through secondary loan trading, it is prerequisite for new lender that the underlying memo facility and drawings available in bank books.

The topic related to this feature is given below:

[Memo Deals, Facility, and Drawings](#)

Secondary Loan Trading » Managing Trades

Available from: **202209**

When a prospective seller decides to sell or a potential buyer wants to acquire a loan asset, loan trading passes through some well-defined stages such as trade booking (capture), trade confirmation, third party consents, trade documentation, and finally settlement. A trade captured with minimal details can be updated, modified or even canceled.

The Secondary Loan Trading module in Transact allows the user to update or modify the trade details after it has been booked or cancel it before settlement.

The topic related to this feature is given below:

[Managing Trades](#)

Secondary Loan Trading » Processing Trade Charges using `LOAN . TRADE` and `LOAN . TRADE . PRODUCT`

Available from: **202211**

Temenos Transact is now enhanced to add a Charge manually to a secondary loan trade or it can be automatically defaulted in the `LOAN . TRADE` application based on the configuration in the `LOAN . TRADE . PRODUCT` application.

The topic related to this feature is given below:

[Processing Trade Charges using LOAN . TRADE and
LOAN . TRADE . PRODUCT](#)

Club Loans » Defining Higher or Lower Interest Rates

Available from: **202212**

The Temenos Transact is enhanced to allow the bank to:

- Define multiple rates (like LIBOR, EURIBOR or Federal fund rate, and so on) for the Lending or Club Loan contract.
- Choose the higher or lower rates to be applied on the contracts to calculate the interest.

The higher or lower interest rate is calculated based on the base rate and the bank's spread, excluding the customer's margin.

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

The topic related to this feature is given below:

[Defining Higher or Lower Interest Rates](#)

Secondary Loan Trading » Executing Trade, Issue Pricing and Settling Trade

Available from: **202301**

A trade agreed between the buyer and the seller may undergo changes any time before it is finally settled, which allows the user to amend the trade any time before it is settled. Executing a trade implies that the trade is finalised and ready for settlement on the agreed date. The Pricing Letter can be issued only when a trade is executed. Once the pricing letter is issued, the trade is settled on the settlement date.

The Secondary Loan Trading module is enhanced with the `LOAN . TRADE` application that allows the user to

- Execute a trade,
- Issue Pricing and
- Settle a trade.

The topic related to this feature is given below:

[Executing Trade, Issue Pricing and Settling Trade](#)

Facility » Internal Portfolio Allocation in Facility

Available from: **202302**

Portfolios' that operate under each branch are the Profit Centre or Cost Centre or Business units within the branch or the entity. The system assigns every loan or facility in a branch's book to one or more portfolios and shares the profits earned among the portfolios on a pro-rata basis based on their funding contribution.

Banks or financial institutions can recognize their exposure to loans, income earned and total revenue from a facility or loan portfolio-wise. This will help the bank to plan and restructure their portfolios exposures efficiently.

The topic related to this feature is given below:

[Internal Portfolio Allocation in Facility](#)

Facility » Disbursements and Activity Charges in Portfolio Allocation

Available from: **202302**

Portfolios' that operate under each branch are the Profit Centre or Cost Centre or Business units within the branch or the entity. The system assigns every loan or facility in a branch's book to one or more portfolios and shares the profits earned among the portfolios on a pro-rata basis based on their funding contribution.

When a bank disburses a loan to a customer either partially or fully, each portfolio contributes a percentage of the amount for disbursement based on the share commitment percentage that is committed in the arrangement. The system splits the charges received from the borrower among the internal portfolios based on their commitment share percentage by default.

This allows the bank to recognise the portfolio-wise income and revenue from a facility or loan.

The topic related to this feature is given below:

[Disbursements and Activity Charges in Portfolio Allocation](#)

Facility » Facility Commitment Amortisation Schedule

Available from: **202302**

The Facility module is enhanced to support the facility-level repayment, where the user can define the amount of repayment and frequency in the payment schedule property class at the facility level. On the scheduled date, the system performs a commitment reduction at the facility for the amount defined and raises an auto settled bill for the same. If there is any excess utilization of the facility after the commitment reduction at facility, then the excess utilized amount gets billed to the borrower at the drawing level.

The topic related to this feature is given below:

[Facility Commitment Amortisation Schedule](#)

Facility » Interest Accruals, Repayment and Payoff in Facility and Drawings

Available from: **202303**

The Portfolio Allocation functionality in the Facility module is enhanced to include interest accruals, bill generation, repayment, and payoff features. This enhancement includes the following functionality.

- Based on each portfolio's share, interest is accrued separately for each portfolio and is recognised as their income in P&L.
- All the portfolios get a share as part of the repayment when a payment is due. To specify the share of each portfolio in the payment made due, a separate bill is created for each portfolio with its share. When the customer repays, the portfolios' shares are settled during payoff.

The topics related to this feature are given below:

[Interest Accruals](#)

[Repayment](#)

[Payoff](#)

Facility » Share Transfer in Portfolio Allocation

Available from: **202304**

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

Available from: **202304**

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 topics related to this feature are given below:

[Creating a Borrowing Base Facility](#)

[Limit Details](#)

[Borrowing Base Facility](#)

[Collaterals output](#)

Facility » Buyback of Shares

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Islamic Deposits and PDS » Separate Weightage for Pre-Closed Deposits (Used in PDS Calculation)

Available from: **202208**

It is now possible to setup different weightages for pre-closed deposits involved in the PDS calculation using the weightage parameter (`ID.PDS.WEIGHT`). Also, during the early maturity of Mudaraba deposit, the broken deposit profit rate can be used to perform the profit amount recalculation for the actual completed tenor using the tier rate/ historical profit rate options.

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

The topics related to this feature are given below:

[Defining weightage using `ID.PDS.WEIGHT`](#)

[Recalculating Profit Amount during Pre-closure for Mudaraba Deposit](#)

[Automatic Recalculation of Profit Amount during Pre-closure for Mudaraba Deposit](#)

[Calculating Depositors' Funds in the Pool](#)

Islamic Deposits and PDS » Islamic Account Closure and Profit Payout

Available from: **202210**

Transact is now enhanced to allow the users to close a Mudaraba account on PDS run. For accounts closed on the PDS run,

- The profit amount for the last period is calculated with the applicable PDS profit rate till the closure requested date.
- During the PDS distribution, once the profit amount is paid, the accounts are closed automatically.

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

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

The topics related to this feature are given below:

[Islamic Accounts Closure](#)

[Understanding Simulation](#)

[Configuration for ID.SYSTEM.PARAMETER](#)

[Applying Profit Rate for Mudaraba Accounts](#)

[PDS-COPR Marked Accounts List](#)

Islamic Deposits and PDS » Calculating Penalty Amount during Pre-Closure of Wakala Deposits

Available from: **202211**

The `ID.PRECLOSE.CUSTOMISE` can be set in either months or days and it is referred during the pre-closure of Mudaraba or Wakala deposits.

During the pre-closure of a Wakala deposit, based upon the actual number of days the deposit is with the bank, the configured penalty percentage can be used to calculate the penalty amount from the accrued and paid profit amounts. An option is available to include the pre-closed Wakala deposits in the current PDS

calculation and normal or broken weightages can be applied to calculate the PDS profit rate.

Islamic Deposits and PDS » Adjusting Wakala Deposits Profit in Pool Parameter

It is now possible to adjust the Wakala deposits profit using the new Calculate option in the `ID.POOL.PARAMETER`.

This helps to calculate the profit adjustment amount between the expected and the PDS profit rates. Accounting entries are not posted for the calculated adjustment amount.

The topics related to this feature are given below:

[Configuring Data Migration](#)

[Linking Pool ID with Migrated Mudaraba Deposits and/or Accounts and Wakala Deposits](#)

[Updated option for Pre-closure of Mudaraba Deposits](#)

[Updated option for Pre-closure of Wakala Deposits](#)

[Calculating Net Profit Amount in PDS](#)

[Enhanced *Wakala Adjust Option*](#)

[PDS Migration](#)

Islamic Financing » Enhanced Mudaraba Facility and Finance

Available from: **202301**

Mudaraba is a partnership agreement whereby the bank provides the capital amount and the customer provides labour/work/experience. The profit is shared between the capital provider and the customer on a predefined ratio which must be mutually agreed upon and explicitly stated at the time of contract agreement. The Mudaraba is for a fixed period, the customer must return the Mudaraba capital and the bank share of the realised Mudaraba profit at the end of the

Mudaraba term. It is not a binding contract, and each party has the right to terminate the contract at its own discretion. However, if a Mudaraba period has been agreed upon between the parties then no party can terminate it on its own till the completion of such a period.

The enhanced Mudaraba financing product allows the user to create a Mudaraba facility for the customer using Mudaraba facility product in the Facility product line. The user can make multiple drawings from the Mudaraba facility based on the request from the customer by setting up the profit-sharing percentage and expected profit rate.

The customer can declare the realised profit amount to the bank on or before the maturity date. Based on the agreed profit-sharing ratio between the bank and the customer, the profit adjustment accounting entries are posted.

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

The topics related to this feature are given below:

[Creation of Facility for Islamic Finance Products](#)

[Profit Declaration](#)

[Accounting - Profit Declaration](#)

[Creating Mudaraba Facility Arrangement](#)

[Creating Mudaraba Drawings Arrangement under Facility](#)

[Creating Standalone Mudaraba Drawings Arrangement](#)

[Capturing Profit Declaration](#)

[Authorising, Deleting, or Modifying Profit Declaration](#)

[Amending Profit Declaration](#)

[Viewing Profit Declaration](#)

Islamic Financing » Enhanced Diminishing Musharaka Financing

Available from: **202302**

The Diminishing Musharaka product is now enhanced to finance the customer by capturing the bank and customer share percentages. The repayments can be scheduled on due dates. If the customer does not repay on the due date, then it is configured to include the overdue principal amount during the daily profit accrual calculation.

The topics related to this feature are given below:

[Property Classes used in Diminishing Musharaka Finance](#)

[Updated Diminishing Musharaka Finance Workflow](#)

Islamic Deposits » Evaluation of Exclusion Conditions for Mudaraba Savings Accounts

Available from: **202303**

Mudaraba savings accounts can be configured to be included in the PDS calculation. If the customer holds balances in the account, then the profit amount is paid to his account based upon the balance calculation configuration (set up as Average/ Minimum/ Daily). For minimum balance calculation, the Balance exclusion and Transaction count exclusion evaluation conditions can be configured, and if the exclusion conditions fail no profit amount is paid for the period.

- If the minimum balance amount during the month is below the configured threshold amount, then no profit amount is calculated for the month.
- If the daily minimum balance amount is less than the threshold amount, then no profit amount is calculated for the day in the PDS period.

- In a month, if the number of transactions performed on the particular transaction code exceeds the threshold count, then no profit amount is calculated for the month.

While running profit accruals the configured exclusion conditions are evaluated and notional accrual accounting entries are posted for the eligible accounts.

During PDS simulation, the exclusion conditions are evaluated again for those accounts and the balances are recalculated. Based upon the calculated balances the profit rate is calculated and used during PDS distribution.

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 topics related to this feature are given below:

[Configuring Evaluation Criteria using ID.ACCOUNT.CONDITION](#)

[Mudaraba Account - Evaluating Daily and Monthly Minimum](#)

[Mudaraba Account -Evaluating Daily, Monthly Minimum and Calculating Profit Accruals](#)

[Close on PDS Run](#)

[Scheduling PDS simulation](#)

[Calculating Mathematical weighted Average balance](#)

[Creating and Simulating a New Mudaraba account - Monthly minimum Arrangement](#)

[Creating and Simulating a New Mudaraba account - Daily minimum Arrangement](#)

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

Available from: **202304**

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

Corporate Actions » Loyalty Bonus on Public Offers

Available from: **202205**

Banks can now process loyalty bonus for shareholders who have been allocated the shares through an IPO/FPO and have held it till the loyalty bonus determination date based on the *Alloc Date*, *Alloc Trans Type* and *Ex Date* fields in the `DIARY` application.

New customers who purchase units after *Alloc Date* are not eligible for loyalty bonus, and hence entitlement will not be generated. If existing customers acquire new holdings after *Alloc Date*, the loyalty bonus is capped to the IPO allocation quantity.

The topic related to this feature is given below:

[Loyalty Bonus on Public Offers](#)

Repurchase Agreements » Processing Intraday REPO Contracts and Interest Calculation

Available from: **202208**

Repurchase Agreements module is now enhanced to process the Intra-day REPO contracts and calculate the interest amount based on elapsed minutes between start time and end time of the contract.

To process Intra-day REPO contracts, the `REPO` application is enhanced to accept the same date in the Value date and Maturity date fields.

The topic related to this feature is given below:

[Processing Intraday REPO Contracts and Interest Calculation](#)

Securities » Recording ESG Attributes and Scores in Securities

Available from: **202209**

ESG (Environmental, Social and Governance) is part of a broader legislative package under the EU Commission's Sustainable Finance Action Plan, with the target to improve transparency in the market for sustainable investment products. ESG criteria and scores can be used to screen investments based on corporate policies and to encourage companies to act responsibly.

The securities module is enhanced to record the ESG scores per instrument and/or per issuer in Temenos Transact and pass those scores to the Front Office systems with no further processing required at Transact. The `SC.ESG.INDICATOR` table records various ESG indicators, the indicator category, the pillar, the data type and the expected values for each of the indicators. The ESG scores per indicator are recorded for each instrument or issuer in the `SC.ESG.SCORES` table.

The topic related to this feature is given below:

[Recording ESG Attributes and Scores](#)

Corporate Actions (SC) » Corporate Action with Sub-Account

Available from: **202302**

Transact is enhanced to handle MT564 per sub-account. The system can create

a separate record in DIARY per sub-account and enable reconciliation at the sub-account level.

The topic related to this feature is given below:

[Corporate Action with Sub-Account](#)

Securities » Crypto Assets

Available from: **202303**

Transact supports trading in cryptocurrencies by managing these currencies as security instruments in the SECURITY.MASTER table and allowing a high precision for nominal. Suitable APIs are available to handle the creation of Crypto assets, wallets and settlements.

The following functionalities are handled by Transact:

- Maintaining wallet addresses.
- Capturing buy and sell transactions using the SC module.
- Maintaining positions and valuations.

The topic related to this feature is given below:

[Crypto Assets](#)

Derivatives » Grouping and Placing of Multiple Orders as a Single Order

Available from: **202303**

Orders of multiple customers with the same contract, maturity date, underlying maturity date, strike price, call or put option, and buy or sell combinations are grouped and placed as a single order in the market in the parent-child structure.

Banks can now group any number of derivative client orders and place them as one single order in the market. Bulk orders with multiple customers are categorised into customer and market to avoid any amendment or cancellation of one side impacting the other. The parent order is sent to the market, whereas the child order holds each customer's order details. On execution of the parent order, the system automatically prorates and fills the child orders. Trades are generated directly between the customer and the broker, that is, the customer from the child order and broker from the parent order are combined to form a single trade.

The topic related to this feature is given below:

[Introduction to Order Grouping](#)

Securities » Central Hub Processing

Available from: **202304**

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

Argentina Model Bank

Accounts » Pre-Closure Fees for Loans

Available from: **202206**

This functionality provides the ability to apply a pre-closure fee when pre-closing a loan based on the following rules, created as a parameter:

- If the customer performs the activity of closing the loan within a certain number of months, or,
- If the customer performs the activity of closing the loan before the term of the loan divided by a number defined in the configuration created. If the value is greater than the actual active date of the arrangement, then the system will apply the pre-closure fee of 2% (this value is parameterisable).

New fields have been added to the `AA . PRD . DES . CLOSURE` application to store the period and the term fraction in which the pre-closure fee will be collected and new configuration records have been introduced for the Argentinian loan products to define the cooling period when the pre-closure fees will not be collected.

The topic related to this feature is given below:

[Accounts](#)

Taxes » Turnover Collections

Available from: **202208**

According to Argentinian regulation, there are several exemptions and special

conditions related to the calculation of the Turnover Collection tax. They can depend on the jurisdictions, events and holder's combination.

This functionality allows users to handle the exemptions of Turnover Collection tax on incoming transfers on savings accounts for the jurisdictions that have their own padrons and for the ones that use SIRCREB padron, complying with the latest Argentinian regulation.

Configuration records have been introduced or modified based on the jurisdiction defined in the Tax Exemption Framework for handling Turnover Collection tax on incoming transfers on savings accounts.

The standard Savings Account product for Argentina has been updated to use the new activity, ATM cash deposit in USD currency.

The topic related to this feature is given below:

[Taxes](#)

Accounts » Remove Soft Property Class from UVA Deposit

Available from: **202210**

Complying with the Argentina regulations and following the macroeconomic context of low taxes, UVA deposits try to stimulate investments in local currency, offering an option that adjusts to the evolution of the prices.

This functionality allows banks to manage the UVA deposits without using the soft property class.

New non-negotiable fields have been released as part of the AA . PRD . DES . ACCOUNT application to store the Fixed Rate of Pre-cancellation (TP) rate, currency market of TP rate, redeem notice period, redeem days convention, redeem request date and amount to be paid in case of early redemption.

New configuration records have been released as part of this functionality to handle the UVA deposits without using the soft property class.

The topic related to this feature is given below:

Accounts

Taxes » Decommission of Tax Exemptions

Available from: **202211**

According to Argentinian regulation, there are several exemptions and special conditions related to the calculation of turnover collection tax. They can depend on the jurisdictions, events, holder's combinations, thresholds etc.

This functionality allows the decommissioning of usage records in the Tax Exemption Framework with the bank-specific products, properties, and activities. This functionality also enables banks to create new records in the case of emergencies through a streamlined approach.

The topic related to this feature is given below:

Taxes

Australia Model Bank

NPP Cuscal Instant Payments Interface and Address Resolution » Payments Interface

Available from: **202206**

New Payments Platform (NPP) offers services like Pay *Id* management, address resolution and faster payments. NPP Payments Partner (CUSCAL) is one of the major service providers for NPP. CUSCAL clients, the indirect participants connect with NPP via the CUSCAL Application Programming Interface (API's).

