

What's New in

# Payments

August 2021

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# | Release Highlights



# Payments

## Tunisia » Clearing

The Clearing House in Tunisia (SIBTEL) has introduced the e-clearing system. The e-clearing system is part of the modernisation of the Tunisian banking system. It aims to reduce recovery times by means of reliable, secure, efficient and fast electronic clearing.

This functionality allows banks to capture and validate the cheque collection request for the cheques that are being presented for the first time (code 30) and also for the cheques that are being represented (code 31, 32, 33).

The following items have been introduced by this functionality:

- The `TELLER, TUNCLGCHQ` version is used to capture the cheque related data for the cheques that are being presented for the first time (code 30).
- The `TELLER, TUNCLGCHQ.REP` version is used to capture the details of the cheques that are being represented (code 31, 32, 33).
- The `CHEQUE.COLLECTION, TUNCLGCHQ` version is used to store the cheque collection record details.
- The `CHEQUE.COLLECTION, TUNCLGCHQ` enquiry is used to view and manage the cheque collection records.

The topic related to this feature is given below:

[Clearing](#)

## Europe » Outward File Naming Convention

Temenos Payments Hub (TPH) is enhanced to allow the banks to generate outward files (`pac.008`, `pac.004`, `camt.056`, `camt.029`) for Inter Giro2 (IG2) without the session ID as part of the file name. The existing `PPHIG2.GENERATE.PHYSICAL.FILENAME` Application Program Interface



(API) is modified to remove the session ID from the file format.

The topics related to this feature are given below:

[Outward File Naming Convention](#)

[Generating Outward File Name](#)

## Temenos Payments » Partial Funds Reservation

Temenos Payments can be configured to support partial funds reservation. The reserved partial funds are retained even if the corresponding cheque transaction is rejected and the partial funds are re-used for processing a new re-presented cheque transaction. Temenos Payments links partial reservation key of another rejected payment to the new re-presented cheque transaction and process the re-presented cheque.

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

The topics related to this feature are given below:

[Partial Funds Reservation](#)

[Enabling Partial Funds Reservation](#)

[Repairing Payment with Insufficient Funds](#)

## Payment Initiation » Displaying Base Currency of Exchange Rate

Temenos Payments had the ability to derive the exchange rate used for cross-currency payments.



Temenos Payments is enhanced to map the base currency value returned as part of the exchange rate call to the payment initiation record in the `PAYMENT.ORDER` application. The user can now identify the base currency used to quote the exchange rate of the cross-currency payments.

The topics related to this feature are given below:

[Payment Capture Based on Instructed Amount](#)

[Capturing an International Payment Order](#)

## Europe » Supporting Continuous Gross Settlement Model

STEP2 clearing has moved from net settlement model to the gross settlement model called as Continuous Gross Settlement (CGS). Here, the multilateral batches received from STEP2 participants are split bilaterally and settled instantly. CGS provides daily reconciliation reports to all its configured settlement BICs whenever there is a funding or defunding operation that occurred in the position account.

Temenos Payments Hub (TPH) can now receive and process LNR (only camt.054) from STEP2-CGS and consider it as LTA. The received LTAs undergo a qualification process that determines the LTA as a payment or an advice. After qualification, TPH resolves the market account numbers received in the advice to internal accounts of the bank to which posting is made. Processing and posting of the LTA ensures that Nostro balances are made up-to-date for CSM Nostro or settlement accounts, aiding effective liquidity management.

This enhancement assists the banks liquidity management team to manage the bank's Liquidity Position with STEP2-CGS.



The topics related to this feature are given below:

[Supporting Continuous Gross Settlement Model in SEPA Direct Debit](#)

[Supporting Continuous Gross Settlement Model in SEPA Credit Transfer](#)

[Clearing Return Code](#)

[Supporting pain.002 Version 2 in TPH](#)

[Viewing LNR File Received in TPH for SEPA Direct Debit](#)

[Viewing LNR File Received in TPH for SEPA Credit Transfer](#)

## Europe » Processing camt.087 Message Received from or Sent to IP

As part of SEPA Credit Transfer rulebook 2019 changes, EPC introduced a new message (Request to Modify value date – camt.087) to SEPA Enquiry flow. TPH supports processing of SEPA Enquiry messages where TPH bank is the direct participant for the Clearing. TPH can process incoming Request to Modify Value Date (camt.087) from the Clearing (EBA/ RPSCL), where the debtor's account belongs to a direct participant.

