

What's New in

Temenos Transact

April 2022

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| Release Highlights



Application Framework

Infrastructure » Generic Auto Services Framework

Transact has numerous auto services and each one runs separately with its own profile and agent requirements. When the number of services to manage is increased, the allocated agents increase but are not fully utilised when running auto services.

To improve the agent utilisation for auto services, Transact is now enabled with a feeder queue facility (**Feeder Queue** field in TSA.SERVICE), which helps to group all auto services for processing. Thus, the number of agents to serve multiple auto services are reduced as single agent can serve more than one auto services as per the request items pending.

The following two standalone auto services are introduced as part of this functionality:

- EB.FEEDER.PREPARE – Used to get the details of all feeder queue enabled services and to push the respective contract keys of those services to their specified feeder queue
- EB.FEEDER.EXECUTE – Used to serve the contract keys from a specific feeder queue

The topic related to this feature is given below:

[Configuring Generic Service Framework for Auto Services](#)



Banking Framework

Charges and Fees » Online Rebuild of Customer Grouping

The `CUSTOMER.CHARGE` application contains the customer group information for applying charges, fees and taxes. A change to the static attribute items defined in `CONDITION.PRIORITY` for grouping purpose, can affect the existing customer grouping. The changes to the customer group in the `CUSTOMER.CHARGE` application occur during the close of business (COB) process. Hence, the transactions that occurred during the day (after the change in static attribute) do not consider the new customer grouping. Instead, they refer to the old customer grouping to apply charges and taxes.

The Charges and Fees module is enhanced to support the instant online customer charge calculation based on the static attribute changes in the `CUSTOMER.QI.CUSTOMER.SUPPLEMENTARY.INFO (QCSI)` or `FATCA.CUSTOMER.SUPPLEMENTARY.INFO (FCSI)` applications.

The topic related to this feature is given below:

[Customer Grouping for Charges and Taxes](#)

Charges and Fees » Charge Contracts for Failed Direct Debit Collection Requests

The Direct Debit module is enhanced to provide the bank the ability to charge loan/deposits customers for failed DD collection requests. The bank can now set up charges to be collected from the customer if the direct debit collection requests for specific bills are rejected or returned by the debtor bank. These fees can be set up for different reasons and charged when the original DD collection or resubmitted DD collections fail. In addition, it can be specified if the charge is



applied only when the original DD collection fails or to any failed collection, including the resubmitted collections.

The topics related to this feature are given below:

[Charges for Failed DD Collections](#)

[DD.CODES](#)

Direct Debit » Account Block Closure Update in case of Direct Debit Mandates

While closing an account in Temenos Transact, the system does not check if there were current DD Mandates opened for that account. To avoid the account closure and to keep the DD Mandate records open, the system maintains the cross reference.

Transact is now enhanced to update the internal account block closure file (accounts that are defined in Temenos Transact and DD Mandate defined for each account) each time a DD Mandate is created, cancelled or matured based on the *Block Closure* field in `DD.PARAMETER`.

The benefits of this feature are:

- The system maintains and updates the cross reference between the accounts defined in Transact and the inward and/or standalone DD Mandates defined for them.
- While closing an account the system can check, if there are any DD Mandates defined for it, to avoid the closure and maintain DD Mandates opened.

The topics related to this feature are given below:

[Support Inward DD Processing through TPH](#)



Outward DD Processing

Generic Accounting Interface » Enhancing GAI to prevent Technical Collision and Return Error Code to the Payment System

The GAI functionality is enhanced to add a lock on the transaction account record for the duration of the cover check, reservation and booking requests. It provides the ability to apply a lock on the record in `EB.CONTRACT.BALANCES` at the start of the GAI requests and sends back a dedicated error to the payment system, if the record is already locked. AA can now successfully process repayments of AA loans using the Payment Order functionality for settlement as no technical collision occurs.

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

The topic related to this feature is given below:

[Configuring Account Locking Retry](#)

Customer Output » Delivery MX Translation

The Delivery MX Translation module enables banks to generate payment orders based on the MT103/202 messages generated by legacy modules like Loan and Deposit module and allows the Temenos Payment solution to decide the payment channel and the format of the messages that must be exchanged.

The Transact clients which are in releases prior to R21 AMR can implement a



standalone Temenos Payments platform (R21 or R22 AMR+) to process the ISO20022 SWIFT payments. Delivery MX Translation module, installed as part of standalone Temenos Payments platform, receives the MT103/202 generated by Transact business modules and transforms them to payment orders. Temenos Payments executes the payment orders and generates the final ISO20022 message.

The ISO20022 Outward Camt Account Reporting (IZCAMT) module is the Temenos strategic solution that allows banks to produce customer statements and account reporting messages in ISO20022 formats. Delivery MX Translation solution supports the “like for like” transformation of the outward MT940/950/941/942 to the SWIFT CBPR+ equivalent messages. Transact clients in prior releases (in which the IZCAMT module is not available) can implement Delivery MX Translation module as part of the standalone Temenos Payments platform.

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

The topics related to this feature are given below:

[Introduction Delivery MX Translation](#)

[Introduction to Translate Advices and Account Reporting MT Messages to CBPR+](#)

[Configuring Translate Advices and Account Reporting MT Messages to CBPR+](#)

[Working with Translate Advices and Account Reporting MT Messages to CBPR+](#)

Delivery » MX Messages through SWIFT Interact Services

The FINPlus service used by CBPR+ allows the banks to exchange payment



and payment-related MX messages. SWIFT has published the allowed character set which must be respected in all the CBPR+ messages. Real Time Gross Settlement systems like T2, CHAPS have also defined their allowed character sets.