This functionality allows banks to interface with the API's to support CUSCAL NPP requirements.

A new interface layer has been created to support a wide range of services offered by NPP via CUSCAL. The API's interfacing with CUSCAL are RESTful API's which have synchronous request and response messages.

The topic related to this feature is given below:

[NPP Cuscal Instant Payments Interface and Address Resolution](#)

Withholding Tax and Trust Income Distributions » Generic API's

Available from: **202206**

This functionality allows users to manage the securities trades, portfolios income expenses, securities tax profiles, securities income distributions, portfolios income expense types, securities tax classes, fiduciary orders, securities income withholding tax, securities master tax classes, entitlements withholding taxes and stapled securities.

The following items have been released as part of this functionality:

- The SEC.TRADE,AUWHTX.API.CREATE.ST.1.0.0 version allows banks to create, update and retrieve a security trade.
- The AUWHTX.INCOME.DIST.ENTRY,INPUT version allows banks to retrieve the details of an income distribution.
- The AUWHTX.INCOME.WHT.DETAILS,INPUT version allows banks to retrieve the income and withholding tax details for other asset income.
- The AUWHTX.API.GET.CHILD.SECURITY.LIST.1.0.0 enquiry allows banks to retrieve child security list for a parent stapled security.
- The AUWHTX.API.GET.YEAR.END.COMPONENT.VALUE.1.0.0 version allows banks to retrieve year-end component values for entitlements.

The topic related to this feature is given below:

[Withholding Tax and Trust Income Distributions](#)

Australia Base » Generic API's

Available from: 202208

This functionality allows banks to manage the customer records for the AUBASE module.

The following items have been released as part of this functionality:

- The CUSTOMER,AUBASE.API.ONBOARDING.CUSTOMER.1.0.0 version is used to create and update an AUBASE customer record.
- The AUBASE.API.ONBOARDING.CUSTOMER.1.0.0 enquiry is used to retrieve the customer details.

The topic related to this feature is given below:

[Australia Base](#)

Address Interface » Generic API's

Available from: **202208**

This functionality allows banks to manage the customer addresses for the AUADRI module.

The `DE.ADDRESS, AUADRI.API.ADDRESS.1.0.0` version has been released as part of this functionality to allow users to create and retrieve a delivery address for AUADRI.

The topic related to this feature is given below:

[Address Interface](#)

BPAY (Bill Payments) » Generic API's

Available from: **202208**

This functionality allows banks to manage the standing order and payment order pertaining to a bill payment.

The following items have been released as part of this functionality:

- The `STANDING.ORDER, AUBPAY.API.STANDING.ORDER.1.0.0` version is used to create, update and retrieve the details of a standing order pertaining to a bill payment.
- The `PAYMENT.ORDER, AUBPAY.API.PAYMENT.1.0.0` version is used to create a payment order for the bill payment.

The topic related to this feature is given below:

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

Loan Redraw » Generic API's

Available from: **202208**

This functionality allows banks to manage the list of balances for the loan redraws.

The LNRDRW.API.GET.LOANREDRAW.BALANCES.1.0.0 enquiry has been created to allow users to retrieve details of the loan redraw balances like currency, advance position, available amount, etc.

The topic related to this feature is given below:

[Loan Redraw](#)

Rate Lock » Generic API's

Available from: **202208**

This functionality allows banks to manage loans with the reference of the *Rate Lock Id* and to retrieve details of the various types of loans such as mortgage, rate locks, loan redraw, etc.

The ARR.INTEREST,AURLOC.API.CREATE.RATE.LOCK.1.0.0 version has been created to allow banks to create and update a loan with the reference of the *Rate Lock Id*.

The topic related to this feature is given below:

[Rate Lock](#)

Rate Lock

Available from: **202210**

Rate lock is an agreement between a customer and a bank that allows the customer to lock in the interest rate on a fixed rate loan over a specified time period at the possibility of rising interest rates. If the advertised rate for the customer's chosen fixed rate period falls below their locked rate on their settlement date, the customer will be given the lower of the current advertised fixed rate and their locked rate. To provide this feature to the customers, bank will charge a Rate Lock fee.

This functionality allows banks to simplify the process by only creating the loan arrangement for the customer, where the user is able to capture the rate lock information within the loan arrangement.

The customer is able to rate-lock in advance and for this rate to be firm automatically applied if the actual rates on the day move in favor of the customer.

The topic related to this feature is given below:

[Rate Lock](#)

Lenders Mortgage Insurance » New API's

Available from: **202211**

This functionality allows banks to update the details of the Lenders Mortgage Insurance (LMI) policies, to change or remove LMI policy to loan associations. With this functionality banks will also be able to generate the output reports, to display the policy association and also to include the Insurance Status Information.

The topic related to this feature is given below:

Lenders Mortgage Insurance

Open Banking Account Information » API's

Available from: **202211**

New APIs have been created to facilitate the interaction between the third-party intermediary CUSCAL and Temenos Transact. The requests from the Accredited Data Recipient (ADR) will reach the CUSCAL first and then will be forwarded to Temenos Transact.

This functionality allows banks to retrieve the details of accounts, account balances, customers, direct debits, payees, schedule payments, transactions, and user agent records for the AUOBPZ module.

The topic related to this feature is given below:

[Open Banking Account Information](#)

Open Banking Account Information (AISP) » Joint Holder

Available from: **202212**

The open banking is the Consumer Data Right (CDR) as applied to the banking industry. The Australian Competition and Consumer Commission (ACCC) is the regulator of the CDR. With open banking, banks can choose to share their banking data with third parties accredited by the Accredited Data Recipients (ACCC) that must meet strict requirements to receive data. The ACCC has mandated the banks to participate in open banking.

This functionality allow banks to share data for the individual account holders, joint account holders, and secondary account holders.

The AISP can enquire the consents held by the customer to provide information

to the Access Dashboard using the following process:

- The Third Party Provider (TPP) will check the customer active consents by sending a request to the Account Servicing Payment Service Provider (ASPSP) to fetch the customer's consents which are in authorised status.
- The TPP will check the customer consents in other statuses by sending a request to the ASPSP to fetch the customer's consents which are in the Awaiting Authorisation, Revoked, Rejected and Expired statuses.

The topic related to this feature is given below:

[Open Banking Account Information \(AISP\)](#)

Australia Base » Role Based Home Pages

Available from: **202301**

This functionality allows bank users to view source and target loan details in the loan Arrangement Overview screen.

The AUMB.NEW.SPLITS.MERGES.LOANS enquiry has been attached as a composite screen in the Lending Overview screen to display the source and target loan details.

The topic related to this feature is given below:

[Australia Base](#)

Australia Base » Account Number Generation

Available from: **202302**

This functionality allows banks to automatically generate the account number for each account contract created. The account numbers will be incremented as defined in the `CMBASE.ALTERNATE.ID.PARAM` application and if required, a

check digit will be calculated and appended to the pre-defined account sequence number.

A configuration provision has been introduced in Temenos Transact to facilitate the automatic generation of the account numbers in a numeric number format where the starting number is defined by the bank and the system keeps incrementing this number by one for every other account number that is generated.

The topic related to this feature is given below:

[Australia Base](#)

Account Information APIs (AISP) » Joint Holders

Available from: **202302**

This functionality allows banks to manage the joint account holders and secondary users to provide their non-disclosure option or nominate secondary users, to give authorisation for accounts and to share data.

The topic related to this feature is given below:

[Account Information APIs \(AISP\)](#)

NPP Cuscal Instant Payments Interface and Address Resolution » NPP PayTo - Mandate and Interface

Available from: **202302**

This functionality allows banks to enable customers to authorise third parties to initiate payments from their bank accounts.

The following items have been introduced as part of this functionality:

- The *Npp Allowed* and *Npp Payto Allowed* fields have been added to the ACCOUNT property class to allow users to amend the customer's account settings.
- The AUNPPC.API.AU.CUSTOMERID.RETRIEVE.1.0.0 enquiry has been created to provide the customer *Id* details for a pay *Id* or account number to the channels so that customers will be notified about agreements.

The topic related to this feature is given below:

[NPP Cuscal Instant Payments Interface and Address Resolution](#)

Account Information APIs (AISP) » Joint Holders

Available from: **202303**

This functionality allow banks to manage the details of the overall data sharing status of the open banking accounts and create, revoke the customers relationship based on the nomination status.

The topic related to this feature is given below:

[Account Information APIs \(AISP\)](#)

Lending » Flexible Repayment Based on the Fixed Amount

Available from: **202303**

This functionality allows banks to:

- Create a request for the direct debit and set up the flexible repayment amount through the direct debit.
- Set up an automatic repayment on the loan based on the customer request.
- Set up a flexible automatic repayment amount on the loan based on the customer request.

The topic related to this feature is given below:

[Lending](#)

BPAY (Bill Payments) » Manage BPAY Biller Details

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Customer Infrastructure

Available from: **202205**

This module supports the creation of individual and corporate customers by capturing the mandatory regulatory fields as per PBOC regulations.

Banks are able to capture the information requirements which are specific and are required to be maintained by Chinese banks and raise the required validation during the creation and maintenance of the customer record.

The following items are introduced as part of this functionality:

- The `CUSTOMER, CNCUST . INDIVIDUAL` version has been created to define individual customers.
- The `CUSTOMER, CNCUST . CORPORATE` version has been created to define corporate customers.

The topic related to this feature is given below:

[Customer Infrastructure](#)

Matching Reversal

Available from: **202206**

In China banking practice, matching reversal is a special functionality done to track the outstanding balances of the designated accounts. This also helps a bank to keep track of the transactions made using these accounts. Matching reversal is the concept where a debit or credit made to a designated account is matched with its respective contra entry at a later date. Usually, there is a reference number generated when the initial entry is passed. This number is used to match the entries when a contra entry is made.

This module allows users to define the parameter for matching reversal accounts and also keep all the information for further enquiry.

The topic related to this feature is given below:

[Matching Reversal](#)

Cash and Till Processing

Available from: **202207**

This module allows users to manage the cash flow from Popular Bank of China (PBOC) to the headquarters or region and from there, further down to the branches, and to handle the internal maintenance of the cash within the branch after the cash is received from PBOC, for a smooth cash movement within the branch and for other cash related internal operations like till set up, teller assignment etc.

Also, with this module, users are able to define the cash limit at the company

level, to modify the teller's till attributes, and transfer funds between various entities like PBOC, HQ, chief teller, and teller.

The topic related to this feature is given below:

[Cash and Till Processing](#)

Customer Infrastructure » SAFE Reporting

Available from: **202207**

As CNY is not freely convertible, in China, business related to FCY are strictly monitored by various departments of the China government, including the National Development and Reform Commission (NDRC), Custom, Public Bank of China (PBOC), State Administration of Foreign Exchange (SAFE), etc. in order to control the Foreign Exchange Reserve in China. SAFE is the highest organisation in China in charge of monitoring all the foreign currency business and CNY Cross-border business in China (Hong Kong and Macau are allowed to settle trading by CNY now) based on a series of related regulations for banking in China.

The SAFE declaration includes the following information:

- International Balance of Payment Declaration (BOP related data).
- Information Declaration for the A/Cs in FCY (ACC related data).
- Information Declaration for BUY/SELL CNY transactions (JSH related data).

This functionality allows banks to provide certain data to the reporting system. The above reports will be handled by an external regulatory reporting system.

The topic related to this feature is given below:

[Customer Infrastructure](#)

Teller Operations » Important Blank Voucher

Available from: **202209**

The voucher status is part of an important blank voucher. As the stock teller cannot differentiate between normal and to-be-destroyed important blank voucher, the bank will setup virtual tills for yet to-be-destroyed important blank vouchers. Whenever the bank wants to destroy the important blank voucher, the system will transfer the relative voucher from normal to virtual yet to-be-destroyed. Each branch has to set up its own virtual till for the yet to-be-destroyed important blank vouchers.

This functionality allows banks to transfer important blank vouchers from the HQ to branch, branch to HQ, branch to branch, between supervisors, supervisors to tellers.

The topic related to this feature is given below:

[Teller Operations](#)

Limit and Collaterals

Available from: **202211**

This module provides and maintains various limits for the customer. It also captures the loan agreement information of the customer and accepts the collaterals based on the loan facilities.

The *Revoke Type* field has been added to the `LIMIT` application to indicate the revocation type of the limit. The available options in this field are Conditional Revocable and Not Revocable.

New versions have been introduced as part of this module to define the secured, unsecured, authorised and maintain limits.

New composite screens have been introduced as part of this module to display, amend, reverse or delete the rejected, unauthorised and maintained limits.

The `COLLATERAL, CNLICO . INP` version has been introduced as part of this

module to generate an event in the AC . LOCKED . EVENTS application to lock the pledged amount.

The COS COLLATERAL.AUTH.CNLICO composite screen has been introduced as part of this module to display, authorise and delete the unauthorised collateral records.

The topic related to this feature is given below:

[Limit and Collaterals](#)

Teller Operations » Settlement

Available from: **202212**

Transactions in the accounts are one of the essential functions of banks. These transactions refer to cash deposits and withdrawals from the account and can be done in different currencies. Money transactions also involve the transfer of funds from one account to another. Selling and buying foreign currencies is also required in the banking business. The settlement covers these different financial transactions to move money into and out of accounts.

This functionality allows banks to handle transactions related to cash deposits from an account, involving the transfer of funds from one account to another.

The topic related to this feature is given below:

[Teller Operations](#)

Teller Operations » Settlement

Available from: **202301**

This functionality allows banks to perform cash deposits and withdrawal transactions in both Foreign Currency (FCY) and Local Currency (LCY) for

corporate customers.

The topic related to this feature is given below:

[Teller Operations](#)

Withholding Tax

Available from: **202301**

This functionality allows banks to withhold tax on dividends for fixed income or bonds, except Qualified Domestic Institutional Investor (QDII) bonds. However, the Withholding tax (WHT) is required to be deducted as a tax based on the type of bonds and whether the dividend income derived is by a resident or non-resident investor.

The CNWHTX.TAX.DETAILS enquiry has been created as part of this functionality to display the WHT collected for the customer.

The topic related to this feature is given below:

[Withholding Tax](#)

Deposits » Corporate Deposits

Available from: **202303**

This functionality allows banks to manage corporate deposits like demand deposits, time deposits, call deposits and agreement deposits. Also, this functionality enables banks to perform some special operations on corporate deposits.

New configuration records have been released as part of this functionality, to allow the handling of corporate deposits.

The topic related to this feature is given below:

[Deposits](#)

Teller Operations » Settlement

Available from: **202303**

This functionality enables banks to perform cash deposit transactions in both foreign currency (FCY) and local currency (LCY) for individual customers.

The topic related to this feature is given below:

[Teller Operations](#)

Deposits » Retail Deposits

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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](#)

Luxembourg Model Bank

Certificate of Interest Paid (COIP)

Available from: **202304**

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 \(COIP\)](#)

Ethiopia Model Bank

Foreign Exchange Operations » Forex Permit Number and Purchase Order Management

Available from: **202206**

In the Ethiopian region, there is a prerequisite for the customers to have permission from the appellant authority, like the Central Bank or the bank, for doing an import or export transaction, such as import Letter of Credit (LC), export LC, inward collections, outward collections and so on. This permission comes in the form of a number called forex permit number or purchase order number.

This functionality allows banks to manage the forex permits issued along with the corresponding transaction details and supporting document details that have to be reported every Monday to the Central Bank.

The topic related to this feature is given below:

[Foreign Exchange Operations](#)

France Model Bank

APR Calculation and Treasury Rates Processing per French Regulation

Available from: **202209**

This module allows users to calculate the TEG as per French regulations and also as per Tunisian regulations. Additionally, now this module also supports the calculation of TEG for bullet loans.

New fields have been introduced in the main parameter application (`FRTAEG.MAX.LEGAL.RATE.PRODUCT`), where the bank can configure the PRINCIPAL and INTEREST properties that will be considered from the cash flow for the TEG calculation.

New configurations have been introduced where the bank can configure the country codes that follow French regulations and country codes that follow Tunisian regulations.

The topic related to this feature is given below:

[APR Calculation and Treasury Rates Processing per French Regulation](#)

APR Calculation and Treasury Rates Processing per French Regulation

Available from: **202212**

This module allows banks to calculate the TEG/TAEG for loans or overdraft accounts. The module also ensures that the calculated TEG or TAEG is always less or equal than the MLR (Maximum Legal Rate).

Using this module, the charges will be automatically adjusted due to a decrease

in the Maximum Legal Rate (MLR) or increase in the loan APR rate (TEG/TAEG rate).

The *Automatic Charge Adjustment* field has been added to the REPORTING property class, which will enable the system to automatically adjust the charges if applicable.

The Arrangement Activity Exceptions enquiry has been introduced to allow users to view unauthorised loans due to the MLR breach.

The topic related to this feature is given below:

[Annual Percentage Rate Calculation](#)

Germany Model Bank

Taxation Interface to CPB SECTRAS » Trailer Fee Reimbursement

Available from: **202207**

This functionality allows banks to generate the SECTRAS messages for trailer fees reimbursements that are paid to the customers. Temenos Transact will be able to automatically credit the customer with the net settlement amount after deducting the tax amounts based on SECTRAS's response. In case of modification or cancellation to the trailer fee reimbursement transaction, banks will be able to share the modification or cancellation information with the CE interface file.

The `DESCTX.SECTRAS.MODIFY.BULK.TR.FEE.REBATE` enquiry has been added to the menu of the Exception enquiry to list all the posted transactions (transaction completed status in the `DESCTX.SECTRAS.SCDX.TRANSACTIONS` staging application) for which there is a modification to an already posted amount.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » DvP Transfers

Available from: **202208**

This functionality allows banks to capture the DvP transfers transaction in the `SEC.TRADE` application. The DvP transfers are regular transfers that are done with a broker which is not a Temenos Transact bank. Though the transactions are captured in the `SEC.TRADE` application, the message that will be shared with

CPB SECTRAS will be for transfer.

