

What's New in

Payments

November 2021

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| Release Highlights



| Payments

Temenos Payments » Swift CBPR+-Bank Transfer Advice (pacs.009ADV)

Temenos Payment Hub (TPH) has an ability to generate a bank transfer pre-advice (pacs.009AD) payment along with a pacs.009Cover payment. Earlier TPH supported bank transfer payment only in serial mode for SWIFT CBPR+ but now it is enhanced to support a Swift CBPR+ bank transfer payment settled with cover. The payment announcement is sent as a pre-advice (pacs.009AD) and the cover payment is sent as bank payment (pacs.009).

TPH already supports technical ack or nack processing of a payment settled with cover, which is now enhanced for processing of technical ack or nack for a bank transfer settled with cover.

TPH supports processing of outgoing bank transfer settled with cover.

The topic related to this feature is given below:

[Swift CBPR+-Bank Transfer advice \(pacs.009ADV\)](#)

Temenos Payments » SWIFT gpi

As part of Global Payment Innovation (gpi) ISO 20022 migration, the basic Society for Worldwide Interbank Financial Telecommunication (SWIFT) gpi Tracker retains its current functionality and it enables confirming both inbound MT103 and pacs.008 from November 2021. The gpi ISO 20022 adoption timeline is aligned with the renewed CBPR+ adoption timeline and with the ISO 20022 adoption timeline of key payment market infrastructures (PMIs).

The latest SWIFT GPI rulebook released on 2021 includes all the changes in the business rules and technical specifications for the gCCT and gCOV services related to the gpi ISO 20022 migration is implemented in live mode as from



November 2021.

Hence, TPH(Temenos Payment Hub) is enhanced to support SWIFT XML ISO-based Tracker messages along with existing MT messages for the confirmations and alerts. The processing of these XML messages is like existing MT confirmations.

NOTE: Format in which confirmations can be sent or received is configurable in system (XML/MT/API).

- Non-GPI banks can send the universal confirmations to tracker using trck.001
- GPI banks can now send confirmation to tracker using trck.001 (for customer payments and cover)
- Banks can receive the confirmations from tracker using trck.002
- Banks can receive the alerts from tracker using trck.003
- Banks can configure SWIFT XML Format (trck) only if PPSWMX module is installed along with PPSGPI module.

NOTE: For universal confirmations, PPSGPI is not required.

- When sending or receiving confirmations or alerts, the details are stored in system (PI.GPI.Tracker)
- The acknowledgment messages for outgoing message Trck.001 from SWIFT are received by Delivery module and pass to TPH response queue. TPH then processes and update audit trail in the related transaction. In case of negative acknowledgement, system displays it in SWIFT ISO Technical exception enquiry. The only option from enquiry is ignore.
- The list of the Reject reason codes to be used by gpi customers is extended to CBPR+ codes for new ISO Tracker confirmations. TPH is enhanced to support the extended list while sending the reject reason codes in Trck.001 payment status update to the tracker.
- System reports only charges deduction by the processing bank in the outgoing trck.001 message as recommended by SWIFT.
- TPH processes the customer payment pacs.008 having G005 service level code as gpi payment (like G001).
- TPH sends pacs.002 (based on Relationship Management Application (RMA)), if PPSWMX module is installed in following scenarios:



- When bank user manually accepts a gSRP request from the manual action queue for a payment waiting for cover.
- When a MT299/trck.002 is received with RJCT status by the gpi instructed bank and the payment has not reached final status.
- Banks can now send confirmation (including universal confirmations) in XML ISO based tracker message (trck.001) to tracker for both FIN and CBPR+ payments.
- Banks can receive confirmations/alerts from tracker in XML ISO based tracker messages.

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:

[ISO based Tracker Confirmation Messages](#)

[Working with Tracker Confirmation Messages](#)

Temenos Payments » Balance Check and Reservation for Fixing Rate

Based on configuration, if the Day's FX rate is not available, Temenos Payments does not carry out Balance check and Reservation before parking the payment the Awaiting Rate Fix status.

If the Day's FX rate is not available, Temenos Payments can now reserve funds based on the availability before parking the payment in the Awaiting Rate Fix status, if configured.

Banks can now reserve funds for transactions waiting for the day's rate to be fixed to avoid overcoming of a situation when funds become unavailable later



when the day's rate becomes available.

The topics related to this feature are given below:

[Balance check and Reservation for fixing rate – Product Determination](#)

[Balance check and Reservation for fixing rate – Funds Reservation](#)

[Balance check and Reservation for fixing rate – Forex](#)

Installation and Configuration Notes



Payments

Temenos Payments » SWIFT gpi

Perform the following configuration in the `PAYMENT.ORDER.PARAMETER` record for the confirmations to be sent as XML (trck.001).

PAYMENT.ORDER.PARAMETER **GB0010001** ⬆ ? - Please Selc

Payment Connection Method	Tps
Warehouse Reqd	No
Days Post Completion	0
Gpi Comms	xml
Gpi Bioexchng	TRCKCHZZXXX
Curr No	9
Inputter.1	9_AUTHORISER_OF_S_BROWSERTC
Date time.1	30 AUG 21 15:50
Authoriser	9_AUTHORISER_OF_S_BROWSERTC
Company	GB0010001 Model Bank
Dept Code	1 Implementation

IT Technical Notes



Payments

Temenos Payments » SWIFT gpi

The track incoming and outgoing flow is effective only from Nov 1 2021, the functionality is restricted with the configuration below.

A record with ID as `SWIFTMX.TRCK` and with field values as shown below must be created in the `TPS.INTERNAL.CONFIGS` table.

The XML option in the `GPI.COMMS` field of `PAYMENT.ORDER.PARAMETER` is available only from the effective date configured in the record below.

`TPS.INTERNAL.CONFIGS` `SWIFTMX.TRCK`

Rulebook Year	2021
Date Type	Sysdt
Effective Date.1	15 APR 2021
Curr No	7
Inputter.1	146_AUTHORISER_OFS_BROWSERTC
Date time.1	02 SEP 21 14:28
Authoriser	146_AUTHORISER_OFS_BROWSERTC
Company	GB0010001
Dept Code	1

NOTE: The date here is configured as 15 Apr 2021, for unit testing purpose.