

What's New in

# Payments

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# | Release Highlights



# Payments

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## United Kingdom » CHAPS Clearing » Bank Transfer

Complying with the ISO 20022 message standard adopted by CHAPS, the SWIFT MT messages are replaced with the ISO20022 XML (pacs.009 format) messages.

This functionality allows banks, using the Temenos Payments Hub, to handle the inward and outward interbank payments from CHAPS in ISO20022 XML (pacs.009) format.

The following items are introduced as part of this functionality:

- New mappings and configurations are introduced as part of this functionality to allow banks to receive inward interbank payments, generate outward interbank payments, and redirect interbank payments in the pacs.009 format.
- The new `PAYMENT.ORDER, CHAPSMX.BANK` version is added in POA and allows users to capture the outward bank transfer request for CHAPS.
- A new CHAPSBT payment order product is introduced for capturing the customer transfer.

The topic related to this feature is given below:

[CHAPS Clearing](#)

## United Kingdom » CHAPS Clearing » Customer Transfer

Temenos Payments Hub handles the CHAPS ISO20022 XML messages for outward and inward payments processing and allows banks to process the



inward and outward customer transfers messaging using the pacs.008 message format.

The following items are introduced as part of this functionality:

- A new outward mapping is used to generate pacs.008 and new configuration records are released to configure the ISO20022 compliant CHAPS Target 2 system within the Temenos Payments Hub, to send the outward pacs.008.
- The CHAPS Customer Transfer version is created in the `PAYMENT.ORDER` application to capture the outward customer transfer requests for CHAPS.
- New fields are added to the underlying Order Entry application to capture and process the CHAPS payments.

The topic related to this feature is given below:

[CHAPS Clearing](#)

## Temenos Payments » Liquidity Transfer Advice

Liquidity Transfer Advice (LTA) are advices that are received from an Account Holding Institution (AHI) to notify a balance or position update to the account held with AHI. AHI are typically a Clearing and Settlement Mechanism (CSM), such as TARGET2. LTA can represent a credit advice or a debit advice depending upon the account being credited or debited respectively.

Temenos Payments can now receive and process LTA from AHI, such as Clearing or RTGS. The received LTA undergoes a qualification process that determines the LTA as a payment or an advice. Once qualified as a payment, Temenos Payments resolves the market account numbers received in the advice to internal accounts of the bank, to which posting is made. Processing of LTA and posting them ensures that Nostro balances are updated for CSM Nostro or settlement accounts, thus aiding better management of the bank's liquidity position with CSMs.



The topics related to this feature are given below:

[Liquidity Transfer Advice](#)

[Tasks for Liquidity Transfer Advice](#)

[Enquiries and Reports](#)

[LQ.LTA.QUALIFICATION](#)

[LQ.ACCOUNT.MAPPING](#)

## Payments Initiation » Cancelling Payment Orders in AwaitFunds State

The `PAYMENT.ORDER (PO)` application is now enhanced to allow cancellation of orders with the *Current State* field as 'AwaitFunds'. The system changes the value of the *Current State* field from 'AwaitFunds' to 'CancelOrder' and deletes the corresponding funds authorisation record using inbuilt service. If funds authorisation record is already authorised, the funds reservation must be reversed.

This helps the bank users to cancel authorised payment orders (that are moved to the 'Await Funds' status) due to insufficient funds.

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

The topics related to this feature are given below:

[Revoking the Reservation](#)

[Cancelling Payment Orders in AwaitFunds State](#)



## Temenos Payments » Warehousing future dated bulk payments and Cancelling Warehoused Bulk Payments in FTBM

Temenos Payments currently has the ability to warehouse all future dated bulk payments in `PAYMENT.ORDER (PO)` application or Temenos Payments based on the configuration.