The SEC . TRADE , INPUT . DEMB version has been created as part of this functionality to allow users to capture DvP transfers.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Global Model Bank

ATM Framework » Pre-Authorisation Processing (Insufficient Funds)

Available from: 202211

This functionality allow banks to manage the partial authorisation process for transactions that are originated from eligible or specific terminals.

In case of the insufficient funds, when the available balance is greater than zero but less than the requested amount, the system will lock the amount up to the extent of the available balance and the response message will reflect the locked amount. The initiation is always done for a maximal amount, to prevent the exceeding of the amount for the products or services, that customer can pay with the card.

The following items has been introduced with this functionality:

- The *Partial Auth Data element* field has been added to the `ATM.PARAMETER` application to specify the data element and position where the partial authorisation codes are present in the ISO authorisation request.
- The *Partial Auth Code* field has been added to the `ATM.PARAMETER` application. It represents the value of the data element. The bank can configure the function codes or indicators which are used to determine if the message is eligible for partial authorisation.
- The *Partial Auth Response Code* field has been added to the `ATM.RES.CODE.TABLE` application. This field is used to configure the response message when an authorisation request is partially approved.
- The *Partial Auth Flag* field has been added to the `ATM.TRANSACTION` application to specify whether an authorisation request is partially authorised.

The topic related to this feature is given below:

[ATM Framework](#)

ATM Framework » Repeat Messages

Available from: **202304**

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

Available from: **202304**

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](#)

Hungary Model Bank

Warrants » Migration of Queued Fees, Charges, Interests and Settled Data for Queue Items

Available from: 202205

This functionality allows banks to migrate to Temenos Transact the queued fees, charges and interests that were generated in the legacy systems. Also, the settled data for the queue items from the legacy system will be migrated to Temenos Transact.

The following items have been introduced as part of this functionality:

- New fields have been added to the `HUWRNT.WARRANT.REQUEST` and `HUWRNT.WARRANT.REQ.HIST` applications to allow the system to migrate the settled information and to ensure that the queue collection is continued for the pending amount of the warrant once the same is migrated.
- The `HUWRNT.QUEUE.MAINTENANCE, REVOKE.QUEUE.ITEMS` version allows users to manually reverse the records when the migrated warrants for which queue items are created erroneously on the accounts.
- The `HUWRNT.REVOKE.QUEUE.ITEM.DETAILS` enquiry allows users to view the details of the reversed queue items.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Screens Design

Available from: 202205

This functionality allows banks to view the General Interbank Recurring Order (GIRO) account numbers for the payer in all screens related to enquiries and versions in the queuing solution. The GIRO account numbers are considered a

key in the selection criteria for enquiries wherever the payer account number based search is possible in the queuing-related enquiries.

The following items have been introduced as part of this functionality:

- The *Account Id Type* field has been added to the `HUWRNT.QUEUE.PARAMETER` application to allow users to specify the type of the account *Id* defined for display in the queuing related enquiries and versions.
- The `HUWRNT.LIST.INV.BALANCES.HIST` enquiry has been created to allow users to view the list of bills that were in invoice (INV) balance earlier but are now capitalised on the account after the completion of the regulatory warrant.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Manual Settlement Account Change

Available from: **202205**

This functionality allows bank users to manually change the settlement account after a queue item has been established and during the life of the queue item.

The `HUWRNT.QUEUE.MAINTENANCE, SETTLEMENT.ACCOUNT.CHANGE` version has been created as part of this functionality to allow users to manually change the settlement accounts.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Locking of Accounts

Available from: **202205**

This functionality allows users to create a priority 3 lock even if a queue item exists on the account (the *Queue Available* field is Yes in the account).

The topic related to this feature is given below:

[Warrants](#)

Warrants » MBW Eligibility

Available from: **202205**

This functionality allows banks to validate the products in the hierarchy, whether based on the product definition warrants can be accepted and processed on the account. In most cases, the warrant eligibility is enough to define how all types of warrants have to be handled. There are special-purpose accounts where only Mandate Based Warrant (MBW) can be accepted and processed on the account (neither Regulatory Warrant (RW) nor Bill of Exchange (BoE) is allowed). As the differentiation will be set on the product level, the MBW eligibility validation has been introduced into the primary validation functionality.

The following items have been introduced as part of this functionality:

- The *Sub Type Classification* field has been added to the `HUWRNT.QUEUE.TYPE` application to allow users to specify the subtype classification for the queue item.
- The *MBW Eligibility* field has been added to the `XWARRANT.CHECK` soft property class to allow users to specify whether the product is eligible for Mandate Based Warrant (MBW) collection.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Account Closing Interdependencies with Queuing

Available from: **202205**

This functionality allows banks to manage the account closing initiation (irrelevant whether it is from the customer or bank) so that it will be stopped, without the possibility to be reinitiated (the customer is informed about this fact), if the account has:

- Criminal Block (CB type 7), Authority Block No Settlement (ABNoS type 8), Authority Block (AB type 9) warrant queue on the account until it expires, is cancelled or is completed.
- Loan queue, meaning that the Temenos Transact account's replica is a repayment account in the Equation System (EQ).

Any account closing initiation where there are queuing locks on the account related to Mandate Based Warrant (MBW), Authority Warrant (AW), Remittance Summons (RS) or Unauthorised Overdraft (UOD) will be stopped and can be reinitiated the next day when the queuing locks have been settled.

Upon initiating the closure process, the activity API attached to the arrangement closure process activity will check if the *Queue Available* marker on the arrangement account is Yes. If it's Yes, the system will check the type of queue present on the account and will return an override or error based on the functionality.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Completion Reason Codes

Available from: **202207**

This functionality allows banks to communicate the responses from Temenos Transact to the third party clearing system in the operation at the bank (PCS), whenever a queue is completed, cancelled, or terminated due to various reasons.

The following items have been introduced as part of this functionality:

- A new reason code has been created and updated in Temenos Transact for various scenarios in the queuing solution.
- The HUWRNT.REJECTED.WARRANTS enquiry has been introduced to allow users to view the warrants rejected during the primary validations.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Daily Report of Forced Collections

Available from: **202207**

This functionality allows banks to view the report with the details of the forced collection of regulatory warrants by reversal of the Unauthorised Overdraft (UOD) settlements on the expiry date of the warrant. As per the Hungarian regulations, if any UOD fees, charges, or interest is collected by the bank on the payer account during the queue period of the regulatory warrant, then such UOD collection will be reversed and forced settled towards the Regulatory Warrant (RW) if the warrant is not fully settled on the expiry.

The HUWRNT.FORCED.COLLECTION.REPORT.RW enquiry has been created as part of this functionality to allow users to view the forced collection report of regulatory warrants.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Exempt Amount Calculation

Available from: **202207**

This functionality allows banks to calculate the exempt amount excluding the accounts that have posting restrictions. Also, posting restrictions are removed from a queuing account so that the system will lock the account and update the pending amount and total locked amount in the `HUWRNT.QUEUE.ITEMS` application.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Queuing UOD's in Accounts on Balance Basis

Available from: **202207**

The amount drawn over and above the sanctioned limit, in case of overdraft accounts, and any debit balance in case of accounts without a sanctioned limit is termed as Unauthorised Overdrafts (UOD).

This functionality allows banks to manage the unauthorised overdraft when this one exists on an account. If the UOD is not regularised and the UOD amount increases due to the capitalisation of charges and (or) interest, the same queue will be retained and the queue amount will be increased to reflect the outstanding debit balance in the account. The `HUWRNT.QUEUE.ITEMS` application will be updated with the total or pending payment amount, along with the original date when the account was overdrawn.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Shared Limits

Available from: **202207**

This functionality allows banks to add, increase, decrease, remove and cancel or handle the expiry limits in the queuing solution, and handle limits that are shared between multiple accounts of a customer.

The update limit activity in the Arrangement Architecture (AA) will handle the limit added to the account. An activity API is attached to the update limit activity. The activity API will be triggered upon the limit addition. This API will refer to the `HUWRNT.QUEUE.ITEMS` and `HUWRNT.CUS.QUEUE.INFO` applications. The API will fetch the arrangement account and customer *Id* and will refer to the applications above to find if a queue item exists on the account or on extended accounts. If an entry is found in the applications above and there is an active queue item, the API will check the queue type of the queue item.

The topic related to this feature is given below:

[Warrants](#)

Transaction Fees » Free of Charge Transaction Declaration

Available from: **202208**

This functionality allows banks to have their own residence eligibility check.

The *Cus Res Check Routine* field has been added to the `HUTXNF.FREE.TXN.PARAM` application to allow users to attach a local routine which will determine if the customer is resident or not.

The topic related to this feature is given below:

[Transaction Fees](#)

Warrants » Account Closing Interdependencies with Queuing

Available from: **202208**

This functionality allows banks to view the queuing related errors or overrides at the simulation stage when the user tries to close the payer or external account.

Priority 3 locks reversed by the queuing solution are stored in a background application. When the user tries to initiate the closure simulation, if still priority 3 locks exist in the background application, the system will display an error to the user mentioning that the priority 3 locks exist and they need to be handled before closure.

When the account closure simulation is initiated, in case if there exists any Unauthorised Overdraft (UOD) queue on the payer, the system will display an override stating that there should not be any queuing related locks in the payer and extended accounts.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Usage of Available Balance

Available from: **202209**

This functionality allows banks to handle the modified existing lock amounts pertaining to normal queue items (loan repayments, Mandate Based Warrant (MBW) or Bill of Exchange (BoE) warrants) whenever there are charges, interest or fees capitalised in the account.

Credits received from the extended accounts are not additional funds so they will not be considered for the exempt amount calculation and warrant settlement.

The topic related to this feature is given below:

[Warrants](#)

Transaction Fees » Financial Transaction Levy Fee

Available from: **202212**

This functionality allows banks to calculate the levy fee for direct debit transactions below HUF 20000.

The *Exempt Eligible Trans Code* and *Exempt Amount* fields have been added to the `HUTXNF.LEVY.PARAMETER` application to allow users to configure transaction codes for which the exempt amount does not apply and transaction codes which have a different exempt amount (other than HUF 20000).

The topic related to this feature is given below:

[Transaction Fees](#)

Warrants » Queue Handling the Fees

Available from: **202303**

The queue item fee is charged whenever a warrant type is placed in an account and it has been queued. This functionality allows banks to manage the exceptions of applying the queue item fees for the warrant types.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Partial Settlement for CB and ABNos

Available from: **202303**

This functionality allow banks to update the Authority Block with no Settlement (ABnoS) and Criminal Block (CB) warrant records, if partial settlement is made manually without cancelling the warrant.

The topic related to this feature is given below:

[Warrants](#)

India Model Bank

Structured Financial Message System (SFMS) » Date Format Change in Tag 33A

Available from: 202206

The Structured Financial Messaging System (SFMS) is a secure messaging standard that serves as a platform for intra-bank and inter-bank applications like National Electronic Funds Transfer (NEFT), Real Time Gross Settlement (RTGS), and so on. It is an Indian standard that is similar to the SWIFT (Society for Worldwide Interbank Financial Telecommunication) standard used for financial messaging globally.

This functionality allows banks to generate and consume SFMS messages and associated governance, maker or checker.

The topic related to this feature is given below:

[Structured Financial Message System \(SFMS\)](#)

Structured Financial Message System (SFMS) » Outgoing IFN707 Tag 34B

Available from: 202206

This functionality allows banks to generate the IFN 707 34B tag outgoing messages.

When the system generates the SFMS message, the SWIFT MT 707 34B tag will not be displayed. In the `LETTER.OF.CREDIT` application, the *Lc Amount* and *Lc Currency* fields for the 34B tag are mapped and populated with the same values in the message.

The topic related to this feature is given below:

Structured Financial Message System (SFMS)

Lending Compliance » NPA Validations and Calculations

Available from: **202210**

Complying with the latest RBI regulations, income recognition must be objective and based on the record of recovery.

This functionality allows banks to reverse the interest already charged and not collected by debiting the Profit and Loss (P&L) account, stop the further application of interest for an account turning Non-Performing Asset (NPA), update the classification status in the account applications to facilitate flow to downstream systems, automatically propagate the customer classification across all his accounts and suspend the interest for all the accounts of the NPA customer, including the standard assets. DPD calculation and ageing are enabled for out-order accounts, too.

New fields have been introduced as part of this functionality to the `INLEND.AA.PARAMETER` application, to configure the interest suspense internal account and `AC.INWARD.ENTRY` records.

New fields have been introduced as part of this functionality to the `AA.PRD.DES.ACCOUNT` application, to store the actual asset classification of the loan contract and the worst classification of the contract at the customer level.

The topic related to this feature is given below:

Lending Compliance

Goods and Services Tax

Available from: **202211**

This functionality allows banks to collect the Goods and Services Tax (GST) from charges, as part of the cheque issue process and from charges levied on an account.

The *Txn Gstin* field holds the GSTIN of the customer on whom the GST is levied. A value in this field precedes the default GSTIN, if it is available in the arrangement account and the state is available in the customer application, while determining the place of supply for GST calculations.

The topic related to this feature is given below:

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

Goods and Services Tax

Available from: **202212**

This functionality enables banks to manage the GST exemption of transactions made by an assessee whose GSTIN is issued for an entity located in the Special Economic Zone (SEZ) and to support the refund of commission and GST, or GST alone, which was collected earlier.

The topic related to this feature is given below:

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

Lending Compliance » NPA Validations and Calculations

Available from: **202301**

The INLEND.NPA.OVERDRAFT.LIST enquiry has been introduced as part of this functionality to display the details of the `INLEND.NPA.OVERDRAFT` records.

The topic related to this feature is given below:

[Lending Compliance](#)

Goods and Services Tax

Available from: **202301**

This functionality enables banks to manage the GST exemption of transactions made by an assessee whose GSTIN is issued for an entity located in the Special Economic Zone (SEZ) and to support the refund of commission and GST, or GST alone, which was collected earlier.

The topic related to this feature is given below:

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

Goods and Services Tax

Available from: **202302**

This functionality allows banks to refund the GST collected in transactions through the `FUND.TRANSFER` application.

The topic related to this feature is given below:

[Goods and Services Tax](#)

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

Available from: **202304**

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 \(GST\)](#)

Italy Model Bank

Customer Account and Transactional Data for Regulatory Reporting » Bank Transfers Reports

Available from: **202301**

It is a regulatory requirement that banks in Italy have to send Puma reports to the Bank of Italy on a quarterly basis.

The Puma reporting consists of different type of reports which are to be reported to the regulatory on a quarterly basis, the reports are Account Opening, Account Expenses, Home Banking, Portfolio Management, Bank Transfers and Transfer of Balances.

This functionality allows banks to extract and send particular type of payment transactions which are performed for that quarter in the Bank Transfers report as part of Puma reporting.

The purpose of the Bank Transfer report is to give the details of particular type of transactions to the Central Bank. This report is extracted for the payment transactions of SEPA credit transfer and SEPA credit transfer instant, phone number top up, prepaid card top up and on us transactions.

The topic related to this feature is given below:

[Customer Account and Transactional Data for Regulatory Reporting](#)

New Zealand Model Bank

Customer and Account Infrastructure » Account Number Validation

Available from: **202206**

This functionality allows banks to capture the Particulars Code Reference (PCR) details on a disbursement which are required by banks in New Zealand to process any disbursements or payments. New fields have been added for the XNZ.ADDITIONAL.INFO external property class to enable the user to choose whichever is required in the corresponding products, related to account number validation and deposits reinvestment instructions.

The topic related to this feature is given below:

[Customer and Account Infrastructure](#)

Saudi Arabia Model Bank

Account Infrastructure » Teller Functionality

Available from: **202205**

This functionality allows banks to parameterise the cash retention limits, the maximum and the minimum for each branch and its vault, to view the daily balance of the branch with the cash exceeded %, reported to the upper branch limit, and the cash position of a particular teller, in all currencies supported by the teller.

The following items have been released as part of this functionality:

- The SAACIN.TELLER.BLOTTER enquiry is used to list the cash position of a particular teller in all currencies supported by the teller along with the transactions of that teller during the day.
- The SAACIN.BRANCH.POSITION enquiry is used to view a list with the branch, teller, and vault and ATM positions.
- The REPORT.LIST enquiry is used to display past date reports based on the value entered by the user in the selection criteria.

The topic related to this feature is given below:

[Account Infrastructure](#)

Account Infrastructure » Account Opening Rule

5

Available from: **202211**

This functionality allows banks to adhere to the Account Opening Rule (AOR) 5th edition released by the Saudi Arabian Monetary Agency (SAMA), with the new changes about account opening.

New configuration records and products have been released as part of this

functionality to allow banks to handle the account opening conditions for various types of accounts in Saudi Arabia and the methods in which the restrictions have been placed.

The topic related to this feature is given below:

[Account Infrastructure](#)

Account Infrastructure » Account Opening Rule

5

Available from: **202212**

This functionality allows banks to apply the Account Opening Rule (AOR) 5th regulation related to Saudi nationals, customers holding foreign and Saudi passports, and expatriate residents under temporary residence in the work Visa.

New configuration records and validations have been released as part of this functionality to allow users to manage the customer's creation holding different types of legal documents.

The topic related to this feature is given below:

[Account Infrastructure](#)

Tunisia Model Bank

Foreign Currency Operations » Business Travel Allowance

Available from: **202205**

This functionality allows users to mark the customer records for which all the movements and beneficiary record have to be re-generated using the `TNFCOP.MOVE.BENEF.REGENERATION` application.

The following items have been released as part of this functionality:

- The `TNFCOP.MOVE.BENEF.REGENERATION` application is used to mark the customer records for which all the movements and beneficiary record have to be re-generated.
- The `TNFCOP.AVA.REGENERATE` service uses the same logic as the `TNFCOP.AVA.SERVICE.MOVEMENTS` service with an addition filter that is generated only for the rejected records. All the rejections are marked in the `TNFCOP.MOVE.BENEF.REGENERATION` application.
- The `TNFCOP.AVA.BENEFICIARY` application is used to link a beneficiary to an Business Travel Allowance (AVA) record.