Delivery allows the bank to define the supported character for the XMLISO based channels. Temenos Payments and other modules can use Delivery framework capabilities to verify the defined character set for a specific channel and to translate the unsupported characters in the outward messages, to the corresponding alternate character or the default character, if alternate character is not defined.

This functionality allows the bank to comply with the rules defined by the SWIFT or the national RTGS administrator regarding the allowed character set for the messages exchanged through the respective service.

The topics related to this feature are given below:

[Introduction to MX Messages through SWIFT Interact Services](#)

[DE.ALT.CHARS](#)

System Tables » Product Configuration

Banks can group their customers for various business purposes. The groups are determined based on customers' attributes like sector, nationality, or residence.

For example, the bank can group all their non-resident customers together to define specific set of taxes applicable conditions for them and the bank can group all their staffs or gold status customers to provide benefits on interest rates or charges.

PP.GEN.CONDITION provides the parameters to calculate the default groups for Temenos Payment Hub applications. The priority data items, which are used in the PP.GEN.CONDITION application are defaulted from the corresponding CONDITION.PRIORITY record POR.TRANSACTION. This allows banks to capture and to group the customers and offer different conditions like processing charges, customer float, spread definitions, payment advice, posting definition



for payments.

The topic related to this feature is given below:

[System Tables Product Configuration](#)

Framework » Generic Accounting Interface

The RESTful API capability provides a flexible access to consumers to access the features offered by the Generic Accounting Interface (GAI). Exposing GAI through RESTful APIs become more easier to integrate Transact in the banking architecture landscape.

The topics related to this feature are given below:

[Introduction to RESTful API Capability for GAI](#)

[Configuration to RESTful API Capability for GAI](#)

[Working with RESTful API Capability for GAI](#)



Private Wealth

Securities » SRD II Events

The Shareholder Rights Directive II (SRD II) allows companies to identify their shareholders. This creates an obligation on intermediaries to transmit the necessary information they hold on shareholder identity back to the issuer or company.

The system is enhanced to record the receipt of seev.045, seev.046 and seev.049 messages and trigger out seev.047 and seev.048 messages. When the Shareholders Identification Disclosure Request message is received, the system records the details of the event in `SC.SRD.HLD.REQUEST` application. On generation of a service, the system creates `SC.SRD.HLD.RESPONSE` for each portfolio having positions belonging to the given depository as on the record date. When the *Response Gen* field is set in `SC.SRD.HLD.REQUEST` application, the system sends out a response message (seev.047) disclosing the shareholder's identity.

The topics related to this feature are given below:

[SRD II Events](#)

[Reviewing the SRD records in error](#)



Regional Banking Solutions

Argentina Model Bank

Accounts » Buy or Sell Rate in the ATM Framework

In ATM, when a USD transaction requires the foreign exchange (FX) to be posted into an ARS customer account, the system will take the market currency sell rate to include the spread.

This functionality allows banks to use the sell rate that includes the spread they have defined when a USD transaction requires the FX registration into the ARS customer account.

The *Bank Ccy Rate Type* field has been added to the `ARACCT.FX.ATM.PARAMETER` application to store the bank currency rate type, used for the FX conversion of the ATM transaction amount. The available options for this field are Sell-rate, Buy-rate and Mid-rate.

The *Txn Fcy Spread* field has been added to the `ATM.TRANSACTION` application to store the spread amount for the reservation.

The topic related to this feature is given below:

[Accounts](#)

Accounts » Customer Monthly FX Limit during Account Closure

As part of the closure process, a customer can request his balance to be paid among different payment options. This process is mandatory before the account



closure.

This functionality allows banks to manage the FX (Foreign Exchange) monthly limit defined by the Argentinian Central Bank when an account in ARS is closed, and its balance is transferred to an account in USD of the same customer within the bank through a book transfer. The FX book transfers are allowed only between the accounts of the same customer.

The following options have been updated on the Closure Statement screen (AR.SETTLE.DRILL.CR.AR enquiry):

- The *Settle by Funds Transfers* option has been removed.
- The other core options remain the same.
- The *Settle by Payment Order* option has been changed with the following two options:
 - *Settle by Book Transfer* option, where the `PAYMENT.ORDER, AR.OUTWARD.AR` (Argentinian version) is displayed.
 - *Settle by Outward Transfer* option, where the `PAYMENT.ORDER, AR.OUTWARD` (Core version) is displayed.

The topic related to this feature is given below:

[Accounts](#)

Accounts » Multi Holders Accounts Validations on FX

This functionality enables banks to handle the savings accounts in a foreign currency, with more than one holder, which cannot have a credit transaction of multiple holders, when the customer performs an FX transaction (buying USD from BCRA) in the same calendar month.

