

What's New in

Payments

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| Release Highlights



| Payments

Argentina » Mismo Titular for Outgoing Transfers

This functionality allows banks to send and receive immediate transfers to or from COELSA (Clearing House in Argentina). Temenos Payments will capture the beneficiary legal Id (CUIT/CUIL) received in the response from clearing in the payment order. Once all the beneficiary CUIT/CUIL *Id*'s are captured, the system will calculate the Mismotitular value based on the creditor and debtor legal Id's match. The Mismotitular value will be updated in the outgoing immediate message. The Mismotitular value will be always numeric. The value will be either 0, 1, or 2.

The *All Ben Legalid* field is added to the `PAYMENT.ORDER` application to store the creditor's legal Id (CUIT/CUIL) received in the response from clearing.

The topic related to this feature is given below:

[Instant Clearing](#)

Europe » Processing Request to Status Update (pacs.028) Message Received from or Sent to IP

Temenos Payments Hub (TPH) supports processing of enquiry messages sent to or received from SEPA Clearing by direct participants (client bank or Payment Service Providers). TPH supports Request to Status Update (pacs.028) enquiry message received from or sent to direct participant.

TPH is now enhanced to receive Request to Status Update (pacs.028) from Clearing and forward to Indirect Participants and vice-versa when the customer is not available in the books of processing bank. The functionality includes:



- Routing the received enquiry request for status update from Clearing to IP
- Routing the received enquiry request for status update from IP to Clearing

The topics related to this feature are given below:

[Requesting for Status Update \(pacs.028\)](#)

[Indirect Participant of SEPA Credit Transfer](#)

[Handling Inward Request for Status Update from and to IP](#)

[View the Incoming Request for Status update – Non-Claim Receipt](#)

[View the Incoming Request for Status update – Modification of value date](#)

[View the Incoming Request for Status update – Cancellation](#)

Temenos Payments » Return of Customer and Bank Transfer Including Cover (pacs.004)

Society for Worldwide Interbank Financial Telecommunication (SWIFT) is migrating cross-border payments from existing MT to MX (ISO20022) message standard. There will be a co-existence period (till 2025) when both MT and MX formats will co-exist. At the end of the co-existence period, the existing MT format will be decommissioned and only MX format will be supported. Temenos Payments has already been enhanced to support following SWIFT CBPR+ MX (ISO20022) messages and workflow in R21 release.

SWIFT provides incremental updates to CBPR+ specifications and User Hand Book (UHB) every quarter. The updated message specifications and UHB were published at the end of Q1 2021. Accordingly, Temenos Payments is enhanced to support the message specification and schema changes for the payment messages.

Temenos Payments is now enhanced to support the incremental changes in message format, usage guidelines, and schema, published as part of Q1 2021



specifications for Return of Customer and Bank Transfer including cover (pacs.004) CBPR+ messages. As part of the feature, the following changes have been incorporated:

- Temenos Payments supports initiating a return for a partial amount when the return is triggered after the customer is credited.
- If the payment is returned without crediting the customer, the outgoing pacs.004 is modified. The mapping of the return message without crediting the customer is different from a return message which is returned after the customer is credited.
- Mapping is modified to accommodate new rules in Q1.
 - Bank Identifier Code (BIC) is always mapped for Instructing and Instructed agent roles as they are made mandatory. The Name and Address fields for these agents are removed.
 - Introduced new textual usage rule for Debtor, Creditor and all agents.
 - If the user provides BIC of the Debtor, Creditor, or agents, then the name and address should not be provided. This is implemented at mapping level for payment messages. Therefore, while capturing a payment, if BIC as well as Name and Address details are captured, then the system maps only the BIC in the outgoing message.
 - For redirected returns, implemented a condition to map name and address fields only if BIC is not provided.
 - Implemented a pacs.004 mapping condition to restrict the Initiating Party tag in the ReturnChain parent tag in case of return of a MT 202 or pacs.009.
 - Added mapping priority for Interbank Settlement Amount and Date.

The topics related to this feature are given below:

[Returning or Rejecting a Received International Payment](#)

[Working with International Payments \(SWIFT CBPR+ ISO20022\)](#)



Temenos Payments » Supporting Incremental Changes in Message Format, Usage Guidelines and Schema

Society for Worldwide Interbank Financial Telecommunication (SWIFT) is migrating cross-border payments from existing MT to MX (ISO20022) message standard. There will be a co-existence period (till 2025) when both MT and MX formats will co-exist. At the end of the co-existence period, the existing MT format is decommissioned and only MX format is supported. Temenos Payments Solution has already been enhanced to support following SWIFT CBPR+ MX (ISO20022) messages and workflow in R21 release.

SWIFT provides incremental updates to CBPR+ specifications and User Hand Book (UHB) every quarter. The updated message specifications and UHB were published at the end of Q1 2021. Accordingly, Temenos Payments is enhanced to support the message specification and schema changes for the payment messages.

Temenos Payments is now enhanced to support the incremental changes in message format, usage guidelines, and schema, published as part of Q1 2021 specifications for the following CBPR+ messages:

- Customer Transfer (pacs.008 and pacs.008 Straight Through Processing (STP))
- Bank Transfer and Cover (pacs.009 and pacs.009 COV)
- Payment Status Report (pacs.002)
- Notice to Receive (camt.057) – Outward
- Customer Debit or Credit Notification (camt.054) – Outward

The following changes have been incorporated as part of the feature:

- In the Business Application Header (BAH), Organisation Identification related tags have been removed.
- In the BAH, added Priority Tag same as in the underlying document for applicable payment messages.



- BIC is always mapped for Instructing and Instructed agent roles as it is made mandatory. The name and address details for these agents are removed.
- Introduced new textual usage rule for Debtor, Creditor, and Agents.
 - If BIC is provided, then name and address details should not be provided. This is implemented at mapping level for payment messages. Therefore, while capturing a payment, if BIC, name, and address details are captured, then only BIC is mapped in the outgoing message.
- Created validations to ensure that the end-to-end identification tag does not contain / as the 1st and 16th character, and does not contain // between 1st and 16th character.
- The Creditor Account is made mandatory in pacs.008 STP format.
- Updated the XSD schema and mapping for the messages mentioned above.

The topic related to this feature is given below:

[Channel Validation](#)