Temenos Payments Hub (TPH) is now enhanced to receive SEPA Enquiry Messages - Request to Modify Value Date (camt.087) from clearing and forward it to Indirect Participants, when the customer is not available in the books of processing bank and vice-versa. The functionality includes:

- Routing the received enquiry request to modify value date from Clearing to IP
- Routing the received enquiry request to modify value date from IP to Clearing
- Routing the responses (camt.029v08) to enquiry from Clearing to IP
- Routing the responses (camt.029v08) to enquiry from IP to Clearing



TPH can now process incoming SEPA Enquiry Messages (camt.087 and camt.029) from Clearing and forward them to IP and vice-versa. It also forwards the Enquiry and Response from IP to Clearing or other IP and vice-versa.

The topic related to this feature is given below:

[SEPA Credit Transfer](#)

## Europe/Temenos Payments » Aligning Attributes and Date Sets for SEPA Credit Transfers and Instant Payment

This enhancement enables Temenos Payments Hub (TPH) to support the following SEPA Credit Transfer (SCT) and SEPA Credit Transfer Instant (SCTINST) 2021 rule book changes delivered by European Payments Council (EPC) and Euro Banking Association (EBA):

- Amends mapping rules for Additional Information tag in negative response to RFRO and recall
- Allows multiple status requests in a file on a recall request by the originator (RFRO) and recall
- Includes time element in the *Requested Execution Date* field in the pain.001V9 version
- Publishes a new purpose code (RRTP) in SEPA rule book to link the Request To Pay feature with subsequent SEPA or SEPA Instant Credit Transfer Payments

The enhancement to TPH includes the following:

- Modification of the framework to execute common scheme's specific validations such as European Payments Council (EPC) in the EBQA screen based on the latest clearing configuration (go to `PP.Clearing > SchemeCompliance` to access it).



- The Additional Information tag in camt.029 (both instant and non-instant) as a response is mandatory to camt.056 (Recall or RFRO). The number of occurrences and the occurrences that should begin with specific attributes are based on reason codes in camt.056 (FRAD/AC03) and camt.029 (LEGL).
- If the originating source of payment from the `PAYMENT.ORDER` application is Request To Pay (RTP), then it populates the Purpose field with RRTP in outgoing SEPA CT or SEPA Instant transaction (pacs.008).
- Handling SEPA Instant instructions submitted with a future execution date and time.
- If the bank receives multiple status requests in a file on camt.056 (Recall or RFRO), TPH de-bulks and processes the requests.

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:**

[Recalling a EBA INST Payment](#)

[Initiating Customer Credit Transfers](#)

[Validating Cancellation and Investigation Messages in Enquiries or Versions](#)

[Compliance of Clearings to Common Scheme](#)

## Europe » Receiving and Processing Payment Messages from Multi-addressee Participants

A TARGET2 multi-addressee is a participant bank that can directly send or receive payment messages from the TARGET2, but cannot settle the payment orders, as they do not hold a settlement account with TARGET2.



Temenos Payments can now send payment messages to TARGET2 as a multi-addressee participant bank as well as receive and process payment messages from TARGET2 as multi-addressees.

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

The topic related to this feature is given below:

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

## Europe » Compliance with TARGET2 UDFS 2.0 Rule Book

As part of April 2021 specifications, updated schema's were published for the TARGET2 ISO20022 RTGS messages with incremental changes. Temenos Payment Solutions has been enhanced to comply with TARGET2 UDFS2.0 schema changes for the payment message.

Temenos Payments Solution is now compliant with the latest TARGET2 schema's published as part of UDFS 2.0

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

The topic related to this feature is given below:

[TARGET2 Clearing \(ISO20022\)](#)



## Temenos Payments » SWIFT GPI Universal Confirmation

Universal Confirmations of pacs.008 messages (ISO 20022 equivalent of the MT 103) is applicable optionally as of 21 November 2021. In the standard release of November 2022, the mandate to provide Universal Confirmations are extended to all customer credit transfers (MT103 and pacs.008) received through FIN and SWIFTNet. During the co-existence period, universal confirmation of pacs.008 message could still use the MT199. Thus, the changes are done in MT199 or MT299 for status confirmation sent to the tracker (including universal confirmation) for incoming MT (103 or 202 COV) and ISO messages (pacs.008, pacs.009 COV).