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



- The `ARACCT.FX.ACCOUNT.TXN.DETAILS.HIST` application has been introduced to store the information received from the `ARACCT.FX.ACCOUNT.TXN.DETAILS` application when the control is disabled, through a service. The COB or `BNK/ARACCT.PROCESS.TXN.DETAILS` services will move the records from the `ARACCT.FX.ACCOUNT.TXN.DETAILS` application to the `ARACCT.FX.ACCOUNT.TXN.DETAILS.HIST` application.
- The *Multiholder Validation* field has been added to the `ARACCT.FX.RESTRICT.PARAM` application to indicate if the multi holder validation is required or not for the FX payment transactions. If this field is marked as Yes, then the system checks the number of holders in the credit account and if it is more than one, makes the *Customer Initiating FX Purchase* field from the `PAYMENT.ORDER` application, mandatory. If the *Multiholder Validation* field is No there is no need to check the holders in the credit account. The validation will be applicable from the date the field is enabled and the transactions prior to that date will not be considered.
- The *Date Multiholder Off* field has been added to the `ARACCT.FX.RESTRICT.PARAM` application to indicate when the multi holder validation is disabled. This field is automatically updated when changing the multi holder validation from Yes to No.
- Based on the field value, the multi holder FX transaction details are moved from the live `ARACCT.FX.ACCOUNT.TXN.DETAILS` application to the `ARACCT.FX.ACCOUNT.TXN.DETAILS.HIST` application.

The topic related to this feature is given below:

[Accounts](#)

Taxes » Convert PAIS Tax on FX Book Transfers from TPH to AA

The PAIS tax is a tax declared by Argentina regulators. PAIS tax stands for 'Para una Argentina Inclusiva y Solidaria'. It is applicable when customers are buying



USD from ARS accounts and for the currency exchanges.

This functionality allows banks to manage the PAIS tax on FX (Foreign Exchange) book transfers using the AA (Arrangement Architecture) module when customers buy USD or any other foreign currency from accounts in ARS.

New configuration records have been released and updated to apply the PAIS tax with the use of AA.

The ARACCT.AA.TAX.PAIS.DETAILS enquiry has been introduced to list details related to the PAIS tax, stored in the `POR . TRANSACTION` and `PAYMENT . ORDER` applications.

The topic related to this feature is given below:

[Taxes](#)



Australia Model Bank

Legal Entity Fund Structure » Generic API's

This functionality covers the structure and hierarchy of the legal entity platforms of Australia such as super, investor-directed portfolio service, separately managed accounts, etc., which are at the portfolio level. With this functionality, banks are able to create, update and retrieve details from the fund structure and the customer security account (portfolio).

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

- The `AULEFS.LEGAL.ENTITY.PLATFORM, AULEFS.API.LE.FUND.1.0.0` version allows banks to create, update and reverse the fund structure details.
- The `AULEFS.API.GET.LE.FUND.1.0.0` enquiry allows banks to retrieve the fund structure details.
- The `AULEFS.API.GET.LE.FUND.RITC.HISTORY.1.0.0` enquiry allows banks to retrieve the history of reduced input tax credit rates for the funds.
- The `SEC.ACC.MASTER, AULEFS.API.CREATE.PORTFOLIO.1.0.0` version allows banks to create, update, reverse and retrieve the customer security account portfolio with funds details.

The topic related to this feature is given below:

[Legal Entity Fund Structure](#)

Lending » Auto-Repayment of a Loan from Redraw Balance

This functionality allows banks to perform the loan repayment by debiting the UNC balance and settling the outstanding bills when the loan repayment is



failed through the settlement account or DD mandate.

A new local field has been created in the SETTLEMENT product condition as *Loan Repayment from UNC Balance*. This field enables the user to select an option based on which an amount will be debited from UNC to repay the outstanding loan.

The AULEND.SETTLE.ACCOUNT.REDRAW routine has been created and attached to the core settlement job. When the repayment from the settlement account is failed, the bills will be in due status. On executing this routine through a service, the repayment amount will be settled by debiting the UNC balance.

The topic related to this feature is given below:

[Lending](#)

Lending » Schedule Recalculation without Redraw Balance

One of the widely offered functions across the banks in Australia for its customers is to have offset accounts and redraw functions for mortgage contracts. In Temenos Transact, it is the UNACCOUNT (UNC) balance that is used for the redraw function.

Any balance in UNC will be net with the loan outstanding (CURACCOUNT) for the purpose of principal interest calculation.

This functionality allows banks, when it comes to schedule recalculation, to consider the UNC balance for the interest projections on P&I contracts as it is, a balance type within the loan contract.

The system will not consider the UNC balance for schedule recalculation even though the UNC balance is netted for interest calculations.

The AULEND.CALC.PAYMENT.AMOUNT routine has been introduced to calculate the *Calc Amount* in the Payment Schedule based on the CURACCOUNT (CUR) balance only. The interest calculation is done by considering the CURACCOUNT and UNC balance defined in the *Ac Balance*



Type.

The AULEND.SCH.RECAL.DR.DAILY record has been added to the AA.SOURCE.CALC.TYPE application to attach the AULEND.CALC.PAYMENT.AMOUNT routine in the *Calc Routine* field.

The topic related to this feature is given below:

[Lending](#)

NPP Cuscal Instant Payments Interface and Address Resolution » Alias Resolution and Addressing Interface

Using the New Payments Platform (NPP), this functionality allows bank customers to use two types of Osko payment options given below via online or mobile banking and also to receive such payments. It applies when the customer has NPP enabled for an account and both Financial Institutions (FI's) involved in a payment are certified and registered for NPP.

- Using a Bank State Branch (BSB) and account number.
- Using a *Pay Id* created by an individual customer through the channel or created by a bank staff on behalf of a corporate customer, for example, mobile or email address (for individual customers), Australian Business Number (ABN) or Organisation Name (for corporate customers).