Temenos Payments is enhanced to perform the following functions:

- Warehousing bulk payments in FTBM – When a user uploads a bulk file or creates a bulk payment from FTBM, the system identifies the future dated bulk payments and warehouses the payments in FTBM, if configured.
- Cancelling warehoused bulk payments in FTBM – The user can cancel a bulk payment warehoused in FTBM. On cancellation, Bulk Status is updated as 'CancelWarehouse' and the status of all the underlying orders are updated as 'Cancelled'. If funds are reserved, then the reservation is reversed.

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

The topics related to this feature are given below:

[Bulk Warehouse](#)

[Enabling Warehousing for Bulks](#)

[Cancelling Warehoused Bulk](#)

[Viewing or Cancelling Warehoused Bulk Payment](#)

[Authorising or Rejecting Warehoused Bulk Payment](#)



## Temenos Payments » Charging Debtor when a Direct Debit or Cheque Debit is Rejected or Returned

When the system receives a direct debit or a cheque debit to debit the debtor, it is possible that it could be rejected (before or after the settlement date) due to screening hit, FATF regulation check failure, debtor's account having posting restrictions and so on. In such a case, ability to charge the debtor is required.

Temenos Payments is enhanced to charge the debtor when an incoming direct debit or cheque is rejected or returned. A new conditional fee, "ReturnRejectFeeForReceivedDirectDebitAndCheque" provides the ability to deduct charges if an incoming DD or cheque debit is rejected or returned.

Temenos Payments creates a new charge transaction if the conditional charge is configured and the charges are taken as part of the charge transaction.

A conditional fee type named 'INSUFFICEINTFUNDS' is available and can be used when the collection request (Direct Debit or Cheque Debit) is rejected due to insufficient funds.

The topics related to this feature are given below:

[Fees Type and Condition](#)

[Features of Inward Cheque Clearing](#)

[Fees and Charges for DD](#)

## Temenos Payments » Ability to Configure Interface Option for Indirect Participant

Temenos Payments currently is unable to configure message interface through which the payment is sent to clearing or indirect participant (IP) at clearing level or clearing correspondent level or loro or nostro account level. There is no



provision of exit API for adding technical headers on top of the transformed data (payload) before sending the file to the network or clearing interface.

Temenos Payments ensures to configure message interface and pass that information as part of IF event while sending the files/messages to the Temenos Payments transformation.

- The message interface through which the payment message is sent to clearing can be configured in Message Interface field in the `PP.CLEARING` application. The configured message interface at clearing level is passed as part of the Temenos Payments IF event when payment is sent to clearings.
- The message interface through which the payment message is sent to clearing through Indirect Participant (IP) can be configured in either IP Bank Identification Code (BIC) level (*Message Interface* field in `PP.CLEARING` Correspondent) or IP channel level (*Message Interface* field in `PP.CLEARING`). The configured message interface at clearing correspondent level (IP BIC) or at clearing level (IP channel) is passed as part of the Temenos Payments Integration Framework (IF) when payment is sent to IP bank.

New exit API is introduced to enable adding of technical headers on top of the transformed data (payload) before sending the file to the network/clearing interface. The configured message interface at CBPR+ channel level (*Outgoing Message Interface* field in `PP.LORO.NOSTRO.ACCOUNT`) is passed to Delivery (DE) module in case of CBPR message. The system is now enabled to determine the carrier name when payment is sent to clearings or IP banks through DE module.

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:



[Configuring Message Interface in Clearing](#)

[Handling Message Interface in Clearing](#)

[Support of Configuration of Message Interface in Routing and Settlement](#)

[Support of Configuration of Message Interface in International Payments \(SWIFT CBPR+ ISO20022\)](#)

[Configuring Message Interface in Routing and Settlement](#)

[Configuring LORO NOSTRO in International Payments \(SWIFT CBPR+ ISO20022\)](#)

[Handling Message Interface in Routing and Settlement](#)

[Handling Message Interface in International Payments \(SWIFT CBPR+ ISO20022\)](#)

## Europe » Receiving Liquidity Transfer Advice as camt.054 message from TARGET2

Liquidity Transfer Advice (LTA) are those advices that are received from an Account Holding Institution (AHI) to notify a balance or position update to internal account held with them. The account holding institutions are typically a Clearing and Settlement mechanism (for example – Real Time Gross Settlement) or a bilateral correspondent bank. LTA may represent a credit advice or a debit advice depending upon the account being credited or debited respectively. Banks must have the capability to receive LTAs and book them to maintain the balance of Temenos Transact bank's accounts up-to-date.