The topic related to this feature is given below:

[Foreign Currency Operations](#)

UK Model Bank

Financial Services Compensation Scheme (FSCS) » FSCS Summary Report

Available from: **202205**

This functionality allows banks to view a summary of all the customer and account details for the bank that are eligible for FSCS reporting.

The topic related to this feature is given below:

[Financial Services Compensation Scheme \(FSCS\)](#)

Open Banking Account Information » Decouple the AIS and PIS Payment Service User (PSU) from Temenos Transact

Available from: **202205**

Temenos Transact Account Access APIs help customers to access their account details through any authorised Third Party Provider (TPP) interface that connects to the bank. These APIs are based on the UK Open Banking Implementation Entity (OBIE) standards as defined as part of the Revised Payment Service Directive 2 (PSD2).

The Account Servicing Payment Service Provider (ASPSP) connects to Infinity Spotlight database to validate the PSU login. Once the authentication is successful, the unique user Id of the Payment Services User (PSU) will be received in response from the Spotlight. Now the PSU is now known by the ASPSP.

The topic related to this feature is given below:

[Open Banking Account Information](#)

Other Interest Report

Available from: **202207**

Her Majesty's Revenue and Customs (HMRC) requires banks to share the Other Interest (OI) Returns generated for the customers. This report will contain the list of all transactions where the customer has generated an Income as a result of an underlying corporate action on the portfolio. This report will include/report the transactions of all single holders and joint holders who co-own the portfolio. Also, with regard to Other Interest (OI) Reporting, a reportable individual customer is someone with a residential address in the United Kingdom. The information represented in the Other Interest (OI) Return makes sure that self-assessment tax returns are accurate and complete.

This module allows banks to generate the other interest report which holds the list of account owners who have benefited from a corporate action event.

The topic related to this feature is given below:

[Other Interest Report](#)

Individual Savings Accounts - Cash ISAs

Available from: **202208**

This module allows users to access the **Find Account**, **Find Individual Savings Account (ISA)** and **Find ISA Transfer** menus for the ISA accounts for UK.

New enquiries have been introduced as part of this module to display details related to the ISA accounts, as well as the ISA deposits.

The topic related to this feature is given below:

[Individual Savings Accounts - Cash ISAs](#)

Open Banking Account Information

Available from: **202208**

The Temenos UKOBPZ module provides a set of APIs to support the Temenos client offering account information services for the Third Party Providers (TPPs) according to the UK Open Banking standards.

This module allows users to handle the status of the consent requests. A Payment Services User (PSU) selects at least one account from the list to approve or reject the consent request. If the PSU has rejected the consent request, the consent resource will be moved to Rejected status, and retained in the system. In case the PSU approves the consent request, the consent resource will be moved to Authorised status and updated with the list of the accounts selected by the PSU.

The topic related to this feature is given below:

[Open Banking Account Information](#)

Open Banking Account Information

Available from: **202209**

This module allows users to handle the status of the consent requests. To provide the consent details of the customer in the Access Dashboard, the Third Party Provider (TPP) will send a request to the Account Servicing Payment Service Provider (ASPSP) to fetch the list of the authorised, unauthorised, rejected, revoked and expired consents belonging to that customer.

The topic related to this feature is given below:

[Open Banking Account Information](#)

Open Banking Payment Initiation

Available from: **202209**

This module provides a set of APIs to support the Temenos client offering payment initiation services for Third-Party Providers (TPP) according to the UK Open Banking standards. The APIs allows a TPP to create consent resource and payment resources and request the status of both.

The topic related to this feature is given below:

[Open Banking Payment Initiation](#)

Other Interest Report

Available from: **202210**

Her Majesty's Revenue and Customs (HMRC) requires banks to share the Other Interest (OI) Returns generated for the customers. This report will contain the list of all transactions where the customer has generated an Income as a result of an underlying corporate action on the portfolio. This report will include/report the transactions of all single holders and joint holders who co-own the portfolio. Also, with regard to Other Interest (OI) Reporting, a reportable individual customer is someone with a residential address in the United Kingdom. The information represented in the Other Interest (OI) Return makes sure that self-assessment tax returns are accurate and complete.

This module allows banks to generate the Other Interest report which holds the list of account owners who have benefited from a corporate action event.

The topic related to this feature is given below:

[Other Interest Report](#)

Individual Savings Accounts - Cash ISAs » Composable Banking

Available from: **202212**

This module is now available as a composable solution. As a composable solution, it encompasses all the life cycle events related to ISA, JISA or APS products beginning with the account opening, account maintenance, subscription credits and withdrawals until account closure.

This functionality is a UK flavor of the account Temenos Banking Capability (TBC) that complements the standard set of functionalities available under the core account TBC framework.

The topic related to this feature is given below:

[Individual Savings Accounts - Cash ISAs](#)

Open Banking Account Information » Open Banking API Integration with Infinity

Available from: **202212**

The UKOBPZ module provides a set of APIs to support the Temenos client offering Account Information Services (AIS) according to the UK Open Banking standards.

This functionality allows banks to manage how consent, once given by the Payment Service User (PSU), can be revoked. An API to the Online Banking User Agent has been created that allows the User Agent to create a JWT

authorisation token that contains the Payment Service User Id (*UserId*) and the *ConsentId*.

The topic related to this feature is given below:

[Open Banking Account Information](#)

Open Banking Payment Initiation » Open Banking API Integration with Infinity

Available from: **202212**

The UKOBPX module provides a set of APIs to support the Temenos client offering Payment Initiation and Confirmation of Funds Services (PIS and CoF) according to the UK Open Banking standards.

This functionality allows banks to manage how consent, once given by the Payment Service User (PSU), can be revoked. An API to the Online Banking User Agent has been created that allows the User Agent to create a JWT authorisation token that contains the Payment Service User Id (*UserId*) and the *ConsentId*.

The topic related to this feature is given below:

[Open Banking Payment Initiation](#)

OBIE Payment Initiation APIs (PISP) » Capture the External Consent ID and Consent Deletion API

Available from: **202301**

Once the Payment Service User (PSU) has provided the consent, the Account

Information Service Provider (AISP) can request the account information from the Account Servicing Payment Service Provider (ASPSP). The validity of the consent can has-the current or an expiry date. If the consent expired, the AISP will no longer have access to it. If the PSU decides to revoke the consent before it expires, then the consent will be marked as a consent deletion. However, the consent resources held by the ASPSP are never physically deleted, their status will be changed to Revoked instead to allow the enquiry of historic data.

This functionality allows the PSU to view and revoke consent at the AISP.

The topic related to this feature is given below:

[OBIE Account Information APIs \(AISP\)](#)

OBIE Payment Initiation APIs (PISP) » Capture the External Consent ID and Consent Deletion API

Available from: **202301**

Once the Payment Service User (PSU) has provided the consent, the Account Information Service Provider (AISP) can request the account information from the Account Servicing Payment Service Provider (ASPSP). The validity of the consent can has-the current or an expiry date. If the consent expired, the AISP will no longer have access to it. If the PSU decides to revoke the consent before it expires, then the consent will be marked as a consent deletion. However, the consent resources held by the ASPSP are never physically deleted, their status will be changed to Revoked instead to allow the enquiry of historic data.

This functionality allows the PSU to view and revoke consent at the AISP.

The topic related to this feature is given below:

[OBIE Payment Initiation APIs \(PISP\)](#)

Direct Debit Mandate Processing » AUDDIS and ADDACS Reports

Available from: **202302**

With this functionality, a new report format has been introduced and both the Automated Direct Debit Instruction Service (AUDDIS) bank return and Automated Direct debit Amendment and Cancellation Service (ADDACS) reports will be received in an .XML format by the bank, which can be processed automatically during the Close of Business Day (COB) process or can be executed manually. Once the .XML files are placed in the respective folders by the bank, Temenos Transact services will process the files.

The topic related to this feature is given below:

[Direct Debit Mandate Processing](#)

Individual Savings Accounts - Cash ISAs » UKISA in Composable Banking

Available from: **202302**

This functionality allows banks to use business events for monitoring IsaArrangements.

The topic related to this feature is given below:

[UKISA in Composable Banking](#)

Direct Debit Mandate Processing » AUDDIS and ADDACS Reports

Available from: **202303**

This functionality allow banks to parameterise and validate the payment types related to a loan arrangement available in Temenos Transact.

The `UKDDMP.PARAMETER` application has been introduced as part of this functionality to allow banks to configure the payment types which are supported by the financial institution. The configured values are used to validate the payment types of the loan arrangement in order to establish a link or a delinking between the DD mandate and loan arrangement.

The topic related to this feature is given below:

[Direct Debit Mandate Processing](#)

CRS Reporting for UK

Available from: **202304**

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

ACH Framework » ACH Reversal Posting Early Deposit Items

Available from: **202205**

This functionality provides the ability to process Automated Clearing House (ACH) reversal entry earlier than settlement date for ACH credit that has been posted early and later reversed from Origination Data Financial Institution (ODFI), so that funds can be captured before the customer has the opportunity to spend.

The topic related to this feature is given below:

[ACH Early Direct Deposit](#)

ACH Framework » Procedures

Available from: **202206**

This functionality allows banks to process COR type messages so that IF events will be generated to send notifications of changes to the customers, amending existing recurring payment information and recipient information captured in Temenos Transact.

The topic related to this feature is given below:

[ACH Framework](#)

ACH Framework » ACH Automatic Returns

Available from: **202207**

This functionality allows banks to manage the automatic returns of incoming transactions in exception. Based on the type of exception faced, the appropriate return code will be populated in the payment and returned at the time of cut-off if no manual intervention has been done to correct and post or return the exception transaction.

An optional flag has been introduced in the clearing parameter to allow users to choose if the automatic return is required, and if required, the user can choose to return only debit transactions, only credit transactions or both debit and credit transactions.

The topic related to this feature is given below:

[ACH Framework](#)

ACH Framework » ACH Credit Exception Account Missing

Available from: **202207**

This functionality allows banks to view credit transactions with incorrect credit accounts and make decisions to either post or return those transactions.

Users have the option to select the transactions in the exception queue failed for the invalid account reason and to process the transaction with the correct account number.

The topic related to this feature is given below:

[ACH Framework](#)

ACH Framework » Stop Payment for ACH

Available from: **202208**

This functionality allows banks to stop payments for ACH debits to the customers' accounts based on the excepted debit amount or amount range and the originating company *Id*.

Stop payment mapping rules have been added to the incoming debit product to automatically validate stop payment requests on the debit account.

The topic related to this feature is given below:

[ACH Framework](#)

ACH Framework » Funds Availability Based on Pending Days

Available from: **202209**

This functionality allows banks to maintain an adequate risk by applying a hold on available funds obtained through ACH debit initiation based on hold days provided by the internal or client's partner's risk scoring system.

The topic related to this feature is given below:

[ACH Framework](#)

US Real Time Gross Settlement » Fedwire Return File Generation

Available from: **202210**

The incoming Fedwire transactions which are successfully processed or failed in the payment system due to errors in information passed or due to restrictions on accounts are placed in the exception queue along with the exception reason.

It is possible to correct the payment information and proceed with the completion of the payment or, the payment can be returned by choosing the appropriate return reason. Once the return transaction is authorised, the returns are included in the outward file to be sent to Fedwire.

The incoming Fedwire transactions which are successfully processed can be returned based on the decision taken by the receiving customer, bank user, or reversal request from the originator.

This requirement covers the processing of the outgoing Fedwire return transactions from exception, history, or nonvalue message queues.

The return transaction file should have the type code 1002 or 1008 or 1602 or 1608 in the tag 1510.

Same-day transactions are to be returned with the code XX02 and previous-day transactions with code XX08.

The return file should have the return reason to be updated in tag 6500.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

ACH Framework » Same Day ACH Debit via DB Application

Available from: **202210**

This functionality allows users, customers or merchants to pull funds from external bank accounts within the same day via the DB collection application.

The topic related to this feature is given below:

[Same Day ACH Debit via DB Application](#)

ACH Framework » RDFI File Processing

Available from: **202211**

A new upload service has been introduced to split the NACHA file and upload it efficiently into the ACH warehouse.

This functionality allows users to configure the same ABA into multi companies in Temenos Transact. The system will check the account number in each matching Temenos Transact company and route the transaction to the company where the account exists.

The topic related to this feature is given below:

[ACH Framework](#)

US Core » NAICS Codes Conversion Utility

Available from: **202211**

This functionality allows banks to update existing customer records with new

North American Industry Classification System (NAICS) codes, in case of periodical changes to the NAICS codes.

The topic related to this feature is given below:

[US Core](#)

US Real Time Gross Settlement » Fedwire Multi-Level Intermediary

Available from: **202211**

This functionality provides the ability to initiate a wire transfer where the beneficiary's FI maintains an account relationship at a correspondent bank, intermediary bank or receiving FI (direct Fedwire Funds Service (FFS) participant), initiate a wire transfer where the beneficiary's FI uses an intermediary bank that maintains an account relationship at a correspondent bank or receiving FI and initiate a wire transfer where the beneficiary's FI's intermediary bank maintains an account relationship at a correspondent bank or receiving FI (direct FFS participant).

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » Wire Drawdown Request - Straight Through Processing

Available from: **202211**

This functionality allows banks to process the drawdown transfer automatically,

thereby improving the payment efficiency and reducing manual work for repeated payment processing.

This feature has been introduced to the US Fedwire payment processing to capture drawdown authorisation or mandate to debit the customer account in our books and credit an external account, while processing an incoming drawdown request (DRC/DRB).

The new feature facilitates the creation of drawdown authorisation or mandate by a customer or by the back-office user, allowing the financial institute to accept the drawdown request from the specified external account, through the given routing number, within an amount range, to be automatically validated and send an outgoing drawdown transfer message.

If the mandate does not match, or does not exist for the received external account (credit account), routing number, amount captured, the drawdown request will be marked for manual processing.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » Fed Funds Sold and Returned

Available from: **202212**

This functionality allows users to initiate and receive Fed Funds sold or returned.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » Future Dated Wire Payments

Available from: **202212**

This functionality allows banks to manage future dated payments for fed wire payments. Future dated payments will be warehoused and moved for processing on the future date.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » Incoming Fedwire with Ultimate Creditor

Available from: **202212**

This functionality allows banks to receive incoming wires for another bank or investment company that holds an account in our books and the ultimate creditor on the incoming wire may not be our customer.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » Outgoing Wire with Ultimate Debtor

Available from: **202212**

This functionality allows users to initiate outgoing wires that debit our customer's

account or general ledger that may also include an ultimate debtor or originator that is not our customer.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » Preauthorised Drawdown Request (DRC/DRB)

Available from: 202212

Debit and credit party details from incoming drawdown requests will be defaulted automatically to the drawdown refusal message that is being initiated from the pending drawdown request queue.

This functionality allows banks to make sure there are no data errors in the message being sent out by using the defaulting information from the received request.

The workflow has been enhanced for incoming drawdown requests.

Drawdown requests that do not go through straight through processing will be available for manual action through the Fedwire operations menu, the pending drawdown request queue.

A drawdown refusal can be sent for a pending request. The information from the received request will be automatically defaulted in the refusal screen.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » Preauthorized Drawdown Requests

Available from: **202301**

This functionality allows users to initiate a drawdown refusals, transfers from the pending requests

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » CLABE Validation

Available from: **202301**

This functionality allows banks to manage Mexican beneficiaries, validate the format and verify the correctness of the check digit of the CLABE number.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Real Time Gross Settlement » Daily Wire Balance Report

Available from: **202301**

This functionality allows banks to view the summary of debit and credit wire transactions posted for each day against their status. It is possible to group the

items by message type if required.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

Core » ATM Locking Period and Date

Available from: **202302**

This functionality allows banks to manage locking periods on the pre-authorisation ISO messages sent in the data element 57, specifying the time and period for which an account will be locked.

The topic related to this feature is given below:

[Core](#)

Core » Partial Authorisation

Available from: **202302**

This functionality allows banks to manage the partial authorisation for the transactions that are originated from eligible or specific terminals. In case of insufficient funds (available balance greater than zero but less than the requested amount), the system will lock the amount up to the extent of available balance so the response message will reflect the locked amount and the response code will inform that the transaction is partially authorised.

The topic related to this feature is given below:

[Core](#)

Real Time Gross Settlement » Correspondent Banking - Indirect Participant Account Relationship

Available from: **202302**

This functionality allows banks to manage the processing of incoming wires received for respondent institutions.

The topic related to this feature is given below:

[Real Time Gross Settlement](#)

Core » Multiple Settlements

Available from: **202303**

This functionality allows banks to manage multiple settlement requests based on a single authorisation request.

The topic related to this feature is given below:

[Core](#)

Real Time Gross Settlement » Automatic Correction of Account Number

Available from: **202303**

Incoming credit account numbers in Fedwire messages are sometimes incorrectly sent with leading zeros or prefixed with the routing number of the

recipient financial institute.

This functionality allows financial institutes to manage the removal of leading zeros and routing numbers. Correction routines have been added to the Fedwire parameter to automatically correct the account number in incoming payments.

The topic related to this feature is given below:

[Real Time Gross Settlement](#)

Real Time Gross Settlement » Fedwire Initiation with Beneficiary FI BIC

Available from: **202303**

This functionality allows banks to initiate payments from the Payment Hub (PH) where the beneficiary Financial Institution (FI) is a domestic institution that can be identified either using the routing number or Bank Identifier Code (BIC) code.

The topic related to this feature is given below:

[Real Time Gross Settlement](#)

Real Time Gross Settlement » Fedwire Return File Generation

Available from: **202303**

This functionality allows banks to automatically update the correspondent bank for an ineligible routing number into the correct field in the wire transfer, if the correspondent bank is configured. Also, the wire transaction will be moved to the repair status for operator intervention, if the correspondent bank is not known, and the operator will be able to manually insert a correspondent bank.