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

- The AUNPPC.PARAMETER, INPUT version is used to configure various NPP parameters in Temenos Transact.
- The ST.PROXY.DIRECTORY, INPUT.AU version is used for the *Pay Id* creation in Temenos Transact initiated through the channel.
- The ST.PROXY.DIRECTORY, REGISTER.PAYID.AU version is used for the *Pay Id* creation within Temenos Transact.



- The `ST.PROXY.DIRECTORY, STATUS.AMEND.AU` version is used for the *Pay Id* status change initiated through the channel.
- The `ST.PROXY.DIRECTORY, PORT.PAYID.AU`, `ST.PROXY.DIRECTORY, DISABLE.PAYID.AU`, `ST.PROXY.DIRECTORY, ENABLE.PAYID.AU` and `ST.PROXY.DIRECTORY, DEREGISTER.PAYID.AU` versions are used for the *Pay Id* status changes within Temenos Transact.
- The `ST.PROXY.DIRECTORY.RETRIEVE.AU` enquiry is used for *Pay Id* retrieval so that an existing *Pay Id* can be amended.
- The `ST.PROXY.DIRECTORY, ACCT.AMEND.AU` version is used for alias name change request.
- The `BENEFICIARY, INPUT.AU` version is used to update the beneficiary details along with the *Pay Id*.
- The `BENEFICIARY.RETRIEVE.AU` enquiry is used to list all beneficiaries belonging to a customer.

The topic related to this feature is given below:

[NPP Cuscal Instant Payments Interface and Address Resolution](#)

Withholding Tax and TFN Number » Generic API's

In Australia, interest earned on deposits and accounts will be taxed if the customer fails to furnish the Tax File Number (TFN) or Australian Business Number (ABN) details.

This functionality allows users to manage the securities trades, portfolios income expenses, securities tax profiles, securities income distributions, portfolios income expense types, securities tax classes, fiduciary orders, securities income withholding tax, securities master tax classes, entitlements withholding taxes.



The topic related to this feature is given below:

[Withholding Tax and TFN Number](#)

Withholding Tax and TFN Number » WHT Calculation on Corporate Customers with ABN

At present, the system exempts the interest income of a customer from the withholding tax (WHT) based on the Tax File Number (TFN) or tax file number exemption code. The same approach is applied in case of a corporate customer which has an Australian Business Number (ABN).

This functionality allows banks to add the ABN to an individual customer like in the case where the individual customer works as a contractor.

The topic related to this feature is given below:

[Withholding Tax and TFN Number](#)



Central Bank Model Bank

Cash Reserve Ratio

Commercial banks and Non-Bank Financial Institutions (NBFI's) are required by law to hold a prescribed percentage of their total deposits at the Central Bank in their Cash Reserve Ratio (CRR) accounts as directed by the Central banks from time to time. Banks will be able to capture deposit records manually or based on data from the commercial banks. The system will calculate the CRR for commercial banks and will calculate the credit interest, penalty interest and bonus interest.

This functionality allows banks to capture or load the deposit balance details in Temenos Transact. The system will calculate the CRR based on deposit balances and will update the corresponding CRR in the same record.

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

- The `CBCRRT.CRR.PARAMETER` application has been created to configure the rates and AA related details.
- The `CBCRRT.DEPOSIT.CAPTURE` application has been created to capture the deposit balances held in commercial banks.
- The `CBCRRT.DEPOSIT.CAPTURE.NAU` (Unauthorized Deposit Balances) enquiry has been created to get the unauthorised record from the `CBCRRT.DEPOSIT.CAPTURE` application.
- The `CBCRRT.DEPOSIT.CAPTURE.AUTHORIZED` (Authorized Deposit Balances) enquiry has been created to get the authorised record from the `CBCRRT.DEPOSIT.CAPTURE` application.
- The `CBCRRT.CRR.REPORT` (CRR Report) no file enquiry has been created to get the required CRR of an account for a particular period.
- The `CBCRRT.MISSING.BALANCES` (Missing Deposit Balances) no file enquiry has been created to get the list of accounts for which the deposit balances have not been updated in Temenos Transact for a particular month.



The topic related to this feature is given below:

Cash Reserve Ratio



Hungary Model Bank

Transaction Fees » Financial Transaction Levy Fee

This functionality allows users to calculate the levy on financial transactions, which is paid by the bank to the tax authority.

The *Old Card No Hook* field has been added to the `HUTXNF.LEVY.PARAMETER` application to allow users to attach a hook routine. During the transaction levy, the routine will be called. The input for this routine will be the customer's new card number and financial year. The routine will return the previous card numbers of the customer as an output that have been issued for that financial year.

The topic related to this feature is given below:

[Transaction Fees](#)

Warrants » Funds Check

This functionality allows banks to ensure that when a transaction is initiated from another application, the queuing solution will check if the account against which a transaction is initiated has a regulatory warrant present or not and whether the account has available funds other than the allocated funds towards the queuing solution. In case the account has available funds other than the allocated funds towards the queuing solution, such funds can be utilised to complete the transaction initiated by other applications such as the Temenos Payments Hub (TPH), Teller, etc. If the account does not have available funds other than the allocated funds towards the queuing solution, an error will be displayed stating that funds are not available.

In certain scenarios, the queuing solution will allow special transactions initiated



by the `FUNDS . TRANSFER` application, which is about the correction in the account, corrections such as overdraft (OD) related charge etc. This correction can be either current dated or back-dated.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Penalty Interest

This functionality allows banks to attach an Application Programming Interface (API) in the *Penalty Int Hook* field that has been added to the `HUWRNT . QUEUE . PARAMETER` application, which will fetch the penalty interest rate from the product condition and will be used to calculate the penalty fees for the fees, charges, or interest that have been in the invoice (INV) balance once the regulatory warrant is completed.