Temenos Payments is now enhanced to support the following features:

- When Temenos Payments (as an intermediary Global Payments Initiative (GPI) bank) sends confirmation status (ACSP – pending with G000/G001) to the tracker for a redirected message sent on a non-SWIFT leg, Tag 21 of the MT199 or MT299 status confirmation is mapped from tag 20 or instruction id of the outgoing message (FTNumber) and not from tag 20 instruction id of the incoming message (SendersReferenceIncoming).
- When Temenos Payments receives pacs.008 messages from the Payment Market Infrastructure (PMI) with instruction identification greater than 16 characters, Temenos Payments maps the first 15 characters as received and adds a plus (+) sign in tag 21 in outgoing MT199 or MT299.
- When Temenos Payments sends the MT299 status confirmation to the tracker (for all the status), the instruction id of the underlying credit transfer (pacs.008 or MT103) is mapped in field 79 line 5. Temenos Payments also stores the instruction id of the underlying credit transfer received in an incoming MT299 in the GPI tracker table to use in the GPI enquiries in Temenos Payments.
- If the transaction amount is greater than 15 digits in the payment received from PMI, Temenos Payments does not generate MT199 or MT299 confirmation status sent to tracker.
- For redirected payments, when the status code is ACSP with G000 and G001 reason codes, the date and time element (tag 72 Line 1) in MT199 or



MT299 is mapped as the date and time at which the payment was sent or transferred to the bank or financial Institution.

- If the user manually rejects the payment from various queues by selecting error reason code, Temenos Payments additionally checks if the reason code is in the SWIFT MT199 reject code list, else MS03 is mapped.

This enhancement enables the banks to send confirmation MT199 or 299 (including Universal Confirmations) to the tracker for CBPR+ pacs.008 received through SWIFTNet in addition to MT103.

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

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

[SWIFT Universal Confirmations](#)

[SWIFT GPI Annual Rulebook Changes - 2021 Changes](#)

# Installation and Configuration Notes



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## Temenos Payments » Partial Funds Reservation

Ensure that the [AC](#), [RC](#), and [CQ](#) modules are available. Read the respective module for more information.

## Europe/Temenos Payments » Aligning Attributes and Date Sets for SEPA Credit Transfers and Instant Payment

For STEP2, EBAINST, RPSSCL records, set the SchemeCompliance field of the PP.Clearing table as EPC.

## Temenos Payments » SWIFT GPI Universal Confirmation

Configure the 2021 changes in the `SWIFT.PARAMETER` table to enable the new mapping changes.

# IT Technical Notes



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## Europe » Receiving and Processing Payment Messages from Multi-addressee Participants

Introduced the *Settlement Bic Or Ncc* field in the existing clearing transaction type associated multi-value group. Banks must configure the settlement BIC in the first occurrence of the multi-value group of clearing transaction type or if the bank wants to set, the same settlement Bic for all the transaction type then banks can add a new multi-value group and set 'ALL' in clearing transaction type and define the BIC in *Settlement Bic Or Nic* field.

The following are the two IF exit point attribute values through which the local clearing or L3 team can fetch the multi BIC sender or receiver values.

- CORE\_Settlement\_BIC\_NCC\_Sender
- CORE\_Settlement\_BIC\_NCC\_Receiver

## Europe/Temenos Payments » Aligning Attributes and Date Sets for SEPA Credit Transfers and Instant Payment

Rule book 2021 changes for Single Euro Payments Area (SEPA) and SEPA Instant are applicable based on the effective date configured in the `TPS.INTERNAL.CONFIGS` table for the EPC-SEPA and EPSC-SEPAINST records.

## Europe » Compliance with TARGET2 UDFS 2.0 Rule Book

When inward pacs.004 is received from TARGET2, with reason description as multi-valued and store as an existing single value field in the `POR.TRANSACTION` table, the length of the *ReasonDescription* field is

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increased to 256. The multi valued reason descriptions are stored in the same single valued field with “\$\$\$\$” as delimiter.