The topic related to this feature is given below:

Real Time Gross Settlement

Core » Incremental Authorisation

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Retail Accounts and Fixed Deposits » Automatic Closure of Notice Accounts and Deposits

Available from: 202205

Temenos Transact is now enhanced with the following capabilities that aid in the automatic closure of the notice accounts and deposits:

- Full withdrawal of funds from the account is allowed only with a Closure Type notice.
- The bank user can now automatically close the notice account or deposit when certain conditions are met (also called as End-of-Notice Period actions). The funds in the account or deposit are automatically settled based on the settlement instructions and the account or deposit is closed based on the closure conditions.
- The Redeem activity for deposits (for closure type notice) can be scheduled to settle based on the settlement instructions.
- The ACCOUNTS-SETTLE-PAYOFF and DEPOSITS-REDEEM-ARRANGEMENT activities can be scheduled using AA.ACTION as a resultant action in product qualifier rules.
- When the arrangement is in Current status, the notice account or deposit can be closed only with a closure notice bill. The closure notice cannot be captured for the arrangements that are not in Current status.

The topics related to this feature are given below:

[Product Qualifier Rule Updates](#)

[Configuring Auto Closure of Accounts](#)

[Illustrating Auto Closure of Accounts](#)

[Configuring Auto Closure of Deposits](#)

Illustrating Auto Closure of Deposits

Retail Accounts and Fixed Deposits » Notice Change or Cancel post Payment Initiation

Available from: **202205**

Temenos Transact is enhanced to restrict the user from modifying or cancelling a notice after the payment file is generated in the `PAYMENT.ORDER` application on the scheduled issue order date. When the action is attempted, the customer is informed that the payment is initiated and hence the notice cannot be changed or cancelled.

The topics related to this feature are given below:

[Notice Change or Cancel post Payment Initiation - Accounts](#)

[Notice Change or Cancel post Payment Initiation - Deposits](#)

Retail Accounts and Fixed Deposits » Restrictions on Increase in Notice Amount

Available from: **202205**

The following are the restrictions on increasing the notice amount:

- Activity Restriction can be defined to provide the user an option to accept or reject the request to increase the notice amount of the captured notice that did not serve the full notice period.
- A new periodic attribute namely, `NOTICE.AMOUNT.INCREASE` is introduced to check if the customer has requested an increase in notice amount from the previously requested amount (within the notice period).

The topics related to this feature are given below:

[Periodic Attribute for Restrictions on Increase in Notice Amount](#)

[Configuring Restrictions on Increase in Notice Amount - Accounts](#)

[Illustrating Restrictions on Increase in Notice Amount - Accounts](#)

[Configuring Restrictions on Increase in Notice Amount - Deposits](#)

[Illustrating Restrictions on Increase in Notice Amount - Deposits](#)

Retail Accounts, Fixed Deposits and Arrangement Architecture » Retain Bill Reference during Reverse and Replay

Available from: **202206**

Transact now supports the reverse and replay caused by any back-dated activity, prior to the notice capture date of the modified or cancelled notice bill. To provide this capability, the Notice Withdrawal Property Class is enhanced with a new attribute called *Notice Reference*, which holds the unique reference to a notice bill.

The topics related to this feature are given below:

[Configuring *Notice Reference*](#)

[Retaining Bill Reference during Reverse and Replay - Accounts](#)

[Retaining Bill Reference during Reverse and Replay - Deposits](#)

Retail Lending, Fixed Deposits and Arrangement Architecture » Amendment of Cancel Period after Arrangement Creation

Available from: **202206**

The Term Amount Property Class now allows the user to amend the cancel period of an arrangement post its creation. It allows to:

- Amend the cancel period of an arrangement to another date
- Remove the cancel period of an arrangement
- Reverse the cancellation of an arrangement using a backdated activity to remove or expand the cancel period of the arrangement

The topics related to this feature are given below:

[Configuring *Cancel Period*](#)

[Amending Cancel Period - Lending](#)

[Amending Cancel Period -Deposits](#)

Fixed Deposits and Retail Accounts » Notice Request Validations during Locking of Funds through GAI

Available from: **202207**

Banks can now validate the available balance in the Notice account and deposit while locking funds on the account or deposit that has a notice in the process.

When the system locks the funds for a transaction posted through the General Accounting Interface (GAI) on a notice account or deposit, it is possible to inform the user if the notice withdrawal and the available balance can get affected.

A new rule validation routine is now available to check if a notice withdrawal might get affected due to the existing notices and the locked amount.

The topics related to this feature are given below:

[Notice Request Validations during Locking of Funds through GAI - Accounts](#)

[Notice Request Validations during Locking of Funds through GAI - Deposits](#)

[Activity Restriction - Periodic Attribute Class Update](#)

Arrangement Architecture » Generating a record in `DD.ITEM` for the Combined Bill Amount

Available from: **202207**

When more than one bill is settled using the same *DD Mandate*, the system automatically combines the bill amounts to generate a single record in `DD.ITEM`. The bill amounts are combined only when,

- *Combine Bills* in payment schedule is set to Yes
- Bills are issued on the same date
- Bills are made-due on the same date
- Bills are configured to be auto-settled using the same *DD Mandate*

This feature reduces the risk of lock collisions when an automatic settlement through DD is defined.

The topics related to this feature are given below:

[Settlement condition - Direct Debit](#)

[Settlement of Direct Debit Item - Illustration](#)

Fixed Deposits and Retail Lending » IFRS Processing of RFR Cashflow Updates

Available from: **202207**

IFRS recommends to de-recognise any changes to the original contractual cashflow and recognise them as a new asset with the new Effective Interest Rate (EIR).

Temenos Transact is now enhanced with a new AA.ACTIVITY for the initial IBOR transition to RFR. This activity updates the initial and the ongoing cashflow modification due to the changes in RFR by a cashflow handoff during the RFR rate revision process. This helps in measuring the customer asset and liability accurately.

The topics related to this feature are given below:

[IFRS Processing - Lending](#)

[IFRS Processing - Deposits](#)

Arrangement Architecture, Fixed Deposits and Retail Lending » Processing RFRs using Non- Cumulative Compounded Rate Option

Available from: **202207**

Temenos Transact now supports the Non-Cumulative Compounded Rate (NCCR) option for *RFR Calc Method* in Interest Property conditions. This method is more accurate when there are changes in principal within a given interest period. It helps to prorate the accrued interest for the reduced principal amount without repaying the entire accrued interest on the loan amount.

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

The topics related to this feature are given below:

[Non-Cumulative Compounded Rate \(NCCR\)](#)

[NCCR Calculation - Lending](#)

[NCCR Calculation - Deposits](#)

[NCCR Illustration](#)

Arrangement Architecture, Fixed Deposits and Retail Accounts » Negotiating Product Qualifier Rules at Arrangement Level

Available from: **202207**

Banks can now define and negotiate the product qualifier rules at arrangement level for notice accounts and deposits. Hence, for notice products (products that support notice withdrawal functionality), the user need not define the property type as 'Product Qualifier and Product only' for the instance of the Activity Restriction Property Class that is used for product qualifier rule definition.

The topics related to this feature are given below:

[Notice Reference Attribute in Notice Withdrawal Transaction Class](#)

[Removal of Product only validation for Product Qualifier Rules in Notice Products](#)

[Notice Reference during Change and Cancel Activities - Notice](#)

[Accounts](#)

[Notice Reference during Change and Cancel Activities - Notice](#)

[Deposits](#)

[Negotiating Product Qualifier Rules at Arrangement Level](#)

Retail Lending » Loan Interest Rates post Maturity

Available from: **202207**

It is now possible to configure the reversal of the total commitment balance during the pending closure process instead of maturity. The *Commitment Reversal* attribute introduced in Term Amount product condition helps to configure this reversal. When the attribute is set as:

- On Closure - It reverses the total commitment balance during pending closure process instead of maturity.
- None or On Mature- It reverses the total commitment balance during maturity process.

The topics related to this feature are given below:

[Configuring *Commitment Reversal*](#)

[*Commitment Reversal* Attribute](#)

[Interest Based on Total Commitment](#)

Arrangement Architecture and Retail Lending » Deferred Repayment of Payment Holiday Interest

Available from: **202207**

Transact now allows the user to specify how the interest accrued during the holiday period needs to be invoiced after the payment holiday period. The user can either configure to invoice the entire Interest accrued during the holiday period, immediately in the upcoming installments or invoice the interest accrued during the holiday period equally over the specified number of coming installments (maximum up to the maturity).

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

The topics related to this feature are given below:

[Updates in Payment Schedule](#)

[Updates in Payment Holiday](#)

[Configuring Payment Holiday](#)

Arrangement Architecture » Combined Settlement Using Temenos Transact Account

Available from: **202207**

Banks can combine the bill amounts and generate a single settlement for the combined amount when more than one bill is automatically settled with the same payment date and Transact account. To provide this functionality, the Settlement property class is enhanced with the following two new attributes:

- *Payin Account Settlement*
- *Payout Account Settlement*

When these fields are set to Combined and automatic settlement using Temenos Transact account is defined, then the system combines the bill amounts and generates a single settlement for the combined amount when the following criteria are met:

- *Combine Bills* is set as Yes
- Bills have the same payment date
- Bills are configured to be settled using the same Temenos Transact account

Same *Settle Activity* is defined for all the bills

The topic related to this feature is given below:

[Combined Settlement Using Temenos Transact Account](#)

Arrangement Architecture » Processing Forward-Dated Changes between Bill Issue and Due Dates

Available from: **202208**

Transact considers any forward-dated condition that triggers the recalculation of the payment amount during the issue bill when the effective date of the forward-dated condition is between the issue bill and due dates. Whereas, if there is any such condition created after the issue bill activity, the changes are considered only from the next issue bill.

The topics related to this feature are given below:

[Defining Billing Rules](#)

Processing Forward-Dated Changes between Bill Issue and Due Dates

Arrangement Architecture and Retail Accounts » Processing of Backdated Schedule in Accounts with Attached Limit

Available from: **202208**

Banks can now capture and update the historical limit balances during the takeover of an overdraft account with an attached limit. The historical net movements for a given day that are captured using the Capture Historical Balance activity updates the historical limit and account balances.

Using the Capture Historical Bills activity, the capitalised historical interest bills that are calculated on the historical limit balances can also be captured. The interest movements from the historical interest bills adjust the running account and limit balances as well.

This enables users to make back value dated changes beyond the Transact take over date and perform bill adjustments.

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

The topics related to this feature are given below:

[Capture of Historical Limit Balances](#)

[Processing of Backdated Schedule in Accounts with Attached Limit](#)

Arrangement Architecture and Fixed Deposits » Accessing Simulation Runner using a Unique Reference

Available from: **202209**

The simulation process generates more than one unique reference to keep track of. Handling a simulation in the API mode and managing multiple references can be complex.

To ease the process, Transact now allows accessing the record in

`AA.SIMULATION.RUNNER` using a unique reference from

`AA.SIMULATION.CAPTURE`.

The topics related to this feature are given below:

[Accessing Simulation Runner](#)

[Early Redemption Process of Deposit Arrangement Using
Simulation -Illustration](#)

Arrangement Architecture, Retail Accounts and Fixed Deposits » Defining and Maintaining Nominated Counter Accounts

Available from: **202209**

The incoming and outgoing payments in an account or deposit can now be limited to/from pre-defined counter accounts only and these are added during the creation and maintenance processes of an account or deposit.

Accounts condition is enhanced with two new fields namely *Counterparty Type* and *Counterparty* to capture and maintain the nominated counter accounts for an arrangement. The link between the beneficiaries is defined as nominated counter

accounts and the arrangement is maintained by updating the cross-reference file or the `BENEFICIARY.LINKS` application.

The topics related to this feature are given below:

[Defining and Maintaining Nominated Counter Accounts in Account Property Class](#)

[Validating beneficiary in settlement condition against nominated counter accounts](#)

[Configuring Nominated Counter Accounts- Accounts](#)

[Configuring Nominated Counter Accounts- Deposits Funding](#)

[Nominated Counter Accounts -Deposit Withdrawal](#)

[Working with Nominated Counter Accounts in Accounts](#)

[Working with Nominated Counter Accounts during Deposit Funding](#)

[Working with Nominated Counter Accounts during Deposit Withdrawal](#)

[Nominated Counterparty Outputs](#)

[Nominated Counterparty Tasks](#)

Arrangement Architecture » Improving Performance during Synchronous Simulation

Available from: **202210**

Defining the *Ignore Sim* field in the `AA.PARAMETER` application improves the response time of a synchronous simulation. When this field is set as Yes, the corresponding `AA.SIM.<PROPERTY.CLASS>` records are not updated for the simulation.

Also, setting the *Synchronous* field to Yes in the `AA.SIMULATION.RUNNER` record along with the simulation capture references of the respective activities helps to combine and simulate two or more activities online (instead of using a

service).

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

The topics related to this feature are given below:

[Improving Performance during Synchronous Simulation-Configuration](#)

[Improving Performance during Synchronous Simulation-Working With](#)

Retail Accounts and Fixed Deposits » Customer Dormancy Processing using CDM

Available from: **202210**

Transact is now enhanced to:

- Handover the *Last Activity Date* field value of the dormant arrangement to the `ST.CDM.MONITOR`.
- Configure if the AA dormancy processing should handoff the dormancy information to the CDM when the arrangement becomes dormant.
- Allow the user to define *Dormancy Status* at which the arrangement dormancy information has to be handed off to CDM for customer level dormancy processing.

The topics related to this feature are given below:

[Configuring Customer Dormancy Processing - Accounts](#)

[Configuring Customer Dormancy Processing - Deposits](#)

[Cdm Handoff Attribute](#)

[Working with Customer Level Dormancy Processing - Accounts](#)

[Working with Customer Level Dormancy Processing - Deposits](#)

Arrangement Architecture and AA Product Bundling » Multiple Notional Interests on Pool Balance

Available from: **202210**

Transact now allows configuration of two interest properties in a notional pool. It is enabled to calculate both debit and credit interest on the same notional pool balance based on the pool balance after offsetting, through the Interest Compensation product condition.

The topics related to this feature are given below:

[Interest Compensation Attributes](#)

[Interest Compensation feature in Bundle Product or Interest Calculation on Notional Pool](#)

[Memo Interest for Notional Pool Bundles and Interest for Notional Pool Bundles - Illustrations](#)

Retail Lending » New Periodic Attribute Classes for Payment Holiday

Available from: **202211**

The following periodic attribute classes are introduced for Payment Holiday in Lending:

- HOLIDAY.COUNT - Controls the number of payment holidays that can be defined for a particular product
- HOLIDAY.RESTRICT- Controls the definition of parallel holiday payment.

The topics related to this feature are given below:

[New Periodic Attribute Classes for Payment Holiday](#)

[Controlling Payment Holidays Count and Defining Restriction on Consecutive Payment Holidays - Configuration](#)

[Controlling Payment Holidays Count and Defining Restriction on Consecutive Payment Holidays - Working with](#)

Multi-Currency Accounts » Limits in Multi-Currency Accounts

Available from: **202211**

The limit can now be sanctioned for a Multi-Currency (MCY) account by enabling the limit property class at the MCY level and sub-account level. The system now considers the limit attached to the sub-account during an automatic position transfer by configuring the Balance Availability Product condition.

This functionality enables the system to further evaluate the limit during the Credit Check at the,

- Multi-Currency Account Level
- Sub Account Level
- Both Multi-Currency Account Level and Sub Account Level

The topics related to this feature are given below:

[Limits in MCY Accounts](#)

[Attaching Limit to MCY Account](#)

[Limit Attached to MCY Account](#)

[Limit Attached to MCY Sub Account](#)

Arrangement Architecture » Suppressing Account Number Generation for Simulation

Available from: **202212**

It is now possible to suppress the generation of the account numbers for the new arrangement simulation. Both the account number and IBAN are generated only at the time of simulation execution.

This is beneficial in large-scale banks where the number of new arrangement simulations is numerous and the account numbers generated for the new arrangement simulations remain unused if the simulations are not executed.

The topics related to this feature are given below:

[Suppressing Account Number Generation - Configuration](#)

[Suppressing Account Number Generation -Working with](#)

Fixed Deposits » Calculating Break Cost Fee during Early Redemption

Available from: **202212**

The interest rate of a term deposit is based on the agreed period that the funds are held in the deposit. If the customer makes a partial or full withdrawal before the agreed term, the bank can reduce the interest rate to be paid to the customer for the withdrawn amount. The reduced interest rate is based on the time elapsed on the deposit for the funds withdrawn.

The difference between the original rate for the full term and the actual rate due

to early redemption is calculated as a break cost fee. This can be adjusted from the accrued interest. If the break cost fee is more than accrued interest, then the remaining amount after accrued interest adjustment gets reduced from the principal or this makes the interest accrual become overdrawn/negative based on the configuration of *Method attribute* in Activity Charges/Activity Restriction.

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

The topics related to this feature are given below:

[Introduction to Early Redemption of Deposit](#)

[Property Types](#)

[Property Types in Charges Property Class](#)

[Application Method -Activity Charges](#)

[Application Method -Activity Restriction](#)

[Initiating a Partial Withdrawal](#)

[Initiating Preclosure of Deposit](#)

[Breakcost Fee Adjust Bill](#)

[Breakcost Fee Adjust Cap Bill](#)

Arrangement Architecture » Payment Restrictions

Available from: **202301**

The system is now enhanced to evaluate any underlying activity restrictions at the time of initiating payments and display the results in the Payment Order page for all arrangements. When a payment is initiated on an arrangement from the payment initiation system, the underlying activities can be simulated and the related overrides and error messages can be raised and displayed in the

Payment Initiation page by configuring the `AA.DECISION.PARAMETER`. The conditions can be specific to payment and clearing initiated from the payment system. Thus, it is now possible to create records, for regular payment (PAYMENT) and for clearing (CLEARING).