The topic related to this feature is given below:

[Warrants](#)

Warrants » UOD and the Queuing of Fees, Charges, Interest in Case of RW Present

This functionality allows banks to have the fees, charges, or interest recorded and managed as individual bills. The overdue days and queuing penalty fees will be individually calculated. Both individual bills and queuing penalty fees will be charged on the account individually in case the Regulatory Warrant (RW) is completed (paid, cancelled, etc).

The `HUWRNT . BILL . DETAILS` application has been introduced as part of this functionality to store the bill details that are moved to the INV balance and made



as due.

The topic related to this feature is given below:

Warrants



Spain Model Bank

SEPA Iberpay » Iberpay Instant Rulebook

Iberpay Instant is an instant payment system in Spain, which process the SEPA CT (SEPA Credit Transfer) messages, instantly. Once the payments are processed, the beneficiary is credited in a few seconds. Iberpay Instant uses the standard ISO20022 messages.

This functionality allows banks to handle the outward and inward cancellation requests, complying with the new Iberpay Instant 2021 Rulebooks. According to the new regulation an originator PSP (Payment Service Provider), can send a recall with the reason code FRAD for 13 months, after the date of the original SCT INS (SEPA Credit Transfer Instant), whereas previously the time limit was 10 days.

The topic related to this feature is given below:

[SEPA Iberpay](#)



Tunisia Model Bank

Foreign Currency Operations » AVA Opening and Beneficiary

This functionality allows users to open, amend and renew business travel allowances (AVA) files. It also allows the manual renewal, suspension and closure of the AVA records.

The TNFCOP.AVA.REGENERATE service uses the same logic as the TNFCOP.AVA.SERVICE.MOVEMENTS service with an addition filter that is generated only for the rejected records. All the rejections are marked in the TNFCOP.MOVE.BENEF.REGENERATION application.

The TNFCOP.AVA.BENEFICIARY application has been created to link a beneficiary to an AVA record.

The topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » Outgoing Transfers

Outward transactions are highly regulated in Tunisia. Any transfer of funds requires approval from the regulatory authorities, including the Central Bank. The purpose of the outgoing transfer can be towards schooling fees or trade import and export transactions or towards any other transaction that is prohibited without approval from the Central Bank in Tunisia.

This functionality allows banks to initiate payments towards schooling or professional file as an ad-hoc payment or as a frequency-based transfer. The underlying title document will be validated while initiating outward transfer



towards the schooling or professional fees, trade-related, and other restricted transactions. Also, Temenos Transact allows banks to generate the information sheet on the successful completion of the schooling payments.

In addition to the outward transfers, customers can also request for issuance of foreign currency drafts towards schooling and professional fees and other restricted transactions.

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

- The `PP.ORDER.ENTRY, TNFCOP.SCHOOL.PROF.INPUT` version has been created to initiate the schooling or professional file payments.
- The `PP.ORDER.ENTRY, TNFCOP.SCHOOL.PROF.AUTH` version has been created to authorise the schooling or professional file payments.
- The `PAYMENT.ORDER, TNFCOP.FCY.DRAFT.ISSUE` version has been created to create a draft issuance for schooling.
- The `PAYMENT.ORDER, TNFCOP.FCY.DRAFT.ISSUE.OTHR` version has been created to define a draft issuance for an information sheet or an F1 and F2 title.

The topic related to this feature is given below:

[Foreign Currency Operations](#)



United States Model Bank

Lending Regulations » Flood Insurance

The Flood Insurance solution has been introduced as part of existing US Lending Regulation (USLREG) module.

The Flood Insurance solution addresses a regulatory requirement for loans secured by real estate property that are in flood zone. It is Financial Institution's responsibility to maintain the flood insurance requirements as per National Flood Insurance Program (NFIP) and ensure loan offered or renewed meets the flood insurance requirements.

The topic related to this feature is given below:

[Flood Insurance](#)



Retail

Arrangement Architecture and Fixed Deposits » Notice for Redemption of Funds in Deposits

The Notice withdrawal feature in AA is now extended to Deposit products to capture the notice request for redemption of funds.

- The Balance Availability and Notice Withdrawal property classes are enabled for the Deposit product line.
- Banks can optionally record the reason for withdrawal of funds, at the time of notice capture.
- Bank users can capture, modify, and cancel the notice request for partial and full redemption of term deposits. A penalty charge can be collected for the break of the term deposits without prior notice and/or when notice conditions are not met.

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

The topics related to this feature are given below:

[Notice Withdrawal in Accounts](#)

[Notice for Redemption of Funds in Deposits](#)

[Configuring Notice Withdrawal in Accounts](#)

[Configuring Notice for Redemption of Funds in Deposits](#)

[Notice Attributes in Balance Availability](#)

[Notice Withdrawal Transaction Class](#)

[CLOSURE.NOTICE Periodic Attribute Class](#)

[Processing a withdrawal notice in Accounts](#)



[Processing a notice for redemption of funds in Deposits](#)

[Creating, Modifying, or Cancelling a Notice](#)

[Notice Withdrawal](#)

Retail Accounts and Fixed Deposits » Notice Request Validations based on Locked Amount

Temenos Transact has been enhanced with a new validation API that checks if a notice captured for withdrawal is affected due to the existing notices and the locked amount.

