

What's New in

# Payments

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# | Release Highlights



# | Payments

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## Argentina » Recurrence Status Update

DEBIN (Debitio Inmediato) 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 initiates the process and the payer has to accept it. DEBIN admits payments in Argentinian pesos (ARS), only between accounts of the same currency. DEBIN also has an expiry time and the requests accepted by the payer after the expiry time will be rejected by COELSA (Compensadora Electrónica SA).

This functionality allows banks to receive the 5013 response code from COELSA when the DEBIN recurrence is active, available, or registered with the Clearing. Temenos Payments will receive the 5013 response code and will update the *Recurrence Status* field as Active instead of Rejected in the PPADBR.RECURRENCE.REGISTRATION application.

The topic related to this feature is given below:

[DEBIN Registration Clearing](#)

## Canada » Interac Instant Payment via Central1 » Interac eTransfer

Central1 is implementing ISO20022 standards for all Interac Instant messages. So, Temenos Transact also supports Interac Instant in ISO20022 standard.

This functionality allows banks to process the ISO20022 PACS.008 credit proposal message, the ISO20022 PACS.002 credit confirmation message, the ISO20022 PACS.003 debit proposal message, the ISO20022 PACS.002 debit proposal confirmation message, the ISO20022 PACS.007 reversal message and the ISO20022 PACS.004 reversal message received from Central1. It also allows banks to process the Heart Beat request to check the Bank Host System



is up and not offline.

The topic related to this feature is given below:

[Interac Instant Payment via Central1](#)

## Europe » Handling Receipt of Acknowledgement

Receipt of Acknowledgement (admi.007) message sent by ESMIG (Eurosystem Single Market Infrastructure Gateway) layer is being handled for Target2 payments.

Target Instant Payment Settlement (TIPS) payment processing in Temenos Payments Hub (TPH) is now enhanced to handle the Receipt of Acknowledgement message (admi.007) sent by ESMIG layer as a Technical acknowledgement in TPH. TIPS is enhanced to perform the following:

- ESMIG layer (Eurosystem Single Market Infrastructure Gateway) sends Receipt of Acknowledgement message (admi.007) as a technical negative acknowledgement for an outbound message sent from TPH. ESMIG layer validates all the incoming messages meant for routing to TIPS. For any schema errors, ESMIG layer sends out an admi.007 message.
- TPH identifies and cancels the underlying transaction on receipt of an admi.007 message.
- TPH informs the initiator regarding the cancellation through notification or IF event, as applicable.

The topic related to this feature is given below:

[Introduction to Target Instant Payment Settlement \(TIPS\)](#)



## Temenos Payments » Liquidity Transfer Requests

Liquidity Transfer Requests (LTR) are payment messages sent from a client bank to an account holding institution (AHI) to request fund movement between accounts held with the AHI, thereby updating the bank's position with them. AHIs are typically a Clearing and Settlement mechanism (CSM) (for example, RTGS).

Temenos Payments can now process and send LTRs to RTGS or Clearings. An LTR can be captured either from the LTR `PAYMENT.ORDER` (PO) or the LTR Order Entry GUI. After successfully capturing and processing the LTR payment, Temenos Payments can generate the LTR payment message and send it to the RTGS/Clearing System. Temenos Payments is enhanced to consume and process the confirmation message sent by Clearing against the original LTR payment message to indicate whether the LTR was accepted or rejected.

Processing of LTRs help the bank to manage their liquidity position with CSMs. This feature is available with LQ license code under Temenos Payments.

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

The topics related to this feature are given below:

[Liquidity Transfer Requests](#)

[Tasks for Liquidity Transfer Requests](#)

[Enquiries and Reports](#)



## Europe » Supporting Liquidity Transfer Requests in TARGET2

Liquidity Transfer Requests (LTR) are payment messages sent from a client bank to TARGET2 to request fund movement between accounts held with the TARGET2, thereby updating the bank's position with them.

Temenos Payments can now process and send LTRs to TARGET2. An LTR can be captured either from the `PAYMENT.ORDER (PO)` application or from the Order Entry screen. After successfully capturing and processing the LTR payment, Temenos Payments can generate the LTR payment message and send it to the TARGET2. Temenos Payments is enhanced to consume and process the confirmation message sent by the Clearing against the original LTR payment message to indicate whether the LTR is accepted or rejected.

Processing of LTRs help the bank to manage their liquidity position with TARGET. This feature is available with LQ license code under Temenos Payments.