Temenos Payments can now receive and optionally book LTAs from TARGET2. LTAs received undergo a qualification process that determines the LTA as a payment or an advice. Once qualified, Temenos Payments resolves the market account numbers received in the advice to internal accounts of the bank, unto which posting will be made. Processing of LTA and posting them ensures that Nostro balances are made up-to-date for Clearing and Settlement Mechanisms



(CSM) Nostro or settlement accounts, aiding effective liquidity management.

The functionality helps the bank's liquidity management team to manage the bank's Liquidity Position with CSMs in a streamlined manner.

The topics related to this feature are given below:

[Types of Messages/ Liquidity Transfer Advice](#)

[Repairing the LTAs that failed to Process Successfully](#)

## Payment Initiation » Ability to Capture Originating Source in FTBM

Temenos Payments is now enhanced to optionally capture the originating source when a bulk payment is created in `FT.BULK.MASTER` (FTBM) application or bulk file is uploaded in FTBM. Originating Source value can be selected from Originating Source dropdown field in FTBM, which has corresponding values defined in `EB.LOOKUP`.

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

The topic related to this feature is given below:

[Capturing Bulk Payments Manually](#)

# Installation and Configuration Notes



# | Payments

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## Temenos Payments » Ability to Configure Interface Option for Indirect Participant

Technical configuration is required to enable the Java Exit API.

# IT Technical Notes



# | Payments

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## Temenos Payments » Warehousing future dated bulk payments and Cancelling Warehoused Bulk Payments in FTBM

- To support warehouse and cancel future dated bulk payments features of FTBM, Temenos Payments is enhanced with new statuses: WAREHOUSED and CANCELWAREHOUSE.
- The existing PAYMENT.BULK.MASTER service is modified to pickup the records that are in the WAREHOUSED status and move them to WAITACK status. This job is attached to online stage of COB to ensure that the warehoused records are processed on daily basis. This also moves the record from WAITEEXEC to WAITACK in COB everyday.

## Payments Initiation » Cancelling Payment Orders in AwaitFunds State

- The *Internal Status* field is added in the VERSION (PAYMENT.ORDER,PI.API.GENERIC.3.0.0) as an output result.
- It has API change with new version order-paymentOrders-service-v2.3.0-swagger.json
- For cancellation of the payment, the PaymentOrder.CancelOrder and PaymentOrder.checkAmendmentAllowed routines are modified.

## Temenos Payments » Ability to Configure Interface Option for Indirect Participant

Exit API to enable technical headers is called only for the last transaction of a bulk and it does not have access to other transactions of the same bulk.

MessageInterface value configured in the PP.CLEARINGCORRESPONDENT table is not considered as the DE carrier and the value is not passed to the DE



Header API. However, MessageInterface values configured in `PP.CLEARING`, `PP.CONTRACT` and `PP.LORO.NOSTRO.ACCOUNT` are passed as carrier to the DE Header API

## Payments Initiation » Ability to Capture Originating Source in FTBM

- The new field *Originating Source* is introduced in `FT.BULK.MASTER` table. The field name *Source* is changed to *Capture Type*.
- The *Source* field is added in the enquiry (`PI.API.PAYMENT.ORDERS.2.1.0`) as selection criteria and also as output result. It has API change with new version **order-paymentOrders-service-v2.3.0-swagger.json**.
- The cancellation reason description is displayed instead of cancellation reason code in `FT.API.BULK.PAYMENTS.1.0.0.enquiry`.