It validates the available balance in the notice account and deposit while capturing or modifying the notices for the withdrawal of funds, so that users are informed if the withdrawal can get affected.

The topics related to this feature are given below:

[Notice Request Validations based on Locked Amount - Accounts](#)

[Notice Request Validations based on Locked Amount - Deposits](#)

[Illustrations For Notice Request Validations - Accounts](#)

[Illustrations For Notice Request Validations - Deposits](#)

Retail Accounts and Fixed Deposits » User Configurable Funds Availability Date

Transact is enhanced with a new rule in Activity Restriction condition to check if



the *Notice Period* is compromised when the user manually inputs an *Available Start Date*.

The user configured action (an override or error) occurs when there is a notice breach during the capture and change notice activities. A default override warning is given when the system calculated date is modified.

The topics related to this feature are given below:

[User Configurable Funds Availability Date - Accounts](#)

[User Configurable Funds Availability Date - Deposits](#)

[NOTICE.PERIOD Periodic Attribute Class](#)

[User Configurable Funds Availability Date – Illustrations in Accounts](#)

[User Configurable Funds Availability Date – Illustrations in Deposits](#)

Retail Accounts and Fixed Deposits » Automatic Settlement of Funds on Notice Withdrawal

When the customer has issued a notice for withdrawal of funds in a notice account or deposit, it is possible to automatically settle the notice funds either to a Temenos Transact customer account or an external beneficiary (through `PAYMENT.ORDER`), based on the settlement instructions configured for the respective property.

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

The topics related to this feature are given below:



[Automatic Settlement of Funds in Accounts](#)

[Automatic Settlement of Funds in Accounts - Configuration](#)

[Automatic Settlement of Funds in Accounts – Working with](#)

[Automatic Settlement of Funds in Deposits](#)

[Automatic Settlement of Funds in Deposits - Configuration](#)

[Automatic Settlement of Funds in Deposits – Working with](#)

Arrangement Architecture, Retail Accounts and Retail Deposits » Notice Validations for Cancel and Cooling Period

The Activity Restriction property condition has a new attribute named *No of Cycles* to define the number of times the review rule has to be evaluated. This field is a part of the associated multi-value set along with the *Frequency* attribute.

- The product qualifier rules can be defined for frequency-based monitoring of an activity where the rule is run as per the defined frequency and the number of cycles.

The system is enabled to define the rule end for a periodic attribute evaluation in the `AA.PERIODIC.ATTRIBUTE` table using the *Rule End* field. The Cooling-off option is available to define the *Rule End* as the cooling period.

- This field can be set only when the *Rule Start* field is defined as Agreement/Start/Anniversary.
- The *Period Type* field should be blank when *Rule End* is defined.

The topics related to this feature are given below:



[Changes in Activity Restriction](#)

[Changes in Periodic Rules](#)

[Monitoring Initial Funding in Notice Accounts](#)

[Processing Partial Withdrawals during Cooling Period in Deposits](#)

Retail Accounts » Defining Charge Capitalisation Date

For the interest posting in an account, if the interest accrual rule includes the last day of accrual period, the interest is posted with value date as next calendar date of capitalisation. For the account charges to be posted in a similar way, a new property type namely VALUE.NEXT.DAY is introduced at the charge property level.

When the charge property is defined with property type as VALUE.NEXT.DAY, the charge is capitalised to the customer's account with value date as the next calendar date. It is to be noted that the income or expense is booked to the PL on the same date of capitalisation.

The topics related to this feature are given below:

[Value Next Day Property Type](#)

[Changes in Charges Property Class](#)

[Charge Capitalisation Date](#)

[Changes in Liquidation of Interest and Charges](#)



Arrangement Architecture » Synchronous Simulation for API

The response time of the simulation that is executed through an API can be improved by running it online instead of using a service. When the *Synchronous* field is set to Yes in a record in the `AA.SIMULATION.CAPTURE` application, the system does not handover the simulation to a service, instead, it uses the inline simulation framework to process the simulation online.

The topic related to this feature is given below:

[Synchronous Simulation for API](#)

Retail Lending » Overpayment in Mortgage Loan

Overpayment allows the borrowers to pay an additional amount on top of the agreed monthly installment with an option to define a cap amount up to which the repayment can be done without incurring charges. The overpayment can be made as a:

- Regular Overpayment - Borrower agrees with the bank to repay an additional amount on top of the regular installment.
- Lumpsum Overpayment - Borrower makes an ad hoc payment. Lumpsum payments can be made as and when the borrower affords.

The topics related to this feature are given below:

[Overpayment](#)

[Defining Overpayment Limit](#)



Product Phases and Mortgage Overpayment Charges

Arrangement Architecture - Product Conditions Based on Product Phases

It is now possible to have the different conditions for the same interest and charge property effective from different phases. The phases can be defined as a specific date or a relative date at the product designer level. Thus, the banks or financial institutions can create Products which have Product Phases and Product Conditions associated with the Product Phases, at the Product Designer level.

Retail Lending - Payment Order Payoff at Facility Level

It is now possible to initiate a payoff at the facility level. The payoff initiates the closure of facility and all the arrangements under the facility by considering, the Early Repayment Charge (ERC) of the individual arrangement and charging the same at the facility level.

Retail Lending - Role Based Home Page Information on Payoff

The user can now view the number of payoff requests initiated for a customer, recorded in the new *Payoff Request Initiated* field in the single customer view (SCV).