The topic related to this feature is given below:

[Payment Restrictions](#)

Arrangement Architecture and Retail Accounts » Collecting Charges on Future Value Date Transactions

Available from: **202301**

When a financial transaction is to take place on a future value date, the charges associated with the financial transaction are made due or capitalised during the Start of Day (SOD) process of that value date with the help of the new `FORCE.CAPITALISE` property type. The charge is collected during the SOD of the transaction value date only when the activity charge or rule break charge of this property type is used.

The topics related to this feature are given below:

[Charges for Future Value Transactions using
FORCE.CAPITALISE in Interest and Charges Posting](#)

[Charges for Future Value Transactions using
FORCE.CAPITALISE](#)

[Force Capitalise Property Type](#)

Arrangement Architecture » Refresh Flag for Product Conditions at Simulation Level

Available from: **202301**

Synchronous Simulation in AA is now enhanced with the following possibilities:

- Refreshing product conditions at the simulation level while amending the simulation capture record
- Amending effective date of the simulation while amending the simulation capture record
- Maintaining the SIM records for the required properties in the synchronous simulation process

The topics related to this feature are given below:

[Maintain Sim Records](#)

[Amend Simulation Capture](#)

[Amend Simulation Capture - Lending](#)

[Amend Simulation Capture - Deposit](#)

Collections » Override for Excess PTP Amount

Available from: **202303**

The Collections module now allows a promise-to-pay (PTP) for an amount more than the overdue or unauthorised overdraft amount while updating a customer's promise-to-pay commitment. The system only raises an override for this, which can be converted to an error if required.

The topic related to this feature is given below:

Dunning and Possible Results

Arrangement Architecture » Enhanced Statement Narrative Configuration

Available from: **202303**

The existing Statements feature that displays only the property name or the activity name as transaction description is now enhanced to provide a clear and user-friendly representation of financial activities in the Customer Account Statement. The user can generate the statement by launching the account statement online enquiry or through automated account statement generation during COB on the configured frequency.

The topics related to this feature are given below:

[Parameterising Statement Narratives](#)

[Configuring AA Statement Parameter](#)

[Configuring Narrative Parameters](#)

[Configuring Narratives Formats](#)

[Parameterising Statement Narratives](#)

[Narratives for Different Types of Transactions for Loan Arrangement](#)

[Narratives for COB Statements](#)

[Account Statement Format](#)

[Using AA.NARRATIVE Enquiry during COB](#)

[Creating or Editing Statement Narrative](#)

Arrangement Architecture » Add New Property

Available from: **202303**

The New Property Update feature is now enhanced (Add New Property) to support additional property classes in Lending (AL), Deposits (AD), and Accounts (AR). New property/properties can be added to an existing arrangement on the current date, future date or a back(past) date.

In AA . PRODUCT . MANAGER, the financial institutions can define Start (Start date of the Arrangements in the product), Today (Current System Date) or Date (Past, current, future date) on which the new property has to be updated in the existing arrangements.

The existing *New Property Update* attribute is deprecated for the Accounts, Deposits, Lending product lines. A new set of attributes are introduced for Add New Property feature in AA . PRODUCT . MANAGER.

The topics related to this feature are given below:

[Add New Property](#)

[Add New Property To Existing Arrangements](#)

Retail Deposits » Setting up Cooling period with Closure Property Class

Available from: **202303**

Transact now allows the bank to set up cooling period attributes for deposit products (AD) and account product line (AR) using the Closure property class. Banks can specify the particular property class or property for which a waiver or refund is to be done if the deposit or account is closed within the cooling period.

The Balance Availability property class is enhanced to define the notice withdrawal definitions within the cooling period. It allows the banks to define the notice conditions within and outside the cooling period using the Period Type

attribute in the Balance Availability property class.

The topics related to this feature are given below:

[Configuring Cooling Period](#)

[Cooling Period using Closure Property Class](#)

[Configuring Period Type Attribute](#)

[Capturing Withdrawal Notice within or after Cooling Period](#)

[Period Type Attribute](#)

[Setting up Cooling period with Closure Property Class](#)

[Configuring Period Type Attribute in account product line](#)

[Capturing Withdrawal Notice within or after Cooling Period
account product line](#)

Retail Accounts » Account Live Closure using Default Beneficiary

Available from: **202303**

It is now possible to perform a live closure in a retail account (AR) and transfer the proceeds to a specified beneficiary or a default beneficiary via Payment Order and the corresponding payment system like TPH.

PAYOFF property class is enabled to transfer the closure proceedings via beneficiary with payment order in case of credit balance at the time of account closure. If the PAYOFF property class is not specified and the default beneficiary is specified, the entire PAYOFF amount (credit balance) at the time of closure is settled to the beneficiary specified in the default beneficiary by using the first payout payment order product specified in settlement instructions.

PAYOFF\$CURRENT payment type is enabled to settle the closure proceedings via beneficiary with payment order in case of debit balance at the time of account closure. If the PAYOFF\$CURRENT payment type is not specified and the default beneficiary is specified, the entire PAYOFF\$CURRENT amount (debit balance)

is settled by using the beneficiary specified in default beneficiary by using the first pay-in payment order product specified in settlement instructions.

The topics related to this feature are given below:

[Live Payoff \(Settlement Through Payment Order\)](#)

[Live Payoff \(Through Settlement Account or Beneficiary using Payment Order\)](#)

[Balance Prefix and Suffix](#)

[Live Closure of an Account](#)

Retail Accounts » Account Live Closure using Default Settlement Account

Available from: **202303**

The user can specify an account in default settlement account during the live closure of an account (AR) which enables the system to transfer the closure proceeds using the default settlement account if the required settlement details are not available.

If the PAYOFF property class is not specified and the default settlement account is specified, the entire PAYOFF amount (credit balance) at the time of closure is settled to the account specified in the default settlement account. If the PAYOFF\$CURRENT payment type is not specified and the default settlement account is specified, the entire PAYOFF\$CURRENT amount (debit balance) is settled by using the account specified in the default settlement account.

The topics related to this feature are given below:

[Live Payoff \(Settlement Through Payment Order\)](#)

[Live Payoff \(Through Settlement Account or Beneficiary using](#)

[Payment Order\)](#)

[Balance Prefix and Suffix](#)

[Live Closure of an Account](#)

Arrangement Architecture » Calculating Annual Percentage Rate for Forward-Dated Changes

Available from: **202303**

When there is a forward-dated rate change, the system can recalculate and store the Annual Percentage Rate (APR) as of the effective date of the rate change.

- The new APR rate is available in advance and can be notified to the customer along with the rate change.
- The recalculated APR considers the outstanding principal or net present value as of the future date along with cashflows from the future effective date.

In addition to this, when the APR is set to be calculated using the outstanding principal (as defined in the *Recalc Method* field in `AA.APR.TYPE` application), and a rate change occurs in the middle of the interest period, then the cashflow for the first period considers only the interest component from the date of the rate change to calculate the new APR.

The topic related to this feature is given below:

[Calculating Annual Percentage Rate for Forward Dated Changes](#)

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Design Framework

Temenos Workbench V1 (UXP) » Packager API Reconciliation Tool

Available from: **202209**

Packager API verifies the content of a single or multi-package deployed in an environment and enables the user to identify the records that are deployed successfully and the ones that failed along with the reason for the failure. When you enable the incremental mode, the system checks for only those records that have a different hash code between package(s) and the target environment.

The topic related to this feature is given below:

[Packager API Reconciliation Tool](#)

Extensibility Framework

Workbench » Configuring SDLC with Temenos Workbench

Available from: **202212**

Temenos Workbench goal is to ease the configuration of Temenos products and embed the packaging of the configuration through a modern and standard SDLC (Software Development Life Cycle).

Temenos Workbench can optionally:

- store the configuration records within package definitions in a GIT repository
- build deployable configuration packages from GIT and publish them to a maven repository through semantic versioning (corresponding to a DevOps CI pipeline)

Temenos Workbench improves the SDLC with the ability to:

- create packages definitions and store configuration items in GIT repository
- to build deployable and versioned packages from GIT and then publish them to a Maven repository

The topic related to this feature is given below:

[Configuring SDLC with Temenos Workbench](#)

Data Packager » Deploying Package in Asynchronous Mode

Available from: **202212**

The V4 Deploy API allows asynchronous deployment of a package (single and multi-package). It deploys a package in asynchronous mode without waiting for the deployment to complete, thereby reducing the waiting time. A unique deploy ID is generated for each package deployment call.

The Check Deploy API checks the deployment status of a package deployment at any time, using a unique deploy ID.

The topic related to this feature is given below:

[Deploying Package in Asynchronous Mode](#)

Temenos Packager » Migration to Open JDK 11

Available from: **202304**

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](#)

Integration Framework

Integration Framework Runtime » Multiple Archive Files in Integration Service

Available from: **202205**

Integration Service allows moving the processed event to multiple archive files based on the value mentioned in the new field named **NO.OF.ARCHIVE.FILE** in **IF.INTEGRATION.SERVICE.PARAM**. The user can:

- Store Event records in separate archive file for each day
- Avoid accumulation of large number of records in single archive file

The topic related to this feature is given below:

[Multiple Archive Files in Integration Service](#)

Data Quality Feedback Mechanism » SSL Handshake Setup for DQ Feedback Mechanism

Available from: **202209**

The SSL handshake is now introduced in the Data Quality (DQ) Feedback Mechanism, and SSL can be enabled and disabled based on the configuration.

Data exchange between DQ and Kafka is more secure when SSL handshake is enabled.

The topic related to this feature is given below:

[SSL Handshake Setup for DQ Feedback Mechanism](#)

Inflow (IR) » Configuration Files

Available from: **202211**

The common properties of Inflow MDB, Dispatcher MDB and Listener are now configured in the application-con.properties file, which is located in the inflow service jar so that it is loosely coupled as possible.

The topic related to this feature is given below:

[Configuration Files](#)

Data Event Streaming » Monitoring DES using Tracer

Available from: **202301**

Temenos Transact now supports the tracer in DES and allows the user to

validate the tracer in DES through Jaegar.

The topic related to this feature is given below:

[Monitoring DES using Tracer](#)

Interaction Framework

UXP Browser » Integrating UXPB with External Data Management System

Available from: **202206**

UXPB can be integrated with any external Data Management System (DMS) and it now offers search, download, generate and upload features thereby minimising the number of components to be used during integration.

The topic related to this feature is given below:

[Integrating UXPB with External Data Management System](#)

IRIS R18 » Appending Multi-Value Fields and Sub-Values

Available from: **202206**

IRIS R18 now allows appending multi-value fields and sub-values without fetching the entire set of existing values. The user can enable this appending functionality while creating the API by enabling the *Append to Collections* checkbox and setting the `appendFields` property to true and defining `parameterMapping` in the respective service XML file.

The topic related to this feature is given below:

[Appending Multi-Value Fields and Sub-Values](#)

IRIS R18 » Suppressing Overrides in API Framework

Available from: **202206**

API framework does not include overrides in the response and these overrides are auto approved in Temenos Transact for all API transactions as the `OFS.OVERRIDE` attribute is deleted from the `OFS.SOURCE` configuration.

The topic related to this feature is given below:

[Override Suppression in API Framework](#)

IRIS R18 » Externalization of API properties for IFX Framework

Available from: **202207**

IRFX is now enhanced to enable the externalization feature that overrides the property attribute through a system environment variable. The undefined property attributes get the default value as per the class path. You can override the property attribute without modifying the properties in the war file. This feature is more beneficial to cloud specific environment due to the frequent changes in the property values.

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

The topic related to this feature is given below:

[Externalization of API Properties](#)

IRIS R18 » Regex Validation Support for UXPB

Available from: **202208**

The regex validation functionality helps to validate the fields in request payload. The validation rules and configurations are stored in Generic config microservice. The stored validations are loaded and cached on runtime. The validations can be customized for each field. The validations include,

- Length and pattern for the data in the field
- Marking the field as mandatory

The topic related to this feature is given below:

[Regex Validation Support for UXPB](#)

IRIS R18 » Managing Custom Vocabulary

Available from: **202209**

Bank can add or update vocabulary entries through external custom vocabulary files or generic config microservice without changing the core vocabulary file.

The custom vocabulary feature is available for any container project built using the latest binaries. The following are the benefits of the feature.

- You can modify the vocabulary entries without modifying the core vocabulary file.
- Multiple options to configure the L3 vocabulary entries to cover most of our client needs.
- Reduces the risk of accidental deletion of existing vocabulary entries or improper backup procedures leading to loss of data.

The topic related to this feature is given below:

[Managing Custom Vocabulary](#)

IRIS R18 » eXate Productization

Available from: **202211**

Temenos now protects customer-sensitive data from unauthorized users using the eXate third-party application that encrypts and decrypts the Personally Identifiable Information (PII) fields, which are stored in the database as a Transact request. This application acts as a filter between the Application Programming Interface (API) framework and Transact with the help of a data privacy adapter. API framework interacts with the data privacy adapter and receives a safe response from eXate. The data privacy adapter gives a decrypted response for authorized users and an encrypted response for unauthorized users.

The topics related to this feature are given below:

[eXate Productization in API](#)

[eXate Productization in UXPB](#)

IRIS R18 » IRIS TAFC Direct Connector

Available from: **202212**

IRIS is enhanced to perform direct invocation of jRemote TAFC platform component to establish the communication channel. This feature allows you to skip the queue configuration in IRIS R18 thus simplifying the system configuration.

The topic related to this feature is given below:

[IRIS TAFC Direct Connector](#)

UXP Browser » UXP Browser Tracer Implementation

Available from: **202301**

UXP Browser integrates the common component 'TemnTracer' to push the captured tracing information of each span into the Jaeger. UXP Browser Tracer Implementation is now introduced to support the tracing request triggered in UXP Browser and the information is transferred to the Grafana dashboard.

The tracing request information can be viewed directly in an organised way in the Grafana dashboard.

The topic related to this feature is given below:

[UXP Browser Tracer Implementation](#)

IRIS R18 » Migrating Existing APIs to Generic Config Microservice

Available from: **202301**

T24 Transact is now enhanced for the user to migrate the existing API artifacts from the JAR file to the Generic Config Microservice using,

- API Workbench - This invokes the Utility API at runtime and migrates all the API artifacts to Generic Config Microservice.
- Utility API - This pushes all the API artifacts to the Generic Config Microservice and reloads the cache automatically.

This helps the user to use a single runtime container to access and execute all the APIs from the Generic Config Microservice.

The topic related to this feature is given below:

[Migrating Existing APIs to Generic Config Microservice](#)

IRIS R18 » Deploying and Configuring XACML Policies from Generic Config Microservice

Available from: **202302**

IRIS is enhanced to load XACML policies from MsConfig (a generic configuration microservice) using the `pdp-callback-config.xml` file for XACML authorization. When a callback is enabled, the system calls the policies from the MsConfig microservice for implementing the API validation. XACML policies are externally stored and retrieved from MsConfig or from war package to validate the API.

The topics related to this feature are given below:

[Configuring XACML Based Authorization](#)

[Generic Config Microservice](#)

IRIS R18 » Externalization of Cross-product-config

Available from: **202303**

Since the properties available as part of the `cross-product-config.properties` file cannot be modified without changing the actual file in the API framework container, IRFX is enhanced to configure the properties in `cross-product-`

config.properties as environmental variables without any user intervention in the war file. The environmental variables have higher priority than the variables present in the property files.

The topic related to this feature is given below:

[Externalization of cross-product-config](#)

Platform Framework

Available from: 202303

Event Store » User Audit in Event Store

The day-to-day bank users and customers perform business operations through a user-agent or channel applications.

Banks can now inquire about the financial and non-financial transactions performed by the users and audit data changes using the user audit API introduced in Event Store Microservice. This API can fetch the audit log, which provides customer support, ensures compliance, and detects suspicious behaviour. Each audit log entry records the user's identity, actions, and business operations.

The topics related to this feature are given below:

[User Audit in Event Store](#)

[User Audit with Statechange API](#)

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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)

Available from: **202304**

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](#)

Performance Tools

Performance Tools » Performance Tools

Available from: **202304**

Performance Tools are a comprehensive solution that empowers engineers to maximize the performance and reliability of the various layers of SaaS services and on-premise products. It provides detailed reports and actionable insights, helping users make data-driven decisions for system optimization and capacity planning.

The Performance Health Checker (PHC) generates a consolidated report with suitable recommendations to scale the system configurations and the Universal Performance Metrics (UPM) tool kit identify the bottlenecks much before the testing and provide recommendations to ensure uninterrupted performance experience for both on-premises and SaaS customers across Windows, Linux and so on.

The topics related to this feature are given below:

[Performance Tools](#)

Trade Finance

Syndicated Lending » Supporting Non-Cumulative Compounded Rate Calculation Method in Risk Free Rates

Available from: **202205**

The Syndicated Lending module is now enhanced to support the Non-Cumulative Compounded Rate (NCCR) calculation method for Risk Free Rates (RFR) contracts. This method is more accurate when the principal amount is changed within a given interest period.

The topics related to this feature are given below:

[Non-Cumulative Compounded Rate \(NCCR\) Calculation Method](#)

[Calculating Interest Accruals using Non-Cumulative Compounded Rate \(NCCR\) Method](#)

Letter of Credit » Supporting the Removal of Reimbursement Bank during Letter of Credit Amendment

Available from: **202206**

Temenos Transact is enhanced to support the removal of reimbursement bank and allow the issuing bank to generate MT202 towards advising or beneficiary bank. The system now enables the removal of *Third Party CustNo* in LC contract during external amendment through `LETTER.OF.CREDIT` and `LC.AMENDMENTS`, and supports the generation of MT747 towards cancellation of

Reimbursement Authority.

The topic related to this feature is given below:

[Amending the Reimbursing Bank Details](#)

Past Due » Supporting Risk-Free Rates in Past Due Contracts

Available from: 202206

The Past Due (PD) module now supports risk-free rates with the following calculation methods,

1. Rate compounding
2. Amount compounding
3. Simple interest

Risk-Free Rates (RFR) are a backward-looking average of overnight rates, which are calculated based on actual data. These are bench-mark rates to replace LIBOR. PD also supports Spread Inclusive and Spread Exclusive functionalities.