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 TARGET2 RTGS \(ISO20022\)](#)

[Working with TARGET2 RTGS \(ISO20022\)](#)

## Payments Initiation » Payment Initiation through pain.001 v9

The Payment Initiation module is enhanced to support ISO pain.001v9 in `PAYMENT.ORDER (PO)` application, Temenos Payments Hub (TPH), and Fund



Transfer Bulk Master (FTBM), and emit ISO pain.002v10 in the PO application and TPH.

- PO, TPH and FTBM support uploading ISO pain.001 v9 files (single or bulk) and processing of the same.
- PO and FTBM emit pain.001 v9 to the external payments systems.
- PO and TPH support sending pain.002 v10 in response to pain.001 v9 from the client channels.
- PO and FTBM consume pain.002 v10 and update the payment order and bulk status in FTBM.

Payment Initiation through this new version of pain.001 in PO, TPH, and FTBM helps to process and generate Swift CBPR files, complying with Swift CBPR standards.

The topics related to this feature are given below:

[Bulk Payments](#)

[Payments Capture and Enquiry](#)

[Status Notifications](#)

## Temenos Payments/Europe » Allowing Re-submission of Payment and Non-payment Messages and Handling Payments Failing XSD Validation

When an outward payment is sent in ISO20022 format through SWIFT, the system either receives a positive or negative technical acknowledgement from SWIFT indicating if the message has been accepted, delivered, and so on. The system also supports processing of such acknowledgements. However when a negative technical acknowledgement is received, the underlying outward payments are displayed in Technical Exception queue and the users have to



handle them manually. There is no option to re-send the message again.

To overcome this, Temenos Payments has been enhanced to:

- Re-submit an outward MX payment from Technical Exception queue, where the user can resend an outward payment that is waiting for acknowledgement/DLN or received Nack/Negative DLN, using the Technical Exception enquiry (SWIFTMX or RTGS).
- Park outward payment in a Technical Exception Queue for manual action if the outward message fails XSD validation (at the end of payment processing), the system generates ISO20022 format message as per the selected channel. If the generated message fails the schema validation (XSD), the payment status is moved to Payment Failed XSD Validation and displayed in the Technical Exception enquiry for the user to take manual action.

**NOTE:** These enhancements are applicable to SWIFT CBPR+ and TARGET2 ISO20022 solutions.

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

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

[Resubmission based on Technical Acknowledgements for International Payments](#)

[Configuring Delivery \(DE\) for Technical Acknowledgement Processing for International Payments](#)

[SWIFT CBPR+ Payments with Negative Technical Acknowledgement for International Payments](#)

[Resubmission based on Technical Acknowledgements for TARGET2 Clearing](#)

[Configuring Delivery \(DE\) for Technical Acknowledgement Processing for TARGET2 Clearing](#)

[SWIFT CBPR+ Payments with Negative Technical](#)



## Acknowledgement for TARGET2 Clearing

# Temenos Payments » Sending and Receiving Return Messages to SWIFT in ISO Format

Temenos Payments supports cross-border payment processing using SWIFT MT messages formats. Temenos Payments does not support MT103 REJT/RETN messages. Since SWIFT is migrating to MX (ISO20022 format), Temenos Payments should be enhanced to support processing of FI to FI Payment return message using CBPR+ pacs.004 message format for incoming and outgoing customer and bank transfer messages.

Temenos Payments is now enhanced to support SWIFT CBPR+ return processing for both serial and cover payments using pacs.004 message format. The features include,

Returns for Credit Transfer/Bank Transfer settled serially:

- When the return is received for an outgoing/redirected payment (pacs.008/MT103/pacs.009/MT202) from correspondent bank or clearing settled serially, Temenos Payments maps the pacs.004 details in a new return transaction, identifies the original transaction, enriches information in return payment such as beneficiary party account number, imposes and process the channel and sends out pacs.004 once the channel processed successfully (applicable when the underlying transaction is redirected).
- pacs.002 is sent based on bilateral agreement with the instructing agent of the return payment.
- If the return for the bank transfer is settled serially and if the beneficiary institution is Temenos Payments bank, the system always routes the payment to repair queue so the user can manually enter the credit account.
- Temenos Payments ensures that incoming returns from SWIFT are not returned or rejected.



- If the Temenos Payments bank is not SWIFT MX enabled but receives a pacs.004 for a redirected payment, the payment is routed to the repair queue.
- If the return payment is not processed successfully (unable to route the return payment), then the payment is routed to the repair queue for manual action.
- Return payments that are not processed successfully as the original transaction cannot be found, are available in the existing Unmatched Return Payments enquiry.
- If the return pacs.004 is received from the creditor who has been notified regarding the credit through camt.53, the system processes the return transaction as redirected though the underlying transaction is incoming.
- When pacs.002 is received for the outgoing return payment from the instructed agent of the return payment, Temenos Payments stores it against the related outgoing return in a table that registers outgoing messages.
- When SWIFT non-MX bank receives pacs.004 from the correspondent bank or clearing for the underlying redirected transaction, return transaction is routed to the repair queue so the user can cancel it.