Retail Lending - Mortgage Early Repayment Charge

With Overpayment Limit and Early Repayment Charge ERC, it is now possible to pre-define a cap amount on the excess repayment associated with a charge that can be levied only if the repayment exceeds the cap amount. Further, with ERC, it is now possible to define phases (that can be configured at Product level) that control how the ERC has to be handled over the loan term. That is, charges for each year can be different, for one year it can be fixed and for the next year it can be a variable charge.



The topics related to this feature are given below:

[Product Conditions Based on Product Phases](#)

[Phase Based Interest Conditions](#)

[Phase Based Charge Conditions](#)

[Phase Based Overpayment Charges](#)

[Payoff at Facility level](#)

Fixed Deposits » Posting Restrict Validations in Notice Deposits

Temenos Transact is enhanced to validate posting restrictions in the notice deposit at the time of capturing/modifying notices or when defining posting restrictions on the deposit that has a notice in process, thereby keeping the users informed if the restriction would affect the withdrawal.

The topic related to this feature is given below:

[Notice Deposit Validations – Posting Restriction](#)

Fixed Deposits » Adjustment of Funds Availability Date in Notice Deposits

Banks can choose the funds availability date (*Available Start Date*) to be a business or a non-business date for notice deposits, based on the value defined in the new field in the Balance Availability Property Condition namely, *Notice Convention*. The allowed values for this field are:



- Forward - The available start date moves forward to the next working day if the resultant calculated date is a holiday.
- Backward - The available start date moves backward to the previous working day if the resultant calculated date is a holiday.
- Blank or Calendar - This is the default option, that is, the funds availability date can be a calendar date.

The topics related to this feature are given below:

[Capturing Notices](#)

[Adjustment of Funds Availability Date for Withdrawal](#)



Technology

Design Framework

Data Packager » Importing Bulk Data Records

Temenos Data Packager allows the user to import bulk data records from CSV file with the help of a new wizard **Bulk Data Records Import from CSV** in IDE mode.

The topic related to this feature is given below:

[Bulk Data Records Import from CSV](#)

Data Packager » Repo Save API

Repo Save API is introduced to save the package definition (single & multi) with hash updated in both DSF repo and product repo (DS.DSF.PACKAGE for transact), and this API doesn't deploy the package.

A saved package list is returned in the response for both single and multi-package.

The topic related to this feature is given below:

[Repo Save API](#)



Temenos Workbench V1 (UXP) » API Based Data Structure

Temenos Packager is enhanced with ability to use API based data structures to package complex structures or related data records, which the user can download and import to IDE. In this method, the user can trigger an API to fetch the records with or without defining the record ID in the input payload.

The topic related to this feature is given below:

[API Based Data Structures](#)

Extensibility Framework

Virtual Table » JSON Schema in Virtual Table Configuration

Temenos Workbench now allows user to create virtual table by defining JSON schemas for each operation that includes create, retrieve, update and delete.

Virtual Table Microservice allows the users to define data models and services to support any new custom data model additions using workbench or design APIs. Virtual Table Runtime APIs are used to insert, query, and delete records for a given data model.

The topic related to this feature is given below:

[JSON Schema in Virtual Table Configuration](#)



Microservices » Data Extension Mapping using JOLT Mapping Editor

Temenos Workbench now allows the user to search, create, edit and pack JOLT mapping used for data extension of Microservices data model. The user can fetch the list of the Data Extensions that are stored in Generic Configuration Microservice to edit or add a new JOLT to them.

Data Extension JOLT Mapping allows users to define mapping between Transact or Generic events and microservices entity to support any new data field added as part of customization.

The topic related to this feature is given below:

[Data Extension Mapping using JOLT Mapping Editor](#)

Extending APIs » Validating and Defaulting Transact API and UXP Extensions

Extending APIs now allow the user to do validation and defaulting outside the Transact boundaries for both Transact APIs and UXP Browser operations. It also allows the user to customize and use Drools to define the rules for their validations and business specific logics where the drools rule evaluation is executed outside of Transact.

The topic related to this feature is given below:

[Validating and Defaulting Transact API and UXP Extensions](#)

Integration Framework



Integration Framework Runtime » Archival Solution for Delivery Events

Integration Framework uses the table `IF.DELIVERY.EVENTS.TABLE` as a store and forward table to hold the events till delivery. During event delivery, the 'Delivery' type event records are moved to `IF.DELIVERY.EVENTS.TABLE` once the event is delivered to the queue regardless of the Post Delivery Act.

Integration Framework Runtime module is enhanced with the `IF.DELIVERY.EVENTS.TABLE` for the reduction in the size of the records and for avoiding the accumulation of large amount of records.

`IF.DELIVERY.EVENTS.TABLE` allows the system to maintain the processed delivery type events separately.

The topic related to this feature is given below:

[Archival Solution for Delivery Events](#)

Inflow » Representing Inflow with Grafana

Integration Framework uses Grafana, a monitoring tool to trace and visualize the data flow. Grafana provides graphic representation to understand the data flow and the utility to monitor success and failure events in both staging and processed event in a specific time range.

The topic related to this feature is given below:

[Representing Inflow with Grafana](#)



Data Event Streaming » Multiple Namespace Support in EventHub

The standard subscription of the Azure event hub namespace is allowed to hold only 10 topics. To overcome this, a new feature is introduced to support read/write into multiple namespace. You can now configure multiple namespaces in DES avoiding the limitation of topics.