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

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

The topics related to this feature are given below:

[Understanding Risk-Free Rates](#)

[PD.RFR.PARAMETER](#)

[Penalty Interest Calculation Details for RFR Contracts](#)

Overdue Processing for Risk-Free Rate Loan Contracts

Interest Accrual Calculation for PD Risk Free Contracts

Treasury

Treasury Front Office » Booking of What-If Deals in TFO

Available from: **202207**

TFO is now enhanced to support the What-If deals functionality to book FX What-If deals. It allows the user to simulate and view the impact on position, limits and P&L without post trade back-office verification and authorisation. Such deals are limited to Treasury Front Office users only. This functionality provides better position and risk management in TFO.

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

The topics related to this feature are given below:

[What-If Deals](#)

[TY . PARAMETER](#)

Swaps » Correction of RF Rate and Pre-termination of RFR Swaps

Available from: **202207**

The Swaps (SW) module supported the pre-termination of contracts by manually modifying the maturity date but did not support the cancelling (zeroing) of the interest accrued for the current interest period. The *SWAP* application calculated the compounded RF rate applicable for the contract but did not allow the user to amend the final applicable rate in scenarios, where the system-calculated rate

did not match with upstream systems.

The Swap (SW) module is enhanced to allow users to manually amend the final RF rate in the *SWAP* application to enable rate correction or pre-terminate the contracts. The *As Rf Rate* and *Lb Rf Rate* fields have been introduced in the *SWAP* application for the asset and liability leg respectively. If the rate defined in the *As Rf Rate* and *Lb Rf Rate* fields is zero, then the interest accruals for the current interest period will be zeroed out online after the Treasury Supervisor authorises the contract.

For rate correction, the rate entered by the user in *As Rf Rate* and *Lb Rf Rate* is the final rate and is used to calculate the interest accrual amount and total interest amount.

For swap contracts, where the Plain Arrears option and *Payment Delay Convention* field are used, the *As Dp Rf Rate* and *Lb Dp Rf Rate* fields are introduced to allow the final RF rate to define the processing of the delay payment schedule.

This functionality allows the user to initiate rate correction or pre-termination of the contract during anytime of the current interest period.

The topic related to this feature is given below:

[Pre-termination and Rate Correction of RFR Swap Contracts](#)

Money Market » Processing of Non-Cumulative Rate Compounding (NCCR) for RFR-linked Contracts Deals

Available from: **202207**

The Money Market module is enhanced to support the Non-Cumulative Compounded Rate (NCCR) method, which is a daily compounded rate derived from Cumulative Compounded Rate (CCR), that is, CCR as of current day minus the CCR of the previous banking day. The CCR generates a daily compounded

rate that helps banks to easily calculate daily interest using the compounded rate for that day(s).

The NCCR method is the recommended approach as it is more accurate when there are frequent principal changes within a given interest period and while pre-closure of RFR loans within a given interest period. The NCCR helps those market participants who regularly deal with mid-period events, such as frequent prepayments in RFR-linked loans and borrowings.

The topics related to this feature are given below:

[Configuring RFR Calc Method](#)

[Non-Cumulative Rate Compounding](#)

Swaps » Netting of RFR Swap Contracts with Payment Delay

Available from: **202208**

The *SWAP* application is enhanced to support the netting of Risk-Free Rate (RFR) Swap contracts with either the *As Rfr Payment Delay* or *Lb Rfr Payment Delay* fields specified in the RFR leg of the contract, and when the *Net Payments* field is set to Yes. For the non-RFR leg, that is, for fixed legs, the payment is also delayed based on the delay days specified in the contract and the user is notified when the record is committed. The *Net Pay Val Dt* field is updated based on delay days.

This functionality provides the following benefits:

- Better user experience
- Saves time and effort for the user

The topic related to this feature is given below:

RFR Netting Payment

Swaps » Payment Delay for Fixed Leg

Available from: **202301**

The *SWAP* application is enhanced to enable different frequency interest rate swap schedules to have DP regardless of the corresponding floating leg with different or the same IP frequencies.

The topic related to this feature is given below:

[Payment Delay for Fixed Leg](#)

Forex » Supporting Settlement of Forex CLS Deals

Available from: **202301**

Foreign Exchange transactions involve settlement risks if the exchange of two currencies involved is not simultaneous. The party that sells a currency before receiving the currency purchased from the counterparty is exposed to a certain risk. Continuous Linked Settlement (CLS) eliminates this settlement risk through a Payment vs Payment (PvP) mechanism.

The *FOREX* application is now enhanced to support the settlement of Forex CLS Deals. The system can now perform a multilateral netting of CLS deals and process a single payment or receipt to the CLS bank or to the member bank.

This enhancement enables the banks to eliminate the settlement risk and simplify payment schedules.

The topic related to this feature is given below:

[Continuous Linked Settlement](#)

Forex » Migrating Position Transfers to Forex

Available from: **202304**

The Forex module is enhanced to support the migration Position Transfer from Country Model Bank to Treasury Forex. The foreign currency positions that are raised in a company due to transactions or contracts are transferred to a particular company daily to avoid exposing the branches to revaluation profit or loss.

Position transfer is dependent on the branch company that is defined in `FX.POSITION.TRANSFER.PARAM`. To transfer the currency position, the position file is used as the base file, thus raising accounting entries at the branch, and transferring the positions through Treasury. When the position is transferred from one company to the designated company, corresponding accounting entries are created in both companies. This ensures that the currency positions match the foreign currency asset and liabilities.

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

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

The topic related to this feature is given below:

[Introduction to Position Transfer](#)

Installation and Configuration Notes

Banking Framework

Generic Account Interface » Reversing or Reposting GAI Booking Request Manually

Available from: **202206**

The following records are added to Temenos Transact tables:

Table	Record
GENERIC.ACCOUNTING.REQUEST	ACCOUNT.NUMBER
GENERIC.ACCOUNTING.REQUEST	PL.CATEGORY

The following values are added to below Temenos Transact field:

Field	Value
<i>Request Type</i>	POST
<i>Request Type</i>	REVERSE.SUSPENSE

Transaction Recycler » Transaction Recycler Process

Available from: **202206**

GAI (Generic Accounting Interface) booking request can be routed to the Recycler on an override situation if the respective override record is configured with -

- APPLICATION = AC.INWARD.ENTRY
- FWD.ACCT.MODE = SSS

Accounts » Deferred Balance Update

Available from: **202207**

To enable the deferred HVT functionality, new fields are added to `HVT.PARAMETER` and `ACCOUNT`. The deferred entries are written to `AC.STMT.ENTRY.PENDING` (a new table), the layout of this table is the same as `STMT.ENTRY`. The *Deferred Status* field is added to `STMT.ENTRY` to hold the deferred status.

The following new fields have been added to Transact.

Table	Fields
	<i>Deferred Balance Update</i>
<code>AC.HVT.PARAMETER</code>	<i>Deferred Ids To Batch</i>
	<i>Deferred Consolidate Ent</i>
<code>ACCOUNT</code>	<i>Deferred Balance Update</i>
<code>STMT.ENTRY</code>	<i>Deferred Status</i>

Accounting Unit » Non-year End AU Decommission

Available from: **202212**

In `F.BATCH>SYSTEM.END.OF.DAY5` record, `AU.PL.MOVEMENT` job should be added after `EB.COMPANY.CHANGE.TODAY` job during the decommission process for PL movement.

Delivery » Supporting SWIFT Relationship Management Authorisations Upload

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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.

Corporate

Facility » Borrowing Base Facility

Available from: **202304**

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

Islamic Banking

Islamic Deposits and PDS » Islamic Account Closure and Profit Payout

Available from: **202210**

The following parameters help in configuring the Mudaraba account closure.

- The *Acct Close Post Restrict* field in the `ID.SYSTEM.PARAMETER` application has to be configured with a valid posting restrict code. It is used for posting restrictions when the accounts are marked to close using the Close on PDS Run shortcut available in the AA - Islamic arrangement Accounts Overview page.
- A new named activity has to be configured for the `ACCOUNTS.APPLY.CHANGE.ACCOUNT` action in the `ID.SYSTEM.PARAMETER` application.
- A new job named `ID.PERFORM.PDS.ACCOUNT.CLOSE` is added to the 'BNK/ID.PROFIT.DISTRIBUTION' online or standalone batch, to close the accounts during distribution. The new job can be added in any order after the `ID.PROFIT.DISTRIBUTION.POST` job.
- In the `AA.CLASS.DEFINITION` application (for the soft property class record `AA*XIS.POOLID`), new fields are added to the page which opens on clicking the Close on PDS Run shortcut to provide an option to close the Mudaraba accounts on the PDS run date. These new fields are applicable only for Islamic Mudaraba accounts.

Field	Description
<i>Close on PDS run</i>	Chooses whether the account should be closed on PDS run. By default, it is blank. Setting this field value to YES is not allowed for Mudaraba accounts with Dormant status
<i>Close Request Date</i>	Stores the account closure request date

Field	Description
<i>Eligible to Close on PDS Run</i>	Stores whether the account is eligible for PDS run or not. If profit eligibility check is passed, it gets updated as YES. Otherwise, it is updated as NO
<i>Eligibility Failed Reason</i>	Stores the profit eligibility failed reasons
<i>Close Pay In Account</i>	Stores the new Pay In account to be used during profit payment
<i>Close Payout Account</i>	Stores the new Pay out account to be used during profit payment

Islamic Deposits » Evaluation of Exclusion Conditions for Mudaraba Savings Accounts

Available from: **202303**

- It is mandatory to configure `ID.ACCOUNT.CONDITION` for the principal profit property of the product with the balance exclusion and transaction exclusion criteria (such as *Condition Evaluation Period*, *Evaluation Start Date*(Account opened/ Account funded date) for Balance evaluation, Currency wise *Minimum Balance Amount*, *Initiation Type*, Transactions to be excluded along with Transaction threshold count).
- Only U-‘Category’ records setup in `ID.PDS.CATEGORY` can be configured in `ID.ACCOUNT.CONDITION`.
- `AA.ACCRUAL.FREQUENCY` should be configured with the Accrual Frequency as monthly for the product configured using `ID.ACCOUNT.CONDITION`.

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

Available from: **202304**

- 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

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

Available from: **202304**

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

Available from: **202304**

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

Trade Finance

Past Due » Supporting Risk-Free Rates in Past Due Contracts

Available from: **202206**

The parameter file referred as PD.RFR.PARAMETER is delivered through PD-RFR enhancement.

Treasury

Forex » Migrating Position Transfers to Forex

Available from: **202304**

Install the Treasury Forex module (FXPOTR) license to enable the FX Position Transfer functionality.

Technical Notes

Banking Framework

Transaction Recycler » Transaction Recycler Process

Available from: **202206**

`EB.SYSTEM.ID` definition in `RC.CAPTURE`:

- The `RC.CONDITION` and `RC.TYPE` can be defined `EB.SYSTEM.ID` wise in the `RC.CAPTURE` record.
- If `EB.SYSTEM.ID` is not defined, then the default `RC.CONDITION` and `RC.TYPE` are considered.
- If the first two characters of `EB.SYSTEM.ID` and `RC.CAPTURE` match, then `EB.SYSTEM.ID` definition will be allowed in `RC.CAPTURE`, else the system generates an error. For example,
 - `EB.SYSTEM.ID = AAAA`
 - `RC.CAPTURE = AA`
- In case of GAI (Generic Accounting Interface), that is, Clearing, payment initiations like `PAYMENT.ORDER`, TPH (Temenos Payments Hub) and so on send requests. Hence, the first two characters of `EB.SYSTEM.ID` and `RC.CAPTURE` need not be relevant. The validation is relaxed when `RC.CAPTURE` is ACCCSM (Generic Accounting Interface).

Accounts » Deferred Balance Update

Available from: **202207**

The following are the technical notes for this functionality:

- *Accounting Subrtn* attached to `ACCOUNT.PARAMETER` is invoked while accounting boundary that supports any local processing required by the user.

- *Accounting Subrtn* accepts the entry record as one of the arguments based on which users can process their required action.
- Call to this API for an account with deferred updates has *Deferred Status* as Pending while clearing the transaction boundary. The same API is invoked while AC.MERGE.STMT.ENTRY.PENDING where *Deferred Status* is updated as Posted.
- The user must modify *Accounting Subrtn* to process the entry based on the *Deferred Status*.

Framework » Fixed Asset Management

Available from: **202211**

Applicable only for clients upgrading from lower release of Temenos Transact using GPACK FIXA fixed assets feature.

A onetime migration service has been released that will migrate user data from the GPACK-associated local tables and fields to core tables and fields linked to core FIXAMT Fixed Asset Management Module, such as FA.SUPPLIER to BENEFICIARY, local fields of ASSET.CLASS to core fields of ASSET.TYPE, local fields of BC.SORT.CODE to ASSET.ENTITY and ASSET.CLASS, local fields of ASSET.REGISTER to ASSET.DETAILS.

Note: This service must be run manually after the upgrade process. Once the migration service is complete, the data under GPACK FIXA Fixed Assets related tables must be purged locally, that is, either deleted or moved.

Delivery » Supporting SWIFT Relationship Management Authorisations Upload Savings Accounts

Available from: **202304**

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

Available from: **202304**

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

Available from: **202304**

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.

Corporate

Club Loans » Defining Higher or Lower Interest Rates

Available from: **202212**

The higher or lower interest rates functionality is applicable only for below product lines.

- AA.PRODUCT.LINE>LENDING
- AA.PRODUCT.LINE>FACILITY

The higher or lower interest rates functionality is not supported with Risk Free Rates (RFR), Pricing Grid, Linked Rate and Custom Rate.

Islamic Banking

Islamic Deposits and PDS » Separate Weightage for Pre-Closed Deposits (Used in PDS Calculation)

Available from: **202208**

It is not mandatory to create a BRK record in `ID.PDS.WEIGHT`. If the functionality is required then it is mandatory to create a record for all the combinations including `ALL.ALL.<Currency>.ALL.BRK` combination.

Islamic Deposits and PDS » Islamic Account Closure and Profit Payout

Available from: **202210**

During distribution (the distribution cycle in which the closure requested date falls in between the simulation period), the `ID.PERFORM.PDS.ACCOUNT.CLOSE` job triggers the set of activities listed below.

- `ACCOUNTS-CHANGE.PROFIT-MUD.ACCOUNT` (Rate change activity) to update the new interest rate calculated by the current simulation cycle.
- `ACCOUNTS-UPDATE-ACACCOUNT` to remove the posting restriction applied on the account.
- `ACCOUNTS-RETROSPECT-ARRANGEMENT` for all Islamic Accounts arrangement.
- `ACCOUNTS-SETTLE-PAYOFF` to close the Islamic Accounts arrangement after settling all the bills.

Islamic Financing » Enhanced Mudaraba Facility and Finance

Available from: **202301**

Income or Expense categories related to profit declaration for the Mudaraba finance product can be configured in `IS.PARAMETER`.

Field	Description
<i>Profit Decl Income PL</i>	It is used to setup the PL category to credit the bank portion of the realised profit received from the customer.
<i>Profit Decl Expense PL</i>	It is used to setup the PL category to settle the shortage profit amount declared by the customer (Expected profit amount - Actual profit amount).
<i>Profit Decl Txn</i>	It is used to setup the <code>FT.TXN.TYPE.CONDITION</code> record to raise the realised profit declaration accounting entries.

Islamic Deposits » Evaluation of Exclusion Conditions for Mudaraba Savings Accounts

Available from: **202303**

The simulation is terminated with an error in `ID.PDS.ACTION.STATUS`, when it is triggered for an ad-hoc period, for pools linked with account arrangements configured using `ID.ACCOUNT.CONDITION`.

Retail

Arrangement Architecture, Fixed Deposits and Retail Lending » Processing RFRs using Non-Cumulative Compounded Rate Option

Available from: **202207**

TERMRATE API is enhanced to store the unannualised compounding rate (UCR) in RFR Storage tables, which is important to calculate NCCR.

Arrangement Architecture and Retail Lending » Deferred Repayment of Payment Holiday Interest

Available from: **202207**

Click [AC.EVENTS](#) to see the events updated to handle the holiday interest component.

Arrangement Architecture and Retail Accounts » Processing of Backdated Schedule in Accounts with Attached Limit

Available from: **202208**

When a limit is attached to the account during takeover, the following events must be configured to process back dated schedules:

- LIMIT-UPDATE.HIS.BALANCE-DUE-CUR
- LIMIT-UPDATE.HIS.BALANCE-DUE-UTL
- LIMIT-UPDATE.HIS.BALANCE-DUE-TOT
- LIMIT-UPDATE.HIS.BALANCE-DUE-OVD
- LIMIT-UPDATE.HIS.BALANCE-PAY-CUR
- LIMIT-UPDATE.HIS.BALANCE-PAY-UTL
- LIMIT-UPDATE.HIS.BALANCE-PAY-TOT
- LIMIT-UPDATE.HIS.BALANCE-PAY-OVD

Read [AC.EVENTS](#) for more details.

Arrangement Architecture » Improving Performance during Synchronous Simulation

Available from: **202210**

The default behaviour of the *Ignore Sim* field in AA.PARAMETER application is as follows:

- In R21, the default option is Yes and therefore, the system does not update the AA.SIM.<PROPERTY.CLASS> files during the simulation capture by default.
- From R22 onwards, the default option is No and therefore, the system updates the AA.SIM.<PROPERTY.CLASS> files during the simulation capture by default.

Retail Deposits » Calculating Break Cost Fee during Early Redemption

Available from: **202212**

For break cost fee calculation and adjustment, the following list of AC.EVENT records are included in the AC.ALLOCATION.RULE for Interest, Charge, Tax and Account

- INTEREST-ADJUST.DUE-ACC
- CHARGE-ADJUST.DUE-DUE
- INTEREST-REPAY-DUE-OS
- ACCOUNT-ADJUST.DUE-CUR
- TAX-ADJUST.DUE-DUE
- TAX-ADJUST.DUE-INT
- INTEREST-ADJUST.DUE-ACC-CM

Read [AC.EVENT](#) for more information.