**NOTE:** If the underlying payment is an outgoing payment, the original debtor is credited.

### Returns for Credit Transfer/Bank Transfer received/settled through cover:

- When the Temenos Payments bank receives the pacs.002 for an original outgoing/redirected credit transfer/bank transfer which was settled through cover, it is always routed to a SWIFT ISO business exception queue from where the user can choose reverse or ignore options.
- When the Temenos Payments bank receives the pacs.004 for the cover itself, the return payment is always routed to the repair queue so that the user can manually enter the credit account.
- The user can initiate return payment for the returned redirected customer transfers that are settled through cover from the new Initiate Rtn for txn setld with cov enquiry. New authorisation screens to approve such return payments are also available.
- When Temenos Payments bank receives a return for a redirected payment that was initially received through the cover method, it is routed to the



repair queue. Such return payments are displayed in the new 'View Incoming Return of SWIFT Redirected Payments received via Cover' enquiry and also in the general repair queue. From the new enquiry or from the repair queue, the user can only cancel the payment.

- The user can initiate a return payment for the cover (bank transfer return) from the new 'Return of completed Customer/Bank Transfers' enquiry and approve from the new authorisation screens to ensure a return message (pacs.004 ) to the correspondent bank that sent the cover.
- When the Temenos Payments bank receives the pacs.002 for an original redirected credit transfer/bank transfer that is received through a cover, the pacs.002 is always routed to SWIFT ISO Status Report Exception queue from where the user can choose reverse or ignore options.
- Created new enquiry including the authorisation screens to initiate return for all the incoming completed transactions (customer transfer and bank transfer, cover bank transfers) from SWIFT.
- Created new enquiry including the authorisation screens to list all MT103/MT202 RETN/REJT payment received from SWIFT (when the Temenos Payments bank is MX enabled) from where the user can reverse/return or cancel the original payment.
- Modified SWIFT ISO Exception queue pacs.002 RJCT received for the underlying payment settled through cover on the credit side.
- Existing enquiries that view inward and outward payments also enable the user to view return payments in ISO return version screen.

This feature enables the bank to send and receive return messages in ISO format to SWIFT.

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

[Rejecting or Returning SWIFT Payments Manually](#)

[Outbound Code Word Generation](#)

[Initiating Return for Completed Credit Transfers](#)

[Authorising Return for Completed Credit Transfers](#)

[Returning or Reversing Incoming SWIFT Returns](#)



## Europe » Fees and Charges for Interest Compensation

Temenos Payment need to comply with SEPA rulebook changes for 2021 proposed by EPC/EBA. Adherence to rulebook changes that impacts SEPA enquiry messages is a regulatory requirement.

Temenos Payments has been enhanced to include the fees and/or charges for interest compensation details while sending and receiving the response to an enquiry message. The functionality includes the following new features:

- Claim of Non-receipt by Originator (camt.027) – The SEPA Rule book 2021 is modified to accommodate the charges related information in camt.029V08 response.
- Claim for Value Date Correction and Request to Modify Payment (camt.087) – The Rule book 2021 is modified to change the processing logic of response camt.029V08 message and accommodate the charge and interest compensation details in the response.
- Request for Status Update (pacs.028) for camt.27 and camt.87 – The originator bank can send a request for status update to the beneficiary bank for an enquiry sent earlier for which the beneficiary bank has not yet replied back. The Rule book 2021 is modified to avoid duplicate response of camt.029V08.

This functionality enables Temenos Payments to adhere to a change that is part of SEPA Rulebook 2021 and help the banks to better manage enquiry messages.

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 SEPA Credit Transfer](#)



[Working with SEPA Credit Transfer](#)

[Rejecting Unmatched Inward camt.087 Claims – Indirect Participant](#)

[Accepting or Rejecting Unprocessed Inward camt.087 Claims - IP](#)

[Authorising or Deleting the Inward camt.087 Transactions](#)

[View the Incoming camt.087 Message for IP Payments](#)

## Temenos Payments » SWIFT Rulebook 2021 Compliance for Outward and Incoming Customer Payments

Standards Release (SR) 2021 introduced changes to category 1 – Customer Payments and Cheques specific to Ordering Customer and Beneficiary Customer details, where in order to reduce the interoperability issues and to align with High Value Payments, SR has restricted the length of the name to a maximum of 66 characters. As per Wolfsberg Group and FATF recommendations, SR has now mandated the country code for Ordering customer and Beneficiary Customer details. Banks should now be in align with the Standards Release 2021 and process the payments based on the defined rules for the Ordering and Beneficiary Customer.

