

What's New in

Payments

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| Release Highlights



| Payments

India » NEFT Clearing

National Electronic Funds Transfer (NEFT) is an electronic funds transfer system maintained by the Reserve Bank of India (RBI). NEFT enables bank customers in India to transfer funds between any two NEFT enabled bank accounts on a one-to-one basis. It is done via electronic messages. A customer can initiate NEFT transfers 24/7 and are settled in half-hourly batches every day between 00:30 am and 00:00 am all through the year. There is no limit, either minimum or maximum, on the amount of funds that can be transferred using NEFT.

This functionality allows banks to process incoming and outgoing NEFT credit transfers, returns and the related messages.

The topic related to this feature is given below:

[NEFT Clearing](#)

India » RTGS Clearing

RTGS stands for Real Time Gross Settlement, which can be explained as a system where there is continuous and real-time settlement of fund-transfers, individually on a transaction by transaction basis (without netting). India clearing RTGS is for high-value transactions. The minimum amount is Rs 2 lakh per transaction.

This functionality allows banks to manage incoming and outgoing RTGS transfers and related messages.

The topic related to this feature is given below:



[RTGS Clearing](#)

Request to Pay » RTP Proxy Resolution

Temenos RtP Framework does not support retrieval of account details when proxy Id is used as an account identifier. The Account Number or IBAN is mandated to initiate or receive a request.

Temenos Payments RtP Framework now supports:

- Registering Proxy Id
- Resolving proxy of a requestor and payer during RTP initiation and reception respectively

Banks can now use the proxy identifier to initiate an RTP request instead of using an account number or an IBAN. The recipient (payer) can also be identified by a proxy instead of account number or IBAN.

The topics related to this feature are given below:

[RTP Proxy Resolution](#)

[Working with RTP](#)

Temenos Payments » Sending RJCT Status to Tracker

Temenos Payments (enabled with gpi) that had initially sent an ACSP/G000 or G001 status to the tracker is now enhanced to send the RJCT confirmation status (MT199/trck.001) to the tracker when pacs.002 is received from a non-SWIFT PMI.



The topic related to this feature is given below:

[Tracking of Payments](#)

Temenos Payments/Payment Initiation » Auto-populate AA Charges during Payment Initiation

Temenos Payments displayed only the consolidated AA charges associated with an AA account during payment initiation. There is a requirement to store the charge type or name in Payment Order products.

Temenos Payments Hub (TPH) is enhanced to retrieve and map each AA Activity and/or AA Activity Restriction charges for an AA account, and display the same on initiation screen, when a user initiates a transaction through the `PAYEMNT.ORDER (PO)` application or from the `ORDER.ENTRY (OE)` screen. The activity or activity restriction charges linked to an AA account are checked and individually mapped to the AA related multi-value charge fields in the OE screen or `PO` application (including the charge type which the user can view) before submitting the payment when the payment is:

- Validated on initiating from OE or
- Simulated during initiation from `PO`

The topics related to this feature are given below:

[Account Activity Charges](#)

[Enable or Disable Account Activity Charges](#)

[Payment Initiation with Payment and Account Activity Charges](#)

[Payment Capture and Enquiry](#)



Temenos Payments » Processing Incoming Swift CBPR+ Bank Transfer Pre-advice (pacs.009 ADV)

Temenos Payments supports SWIFT CBPR+ pacs.009 ADV message (bank transfer payment settled with pre-advice) as a creditor agent.

Temenos Payments can now receive and process incoming CBPR+ pacs.009 ADV message from SWIFT. This message is treated as a direct announcement message. If the debit account type is not Vostro, then the message is parked in the Hold for Cover queue. The covering message for pacs.009 ADV is normal bank transfer pacs.009 message. Since, automatic matching between pacs.009 ADV and the cover pacs.009 message is not available, the process of bank transfer pre-advice message from Hold for Cover queue is always manual.

Temenos Payments is now enhanced with the following features:

- **Processing an incoming pacs.009 ADV**

Processing an incoming SWIFT CBPR+ pacs.009 ADV message (bank transfer payment settled with pre-advice) as a creditor agent.

- **Processing business acknowledgement**

Processing of business acknowledgements (ACK or NACK) for a bank transfer settled with pre-advice (cover).

- **Process returns**

Processing of payment return for a bank transfer settled with pre-advice (cover).

This functionality enables Temenos Payments to:

- Receive and process CBPR+ bank transfers pre-advice pacs.009 ADV.
- Receive credit notification (camt.054) from the reimbursement agent and match them against pacs.009 ADV.
- Receive and process covering pacs.009 against pacs.009 ADV.
- Receive payment status report (pacs.002) and returns (pacs.004) for CBPR+ bank transfers settled using pre-advice.



The topics related to this feature are given below:

[Cover Processing](#)

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

United Kingdom » PayUK Request to Pay

The Request to Pay (RtP) framework in Temenos Payments now supports PayUK RtP scheme. The features include the following:

- Enables to register the Primary Identifier (PID) of the payee and payer in their respective RtP systems.
- Allows the payee to initiate and receive the RtP message using PID.
- Enables to perform PID resolution in the respective RtP systems of the payee and payer.
- Supports the following options for the payer to respond to the RtP:
 - Pay all
 - Pay partial
 - Request due extension
 - Exchange notes with payee
 - Decline request
- Supports the following options for the payee to respond to the RtP:
 - Accept or decline due date extension
 - Acknowledge the payment received
 - Exchange notes with payer

This feature in Temenos Payments supports processing of RtP messages for PayUK. Bank customers can now participate in PayUK scheme with their registered PIDs and exchange RtP messages.



The topics related to this feature are given below:

[United Kingdom](#)

[Tasks for Pay UK Request to Pay](#)

[Enquiries and Reports](#)