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

Available from: **202304**

Local developments will not have any impacts.

Retail Lending » Storing Interest Accruals for RFR Contracts

Available from: **202304**

Local developments will not have any impacts.

Technology

IRIS R18 » Externalization of API properties for IFX Framework

Available from: **202207**

The Externalization feature requires 202207 libraries and setting up of bean value manually.

Treasury

Treasury Front Office » Booking of What-If Deals in TFO

Available from: **202207**

To enable the What-If functionality, the following installation and configuration needs to be in place:

- Acquire the TYWTIF feature code and install the product
- Configure the *Whatif Update* field in `TY.PARAMETER`

Forex » Migrating Position Transfers to Forex

Available from: **202304**

Following are the technical changes in the FX Position Transfer functionality:

- Move the configurations in `POSTFR.PARAMS` to the `FX.POSITION.TRANSFER.PARAM` application.

- Remove the BRANCH.POS.TRANS job from the SYTEM.END.OF.DAY5 batch. The batch processing is now moved under the scheduler mechanism.
- Set the *Service Control* field in the TSA.SERVICE.COB application to AUTO, to enable the FX.POSITION.TRANSFER job.

Trade Finance

Past Due » Supporting Risk-Free Rates in Past Due Contracts

Available from: **202206**

The *RESERVED.3* field in *PD.PARAMETER* is renamed as *ENABLE.RFR*. The *RESERVED.3*, *RESERVED.2* and *RESERVED.1* fields in the *PD.PAYMENT.DUE* are renamed as *RFR.CALC.METHOD*, *RC.PRIORITY* and *SC.PRIORITY* respectively.

The *RESERVED.10*, *RESERVED.9* and *RESERVED.8* fields in the *PD.RATES* application are renamed as *RFR.EFF.DATE*, *RFR.LD.SPREAD* and *RFR.PD.SPREAD* respectively.

The *LD.PD.RFR.TODAY.DETAILS* work file is created to store the daily rate from the underlying contract for applying it to the *PD.PAYMENT.DUE* application.

Extensibility APIs

Java Extensibility

Category: ■ New ■ Enhanced ■ Existing ■ Deprecated

Package	Class	Method name	Description	Hook*/API
party	GeneralDataProtectionRegulation	getObfuscatedFieldValue	Enables the implementer to return the obfuscated version of a party's personal information to replace the original field value in the record to fulfil the customer data protection erasure process.	Hook
contract	Assessment	getContractStatus	Enables the implementer to return Days Past Due (DPD)	Hook

Package	Class	Method name	Description	Hook*/API
			related details of the contract from external system.	
contract	Assessment	getObligorStatus	Enables the implementer to return Days Past Due (DPD), Unlikelihood To Pay (UTP) indicators and probation details of the obligor from external system.	Hook
countrymodelbank.hungary	TransactionFee	isHungaryResident	Enables the implementer to check whether the customer is a resident of Hungary during monthly customer eligibility	Hook

Package	Class	Method name	Description	Hook*/API
			service.	
arrangement	RuleComparison	getDormancyException	Enables the implementer to get an exception based on the dormancy criteria and the activity history to determine the given arrangement is inactive for the set of period.	Hook
payments	PaymentOrderLifecycle	getPaymentSystemType	Enables the implementer to indicate which payment system should be used for processing the transaction.	Hook
countrymodelbank.usa	Clearing	updateEntry	Enables the implementor to	Hook



Package	Class	Method name	Description	Hook*/ API
system	session	deriveLabelValue	<p>update transaction information in automated clearing house entries.</p> <p>Enables the implementer to return the derived data for the label based on the data argument defined in the EB.CONTEXT table.</p>	Hook

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

Wealth Suite

Wealth Suite

Business Function and Financial Instruments » LIBOR to Risk-Free Rates (RFR) Transition

Available from: 202301

Wealth Suite is enhanced to support Risk Free Reference Rates (RFR) calculations that replaces IBOR. Daily transactional based, backward looking RFR rates are captured and used in the financial calculations. The following RFR calculation methods are supported:

- Plain Arrears
- Lookback - Narrow Definition
- Lookback - Observation shift
- Lockout
- Lookback with Lockout

This feature is additionally offered as integrated solution with Transact-Wealth Suite.

The topics related to this feature are given below:

[LIBOR to RFR Transition](#)

[RFR Calculation Methodology](#)

[Setup and Usage of new RFR Rates](#)

[TTI - Functional Guide](#)

Operation Positions and Fusion » Positions Update

Available from: **202301**

The Operation Positions and Fusion module is enhanced now with the introduction of the Positions Update adjustment nature that allows updating or splitting existing positions without impacting their gross/net amounts through adjustment operations. This nature facilitates changes of deposits, reference codes, acquisition dates and so on for positions without impact on the cost values.

The topic related to this feature is given below:

[Position Update](#)

Channels and Channels Packaging » Stress Test Scenario on Portfolio

Available from: **202304**

The Wealth Suite - Channels is enhanced with the capability to analyse the portfolio strength by checking its resistance to a stress test scenario. The details of this enhancement are:

- The risk indicators are extended to have a dedicated one for the simulation of the stress test scenario.
- A new page in Channels is introduced where Relationship Manager (RM) can choose a stress test scenario to be applied on a portfolio from a list of available scenarios. The simulated market value is shown at the portfolio and position level. The simulated profit and loss contribution is available per position, asset class, region, and currency.
- A new external service is introduced to support the stress test scenario.

The topics related to this feature are given below:

[Stress Test Scenario](#)

[Stress Test Scenario for Channels Packaging](#)

Channels and Channels Packaging » Questionnaire Definition for Investment Profile

Available from: **202304**

The Questionnaire Framework is enhanced to ease the questionnaire design and customization in all steps of the questionnaire implementation:

- The questionnaire design, realized by business and legal profiles from the WS front-end, comes with new features such as business rules, conditions, mapped attributes, weight and score, and sustainability objectives for the investment profile type of questionnaire
- Business logics, entirely configurable from the GUI in a back-end screen by a scripting expert, typically apply to business rules, conditions, and weighting average calculation of score.
- Customization of the questionnaire rendering from the framework, like the alignment of questions and answers, fonts, and so on, is done by a front-end expert from UXP IDE within an 'UXP Extension.' The framework merges the customization with the generated page at runtime.
- Questionnaire assessment, done by clients or relationship managers, runs a WS front-end page the Frameworks generates from questionnaire definition and custom extension. It performs tasks such as calling the back-end screen after each answer, saving the answers after each page, calling an API at the end of the questionnaire assessment, and saving all data linked to the questionnaire.

Based on this new framework, an investment profiling questionnaire is delivered with standard packaging. This template provides an exhaustive example of the framework capacity.

The topics related to this feature are given below:

[Questionnaire Definition for Investment Profile](#)

[Questionnaire Transition](#)

[Questionnaire Assessment](#)

[Gauge Display](#)

[Strategy List](#)

[Strategy and Strategy Link List](#)

[Investment Profile Details update in Client Profile](#)

[Questionnaire Administration Update](#)

[Questionnaire update in Typology](#)

[QUEST_SCORE](#)

Channels » Simulating Investments, Rebalancing Market Segment and Amending Post-trade Values in Portfolio Builder

Available from: **202304**

This functionality allows the user to have a simulated investment or withdrawal in the portfolios of the builder session. It allows the user to rebalance a particular segment (for example, single portfolio) or model portfolio (for example, overlay hierarchy), and amend post trade values like quantity, market value and weight, upon which, the system generates orders to bridge the gap between the current position and the desired post trade value entered.

The topics related to this feature are given below:

[Market Segment or Model Rebalancing](#)

[Other Navigation Points](#)

[Split Pending Orders](#)

[Cash Simulation in Portfolio Build Banner](#)

[Parameters for Cash Simulation](#)

Channels and Channels Packaging » Market Value Drop (MVD)

Available from: **202304**

The Market Value Drop (MVD) provides specific packaged features related to the MiFID II regulation. It supports banks in meeting the related regulatory requirement where banks must monitor daily and notify their clients within 24 hours (business days) through loss letters about the portfolios market values drops, and leveraged positions and contingent liabilities market values drops above the threshold of 10% recommended by the regulator.

Portfolio Market Value Drop and Position Market Value Drop details are available when the MVD module is licensed. This feature is part of Europe and Spain Model Bank.

The MVD features are available in the following pages:

- Portfolio Indicators - Enable the users to identify the number of portfolios with market values drops above the defined threshold.
- Key Figures - Enable the users to identify if there is a market value drop in the portfolio and/or position level.
 - View Portfolio Market Value Drop - Shows the details of portfolios that have breached the threshold value.
 - View Position Market Value Drop - Shows the details of positions in the portfolio that have breached the threshold value.
- Portfolio Search - Enable the users to search for portfolios where the market value drop has occurred at portfolio and/or position level.

The topics related to this feature are given below:

[Overview of Market Value Drop](#)

[MVD in Portfolio Indicators](#)

[MVD in Portfolio Search](#)

[View Market Value Drop Details](#)

[MVD in Portfolio Indicators at Channels Packaging](#)

[MVD in Portfolio Search at Channels Packaging](#)

[View Market Value Drop Details for PM Users](#)

[View Market Value Drop Details for RM Users](#)

[Portfolio Market Value Drop \(MiFID\)](#)

[Position Market Value Drop \(MiFID\)](#)

Channel Packaging and Channels » Sustainability functionalities

Available from: **202304**

The new ESG investing solution provides specific packaged features related to the new sustainability regulation to support banks meeting the current mandatory regulative requirements such as:

- Retrieve from the investors their sustainability preferences and apply these in the investment advice and portfolio management process (For example, PTCC, packaged sustainable investment models)
- Enrich RM/PM specific analysis functions with the sustainability details and calculate a portfolio sustainability score to visualize a portfolio's current sustainability status before further improvements related to further optimization.

The information or values in the sustainability details are available when the user gets the ESG module license and ESG data are available.

The following new features are available when the new module is licensed and

ESG data are available:

- **Portfolio Sustainability Score** - Enables user to visualize a portfolio's current sustainability status as first step on the way to further improvements related to further optimization.
- **Consolidated Allocation** - Enables user to view pie chart with assets breakdown by Sustainability Global Rating.
- **Instrument Details** - Enables user to view all the available 'Sustainability Details' of an instrument, organized in various cards and with a focus on specific sustainability aspects Global Rating, rating history and classification according to SFDR articles 6,8,9 for mutual funds, ratings by E/S/G pillars, controversies, screening, and UN Sustainable Development Goals.
- **Instrument or Strategy Search** - Enables user to search instruments or strategies by their associated sustainability details.
- **Instrument Recommendation** - Enhances the instrument recommendation rule to be derived automatically from the choices made by a client in the Investment Profile assessment for the questions related to the preferred sustainability investment themes.
- **Constraints** - System enables auto-creation of trading restrictions, security-in constraints, and holding constraints automatically from the choices made by a client in the Investment Profile assessment for the questions related to the preferred sustainability investment themes.

The TSL precomputation job is enhanced to support calculating the ESG-related information at the portfolio and at the instrument level.

The topics related to this feature are given below:

[Viewing Sustainability Details of an Instrument](#)

[Portfolio Sustainability Score](#)

[Allocation Chart by Sustainability Rating](#)

[Instruments Search by Sustainability details](#)

[Sustainability details in Held Assets - Channels](#)

[Sustainability Details in Compliance](#)

[PCK ESG-related packaging Parameters](#)

Portfolio Management » Business Indicators and Business Objectives

Available from: **202304**

A generic data model structure is introduced to store information for any set of indicators. The data model structures the hierarchical information and stores the details as attribute-value pairs where the attributes are added according to the requirement.

The generic data model structure includes:

- **Business Indicators** - Infrastructure that supports the definition of various sets of business indicators (categories) for different purposes. These indicators can be referenced to other pre-defined entities (such as third party, portfolio, strategy, and instrument) and used in various business functions, such as valuation and compliance.
- **BI Values** - Stores the indicator value (runtime) data received from different providers for the business indicator element associated with an instrument, third party, portfolio, and strategy.
- **Business Indicator Objectives** - Enable users to set several objectives for different business indicator elements and can be used to serve many purposes, such as defining constraints based on the business indicator objectives and building recommended instruments based on the objectives.
- **Business Indicator Threshold** - Enable users to set several thresholds for different business indicator elements for which BI objectives are set. BI threshold helps to modulate the BI objective result.

This structure is extended to store ESG-related data sets supporting one or more data providers. The new ESG features are subject to license. The Initial load of the ESG data received from the BO is stored as a part of this new data model at instrument and issuer levels.

The topics related to this feature are given below:

[Business Indicator](#)

[Business Indicator Objective](#)

[Business Indicator Threshold](#)

[Script Keywords to fetch records from BI Values](#)

[Script Keywords to fetch records matching Business Indicators Objectives](#)

Wealth Suite » Temenos Data Source ESG

Available from: **202304**

Temenos provides a new ESG (Environmental, Social and Governance) investing solution with package based on Data Provider MSCI's sustainability integrated with the following three WealthSuite components:

- Temenos DataSource (TDS)
- Transact
- WealthFrontOffice (TAP)

With respect to the above-mentioned components, the Temenos DataSource core packaging is enhanced to cover ESG sustainability indicators within a new dedicated infrastructure.

The relevant set of sustainability indicators and their definitions are aligned across all WealthSuite components starting from the mastering component, which is TDS, and sent to the downstream systems, Transact and WealthFrontOffice (through TTI). From an end-to-end perspective, the set of indicators and its definition are provided as meta-data definition.

TDE provides a pre-packaged meta-data definition that captures indicators for different ESG categories like Rating, Controversy, Screening, SDG (Sustainable Development Growth), and so on.

TDS also maintains domain values for all applicable indicators with Data Type as Domain. As part of initial packaging all domain values related to MSCI are made

available. TDS provides a message-mapping configuration which delivers meta data to Transact application `SC.ESG.INDICATOR` and also sends domain values and its entries to Transact application `EB.LOOKUP`.

Runtime data

The runtime data provides the assigned values for the indicators defined within the meta-model with their values at Issuer (Institution) and Instrument level.

- Staging Area - TDS provides preconfigured MSCI provider working areas, physical tables, logical tables, physical-logical relationships, field maintenance (import fields), system table or domain values, GUI panels, and all the relevant CSV configurations for data provided as bulk files from MSCI.
- Golden Copy - TDS provides two sub-working areas for institution and two sub-working areas for instrument with working areas, physical tables, logical tables, physical logical relationships, field maintenance, system table or domain values, and GUI panels.
- Segmentation - TDS provides two sub working areas, one for institution and one for instrument with working areas, physical tables, logical tables, physical logical relationships, field maintenance, system table or domain values, and GUI panels as part of initial package.
- MMC - TDS provides two message-mapping configurations, one for institution and one for instrument, which deliver runtime data to Transact application 'SC.ESG.SCORES'.

Data flow

- Initial Load - During initial load of runtime information from MSCI, TDS imports all the data to MSCI staging area through CSV configurations. This data is then transferred to the golden copy based on the configurations specified in meta-data definition. This information is sent to Transact on triggering OFS message through MMC.
- Daily updates - MSCI always provides full set of data, however only delta information is imported through TDS. This information is consolidated to Golden Copy for the updated instrument or institution records. Update to Golden Copy automatically triggers MMC creation and TDS transfers all the indicator or pillar values for this updated instrument or institution record to Transact through OFS message.

The topic related to this feature is given below:

[MSCI Provider](#)

WSFO Foundation » Reporting Solution

Available from: **202304**

Java interfaces communicate with the OpenText reporting engine to produce PDF or Excel files as output. OpenText Designer uses a set of classes to interact with financial servers and read the produced data in the reporting database. This process leverages the report's development costs by providing ready-to-use objects, such as matrices, stylesheet management, and custom charts.

Instead of permitting access to reporting database directly, Wealth Suite is enhanced with Reporting Solution, which provides the reporting data as a structured file output, such as XML or JSON. This data is then directly transmitted to the reporting engine during the report generation call.

This solution uses existing TSL data extraction capability to support the following features:

- Report definition (meta-description of report contents)
- Structured data through formats and capabilities
- Report engine connector through external services definitions

The topics related to this feature are given below:

[Reporting Solution](#)

Temenos Banking Capabilities

Temenos Banking Capabilities

Temenos Pricing Engine » Eligibility in TEP

Available from: **202208**

The eligibility rules of TEP are used to define evaluation parameters to check if a party is eligible to purchase a specific product, package, or benefit. The eligibility mechanism is enhanced to allow business users to define business rules using their own Decision Model and Notation (DMN) outside of TEP and import them using the available microservices.

The topic related to this feature is given below:

[Eligibility in TEP](#)

Deposits & Lending » Deposits and Lending Banking Capabilities

Available from: **202304**

Deposits and Lending banking capabilities are now available, as part of the distributed architecture, namely Temenos Banking Capability (TBC).

- Deposits TBC is an event-driven and API-based banking capability, built on a composable architecture, which facilitates the creation, monitoring, in-life servicing and closure of savings account, current account, term deposit and multi-currency account products and arrangements.
- Similarly, the Lending TBC is an event-driven and API-based banking capability, built on a composable architecture. This TBC facilitates the creation, monitoring, in-life servicing and closure of lending products and arrangements.

The topics related to this feature are given below:

[Deposits TBC](#)

[Lending TBC](#)

Limits » Limit Banking Capability

Available from: **202304**

Temenos Transact now supports the distributed architecture for several functionalities. The stand-alone systems are positioned as a distinct Temenos Transact subsystem providing different banking capabilities that can be hosted on the cloud platform based on the service required by the bank.

The Limit Banking Capability is one such subsystem that caters to credit risk management operations. It is designed to work as a stand-alone system interacting with the other subsystems in performing the customer credit risk management service. It communicates with the other banking capabilities through API in the distributed architecture.

The topic related to this feature is given below:

[Limit Banking Capability in Limits](#)