What's New in

Payments

December 2021

Table of Contents

|Release Highlights

Payments

United Kingdom » Cover Processing

MT012 and MT019 are the sender notification (SWIFT successfully received the original message) and abort notification (message transmission aborted at SWIFT.) respectively. MT019/MT012 has been replaced by pacs.002 (ACSC/RJCT).

This functionality allows TPH banks to receive a payment status report (pacs.002) in response to pacs.008, pacs.009cov or pacs.009 and pacs.004.

> **The topic related to this feature is given below:**
>
> CHAPS in ISO20022 (MX)

United Kingdom » Return Processing

This functionality allows banks to process outward returns to Clearing House Automated Payment System (CHAPS) and inward returns from CHAPS in International Organisation for Standardisation (ISO) 20022 message format.

The following items have been introduced as part of this functionality:

- The `POR.EXTENDED.INFO` application has been created to store the details of the Original Transaction Reference tag received in the pacs.004 message.
- New mappings and configuration records have been created to support the return processing.

> **The topic related to this feature is given below:**
>
> CHAPS in ISO20022 (MX)

Clearing Directory/Europe » Uploading and Maintaining TIPS Directory and Processing Reconciliation Reports for TIPS Received through EBAINST

Temenos Payments Hub (TPH) has the ability to upload and maintain directories for multiple clearings. Also, TPH receives, maps, and displays reconciliation reports from the EBAINST Clearing containing summary of all instant messages (including R messages) sent and received by the clearing participant. The Daily Reconciliation Report (DRR) contains the DRR Header (HDRR), DRR File/Bulk/Transaction Sent (DFTH), DRR Bulks Received Header (DBRH), and DRR Trailer (TDRR) record types. The Results of Settlement File (RSF) file contains RT1 (EBA RT1) transaction details. There is an existing reconciliation reports enquiry in TPH with RT1 transaction details sent and received by the RT1 participant bank.

TPH is now enhanced with the following features:

Upload and Maintenance of TIPS Directory from EBAINST

TPH can automatically upload Routing Table File (RTF) containing the TARGET2 Instant Payment Settlement System (TIPS) participants published by RT1, whenever it is received in a designated folder. It can also be manually uploaded through Temenos Transact. TPH provides the ability to add, delete, or edit a TIPS participant record from the TIPSRTF directory through Temenos Transact.

Processing Reconciliation Reports for TIPS Received through EBAINST

TPH can now,

- Receive and map DRR sent to or received from TIPS through EBA RT1 Clearing, which contains the information related to transactions exchanged with TIPS, in addition to the existing report containing EBA RT1 transactions.
- Receive RSF file for TIPS (through EBA RT1), in addition to the existing RSF file received for EBA RT1. The DRR Enquiry format also displays details of payments made to TIPS participants through EBA RT1. RSF

enquiry displays all the data such as, settlement with EBA RT1, TIPS DCA, and TIPS Technical account as per the selection criteria.

These data received and mapped are displayed in a report format through an enquiry.

> **The topics related to this feature are given below:**
>
> Introduction to Clearing Directory
>
> Working with SEPA Instant Clearing
>
> Tasks for Clearing Directory

Payments Orders » Capturing Additional Information during Debit Collection Initiation and Perform Reachability Check

In Temenos Payments Hub (TPH), the Debit Collection Initiation screen has limited fields to capture Debtor, Creditor and other details. Also, the Debit Collection (DB) application does not perform Reachability check.

The Debit Collection Order (DB) application is enhanced with the following features:

- The user can now capture detailed information relating to Debtor Identification and Address, Creditor Identification and Address, External codes, and other payment information at the time of collection initiation. The information captured are mapped to the payment system (TPH) which in turn get mapped to the outward message.
- Reachability check is enabled at the time of debit collection initiation through parameterisation in Debit Collection (DB) application. Reachability check is performed using generic Reachability check framework.

This feature enables the user to input additional information (required to be sent in the outward message) during debit collection initiation, and perform

reachability check on the clearing channel.

> **The topic related to this feature is given below:**
>
> Checking Reachability

Temenos Payments » TARGET2 Co-management

In co-management, certain clearings such as TARGET2 allow indirect participant banks to maintain Main Cash Account (MCA) within them, while delegating the management of such account to another bank, typically an agency bank (who is a direct participant in TARGET2).