Complying with the SR 2021 changes, below enhancements are deployed in this release.

- Initiating outward customer payments: The Order Entry application and Temenos Payments does not process the payments if it is not in par with the SR 2021 changes.
- Sending credit confirmation for the incoming customer payment: Temenos Payments sends MT910 to the ordering bank in a pre-defined format.

SWIFT21 license is required to process any payments.



This enhancement can also reduce data truncation and wrong mapping. This is also in par with the FATF regulation helping local regulations.

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

The topic related to this feature is given below:

[Entering Payment Details](#)

## Temenos Payments/Europe » Checking Acceptance Days for Cancellation Requests

SEPA Rule Book 2021 has extended acceptance days for cancellation request when the originator Payment Service Provider (PSP) requests to cancel a SEPA Credit Transfer Transaction with FRAD (fraudulent originated SEPA Credit Transfer Instruction) reason code from 10 working days to 13 months. This extension of duration is only for FRAD reason code. Other reason codes specific to recalls and request for Recall By Originator (RFRO) remains unchanged. Banks must have the capability to receive the cancellation request based on the threshold limit defined and process the request accordingly. Also, banks must have the capability to send the cancellation request for the original transaction based on the threshold defined as per rule book. Temenos Payments is enhanced to perform acceptance days check based on the reason code while sending and receiving cancellation requests. The change logic is applicable for both bank initiated (recalls) and customer initiated (RFRO) cancellation requests.

Temenos Payments is now enhanced to perform the following functions for EBAINST, Target Instant Payment Settlement (TIPS) and STEP2 Automated Clearing House (ACH):

- Receive and validate cancellation requests against the acceptance days set for each reason code.



- Configure specific cancellation acceptance days per cancellation reason code for each clearing.
- Initiate the cancellation request for the original transactions based on the defined acceptance days against each clearing

Credit transfer payments initiated or received at Temenos Payments now adhere to SEPA Rulebook 2021 changes.

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

[Configuring Number of Allowed Days for Return](#)

[Return and Reject Codes for SEPA EBA](#)

[Return and Reject Codes for SEPA Credit Transfer](#)

[Return and Reject Codes for TIPS](#)

# IT Technical Notes



# | Payments

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## Temenos Payments » Liquidity Transfer Requests

Add the below properties in DE\_SWIFTOutward\_OutwardIntegrity.properties file available in xsd path.

TGTCLM-LAU-Required=FALSE

TGTCLM-LAU-Compliance=MXKEYSTORE

TGTCLM-BAH-Compliance=

TGTCLM-APIName=

TGTCLM-IntegrityRequired=true

## Europe » Supporting Liquidity Transfer Requests in TARGET2

Add the below properties in DE\_SWIFTOutward\_OutwardIntegrity.properties file available in xsd path.

TGTCLM-LAU-Required=FALSE

TGTCLM-LAU-Compliance=MXKEYSTORE

TGTCLM-BAH-Compliance=

TGTCLM-APIName=

TGTCLM-IntegrityRequired=true



## Temenos Payments/Europe » Allowing Re-submission of Payment and Non-payment Messages and Handling Payments Failing XSD Validation

A new API (PP.V.RESUBMIT.ACK.NACK.MSG) is added to re-submit the payment messages from the Exception inquiry. This API handles the processing of the payment at the TPH side. Once re-submitted, the TPH updates the audit trail of the payment, and the payment status gets updated depending on the current status of the payment and POR.SUPPLEMENTARY.INFO\_ ResponseDetails (Payment or Cover responses) are deleted depending on the characteristics of the payment. This API is attached in DE.O.HEADER (Auth Routine) version created for re-submission (under exception inquiry).

A new status code – 404 is introduced for Payment Failed XSD Validation in PP.STATUS.CODE.

## Europe » Fees and Charges for Interest Compensation

The effective date of the SEPA Credit Transfer Rule Book 2021 changes, to support sending and receiving with fee and/or charges for interest compensation details in response to an enquiry message is configured in the TPS.INTERNAL.CONFIGS table with the EPC-SEPA Id.

## Temenos Payments » SWIFT Rulebook 2021 Compliance for Outward and Incoming Customer Payments

2021 value is updated in the SWIFT.PARAMETER record to enable the 2021 Rulebook validation.