You can set `DES_STREAM_VENDOR =as eventhub-multiplnamespace` in `.env` file and start DES to create topics in different namespaces and deliver the data in standard event hub subscription model.

The topic related to this feature is given below:

[Multiple Namespace Support in Eventhub](#)

Interaction Framework

IRIS R18 » Support for Generic Accounting Interface

Various systems, part of the banking architecture, send requests to the account system to validate the account involved in the transaction, perform funds check, reserve funds, or book a transaction.

IRIS now provides more flexibility and accessibility in supporting payment execution requests through Generic Accounting Interface (GAI), which allows the consumers to send the requests through OFS interface using JMS queues.

The topic related to this feature is given below:



| [OFS Clearing](#)

IRIS R18 » Python Scripting Support in UXPB

Banks can now use Python scripts to extend both request and response to have customized validations. This allows banks to store it as part of separate Python hooks rather than changing core framework. The customized Python hooks are initial configuration process stored separately from core changes. This functionality is supported in rules engine only for request payloads.

| The topic related to this feature is given below:

| [Python Scripting Support for UXPB](#)

UXP Browser » User Externalisation using Keycloak IAM

Transact requires a valid user record from Transact database to login. When Transact is configured with Single Sign-on (SSO) using any Identity and Access Management (IAM), there is an option to create user record in the IAM server.

Banks can now maintain and validate the user record at IAM server rather than creating a user record at Transact level, when UXP browser is configured with SSO setup along with the user externalization.

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



The topic related to this feature is given below:

[User Externalisation using Keycloak IAM](#)



| Trade Finance

Trade Finance » Adding Assignment Rate and Assignment Spread in Export Drawings

The Assignment of Proceeds feature in `LETTER.OF.CREDIT` is enhanced allowing users to add an assignment rate and assignment spread in the export drawings. The difference between the rates are included in exchange profit gain/loss calculation. If there are multiple assignees, a multiple rate and spread can be added in the same Drawing transaction. Users are now able to do the following:

- Include spread for the exchange rate transactions, which assists in arriving the exchange gain/loss. This allow banks to collect forex gains during payment for both Presentor as well as third parties.
- Define a separate rate and spread for different assignees in the same drawing, which manages multiple currency settlements and tracks the margins for the same.
- Derive the total market exchange profit/loss which includes all the assignees under the *Market Exchange Profit* field.

The topic related to this feature is given below:

[Adding Assignment Rate and Assignment Spread](#)



Treasury

SWAPS » Payment Delay Conventions in RFR SWAPS

The SWAPS module is enhanced to support the processing of delayed interest payments and delivery messages in RFR swaps. As part of LIBOR transition to Risk-Free Rates (RFR) the market accepts the daily compounding of rates in arrears as the preferred method for derivatives, also known as Plain Arrears. Due to a delay in the RFR publication, there is a common market practice to delay the payments by two business days, that is, T+2, where T refers to interest payment date. Users can now perform the following using SWAP:

- Process RFR SWAPs with payment delay convention.
- Generate the payment message and rate reset advice when the final RFR rate is known.

The topics related to this feature are given below:

[SWAP.PARAMETER](#)

[Payment Delay](#)

Installation and Configuration Notes



Banking Framework

Generic Accounting Interface » Enhancing GAI to prevent Technical Collision and Return Error Code to the Payment System

The following records are added to Temenos Transact tables:

Table	Record
AC.ENTRY.PARAM	SLEEP.TIME.ON.LOCK
AC.ENTRY.PARAM	MAX.RETRY.NUMBER

Customer Output » Delivery MX Translation

Following are the configuration required:

- The latest TAFJ should be consumed for the new t24XmlOfsQueue.
- The name of the ESB component is DEMXTR_MTMXOutward-0.0.1-SNAPSHOT.war, which must be deployed in the Temenos\jboss\standalone\deployments path.

The technical characteristics for the Delivery MX Translation processing are defined in the DEMXTR_MTMXOutward property file. For example, the queue mechanism connectivity, ip, max connections, and number of concurrent consumers.

The setup for the SWIFXML.OUT service must be done locally. Read [SWIFXML Service](#) for more details

The Integration Framework queue must be configured locally, see following sections

- Product Configuration – Extended MT messages - Integration Framework Queue parameterisation
- Extended MT messages - Integration Framework Queue parameterisation



| Technology

Interaction Framework

UXP Browser » User Externalisation using Keycloak IAM

To setup and configure an UXP Browser using keycloak, go to [Keycloak for Single Sign-on \(SSO\) in UXP Browser](#) and follow the steps mentioned in the topic.

IT Technical Notes



| Retail

Arrangement Architecture and Fixed Deposits » Notice for Redemption of Funds

The following events must be configured in `AC.EVENTS` to process notice functionality for withdrawal of funds:

- ACCOUNT-DUE.NOTICE-PAY
- ACCOUNT-PAY-PAY-NOTICE
- ACCOUNT-EXPIRE.NOTICE-PAY-NOTICE
- ACCOUNT-CHANGE.NOTICE-PAY

Read the [AC.EVENTS](#) section for more information.

Retail Accounts and Fixed Deposits » Automatic Settlement of Funds on Notice Withdrawal

The `SETTLEMENT-ADVANCE.PAY-PAY-CUR` event must be configured in `AC.EVENTS` for automatic settlement of funds using PO through `SUSPPAYMENT`. Read the [AC.EVENTS](#) section for more information.