Temenos Payments is now enhanced with the Co-management functionality, where a co-manager bank can now receive Liquidity Transfer Advices (LTA) on behalf of its co-managee. The co-manager can use this LTA to update co-managee's Nostro accounts to manage liquidity operations. Processing an LTA on behalf of the co-managee and posting them ensures their Nostro balances are up to date, thereby aiding effective liquidity management.

The Liquidity Co-Management feature is available with license codes LQ and PPTGMX.

> **The topics related to this feature are given below:**
>
> T2 Co-Management in Europe
>
> T2 Co-Management in LTA

Temenos Payments » SWIFT 2021 MT-Transforming 50k to 50F for outgoing MT Messages

In the outgoing MT message, Temenos Payment Hub (TPH) does not generate structured address details for the ordering customer (50F) unless the user imposes in the order entry screen and the Payment Order Application (POA) has no option to generate structured address details of Beneficiary (59F).

To overcome this limitation, Temenos Payments is now enhanced to allow:

- PO application to generate 59F (structured address of the beneficiary) in the outgoing MT message, if the user selects an option to generate structured address details.
- TPH to generate 50F (structured address of the ordering customer) in the outgoing MT message, if the required details are present in the Customer table.

The topics related to this feature are given below:

Structured Address for Ordering Customer

Beneficiary Details

Europe » Processing Liquidity Transfer Requests to EBA Instant Payment Clearing

Liquidity Transfer Requests (LTR) are payment messages sent from a client bank to EBA RT1 Instructing Party to request movement of funds from the bank's Dedicated Cash Account (DCA) held with TIPS service to the Ancillary System (AS) Technical Account.

Temenos Payments Hub (TPH) can now process Liquidity Transfer Requests (LTR) to EBA RT1 Instructing Party. The user can capture the LTR either from

the PAYMENT.ORDER (PO) application or from the ORDER.ENTRY (OE) screen. After capturing and processing of the LTR, TPH can generate and send the LTR payment message to EBA RT1 Instructing Party.

TPH is enhanced to consume and process the confirmation message sent by EBA RT1 against the original LTR to indicate whether the LTR was accepted or rejected. The feature is available with LQ and PPIEBA license codes under TPH.

This enhancement help the banks manage their liquidity position at all times.

Click here to understand the technical impact of this enhancement for customisation and upgrades.

The topics related to this feature are given below:

Types of Payment and Messages

Working with SEPA Instant Clearing

Temenos Payments » Swift gpi Inquires in PO & TPH to Support Trck Messages

As part of Global Payment Innovation (gpi) ISO 20022 migration, the basic SWIFT gpi Tracker enables confirming both inbound MT103 and pacs.008 using SWIFT XML ISO based tracker messages.

Hence, TPH (Temenos Payment Hub) is enhanced to support the extended model with SWIFT XML ISO-based Tracker messages and the related enquiries that list payments along with the gpi details. Channel enquiry can display additional GPI summary details. Banks can view the details of confirmations if sent or received as SWIFT XML ISO based message for both SWIFT Financial Information (FIN)messages (MT format) and CBPR+payments (XML format) in existing channel, TPH or PO enquiries.

The new functionality in TPH enquiries is given below:

- SWIFT XML ISO based confirmation messages that are sent to tracker or received from tracker are displayed in GPI confirmation list.

- New columns are introduced in GPI confirmation enquiry list to display fields in SWIFT XML ISO based messages.

- The detailed view of confirmation details is shown as a new section in the GPI confirmation enquiry list.

- Design of displaying party details is changed (each party displayed as a row in the list) in GPI details screen.

- Additional parties in the SWIFT ISO payment chain are now displayed in GPI details screen.

- The roles for each party in the payment chain in GPI details screen can be renamed.

The new functionality in Payment Order (PO) enquiries is given below:

- SWIFT XML ISO based confirmation messages that are received from tracker are displayed in GPI confirmation list.

- Additional columns in the GPI confirmation enquiry list are introduced to display fields in SWIFT XML ISO based messages.

- The detailed view of confirmation details is shown as a new section in the GPI confirmation enquiry list.

Click here to understand the technical impact of this enhancement for customisation and upgrades.

The topic related to this feature is given below:

Swift gpi Inquires in PO & TPH to support trck messages

|Technical Notes

Payments

Europe » Processing Liquidity Transfer Requests to EBA Instant Payment Clearing

Before processing LTR message for EBA Instant Clearing, ensure camt.050 and camt.025 XSLT and XSD are available in the appropriate location.

Temenos Payments » Swift gpi Inquires in PO & TPH to Support Trck Messages

The XML option in the *GpiCommsfield* 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

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