What's New in

Product Codes

R22 AMR

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New Products

The following are the new products along with the product codes released for R21+.

Temenos Transact

Banking Framework

Product Code	Description	Summary
DEMXTR	Delivery MX Translation	This module enables banks to send the ISO20022 CBPR compliant camt.054 and camt.057 messages based on the MT210/900/910 messages generated by the business modules. The Temenos Transact business modules that generate the MT210/900/910 messages can run in the same instance with TPH or can be implemented on a different instance (possibly on a lower release). Most of the Temenos contract-based financial applications are designed to generate MT900/910 (debit/credit advice) messages. Some of these applications also have the ability to send MT210 (notice to receive) messages to their counterparties.
MK	Market Data	This module supports the market reference data used by multiple Temenos modules, products and services. The module handles the volatile market data driven by various market forces, as currency exchange rates and interest rates, and service the requests received from various Temenos solutions, which need to access these data. Market Data can be implemented as part of Temenos Transact or installed as a Market Data shared service. The market data can be referred by various Temenos services through IRIS APIs. Temenos Transact clients upgrading from a release prior to 2022 will automatically receive the MK license code.
SI	Static Data	This module handles the static reference data used by

Product Code	Description	Summary
		multiple Temenos modules, products and services. Static Data can be implemented as part of Temenos Transact or installed as a Reference Data shared service. The static data can be referred by various Temenos services through IRIS APIs. Temenos Transact clients upgrading from a release prior to 2022 will automatically receive the SI license code.

Private Wealth

Product Code	Description	Summary
MiFID2	Markets in Financial Instruments Directive II	This module includes client evaluation through questionnaire, NCI determination, and MIFID related PTCC checks in SC and DX modules. It also records 10% portfolio drops and building data to enable MiFID II reporting
SCCSDR	Central Securities Depositories Regulation	This module enables banks to comply with the CSDR regulations, to improve the settlement efficiency. The following features are supported by CSDR Regulation: • Bilateral Cancellation • Hold & Release of Settlement Instructions • STP Settlement within Tolerance • Imposing Cash Penalties in case of settlement failure

Regional Banking Solutions

Product Code	Description	Summary
EUIFGT	European Investment Fund Guarantee	This module enables banks to handle the European investment fund guarantees of the following subtypes: SME Initiative, EASI Micro-Finance-MIK, EASI Social Enterprises-SOS. It guarantees 50% of the loan amount, offers a lower interest rate and includes commission calculations.
ETFXOP	Foreign Exchange Operations	This module enables banks to manage the foreign exchange operations, in particular retention accounts and forex permit issuance and utilisation.

New Products

Product Code	Description	Summary
NLPRIV	Payment Reference and IBAN Validation	This module enables banks to validate the payments reference number and beneficiary IBAN as per Netherland standard.
HKBASE	Infrastructure	This module covers validations required during onboarding of customers in HK including, HKID (Hong Kong Identity Card) availability check and customer tracking to determine the availability of CBRED (Customer Business Relationship End Date).
ETBROP	Branch Operations	This module enables banks to manage the Ethiopian branch operations through the local money transfer services within the same bank between customer and walk-in, walk-in and customer in addition to walk-in-to-walk-in. Moreover, the information required for validating the transfer service is available to secure the payment, including specific personal information and the generation of a security number. The module also enables the control and supervision on outstanding payments of cashier's payment order and demand draft after a specified period. It also caters for the validation of stale and post-dated checks based on the configured number of days.
PEACCT	Accounts	This module provides pre-configured corporate accounts and loans and tax setup on loans and accounts.
SAPWPS	Payroll Processing and Wage Protection System	This module allows banks in Saudi Arabia to process the wages file sent by a customer and generate an output file in a format defined by the Ministry of Labor. The Wage Protection System (WPS) is a government directive provided by the Ministry of Labor.
ILDXPR	Derivatives Strike Price Management	This module allows banks to manage the derivatives strike prices in the Israeli market (TASE), enabling users to input equity and FX option strike prices in both NIS (New Israeli Shekel) and Agorot, when premium and strike currencies are quoted in different scales.
NZDEPO	Deposits	This module allows banks to change a deposit from maturity to rollover and vice versa and also to change the term, rate and interest schedule after rollover.
ILTRCL	Trading Calendar	This module enables the configuration of the trading or non trading dates of the stock exchange, and the non

Product Code	Description	Summary
6		trading days of the week when certain instruments are not traded, even though the stock exchange is open and it is a trading day. Order placement and direct security trade entry is prevented for such dates or days.
PETAXS	Taxes	This module allows banks to apply taxes on the operations carried out under different products (liabilities and assets) offered to its clients and the accounting thereof.
PEBASE	Customer Compliance	This module allows banks to store and amend additional customer data required in Peru for private and corporate customers.
PEACCT	Accounts	This module provides pre-configured corporate accounts and loans and tax setup on loans and accounts.
FIIPMT	Incoming Payment Processing	This module allows financial institutions to process incoming payments where the company cash account is maintained in another bank. The financial institution will receive incoming camt.54 and camt.53 payment messages and will process these (for fees, repayment, prepayment, payoff) based on the Finnish reference number. The INCMMS module is required to receive the camt.54 and camt.53 payment messages, and it runs as a microservice in its own stack.
ESFXOP	Foreign Exchange Operations	This module assists banks in segregating contingent accounts based on the transaction type at the Forex contract level, as well as in displaying the balances in the general ledger based on the classification at the FX contract level.
NLBASS	Beneficiary Account Bank Switching Service	This module enables the banks to use the Bank Switching Service (BSS) for new customers to make it easier to switch to a new bank. This is in line with the obligations under the Payment Account Directive (PAD). When initiating a payment or collection, the initiating bank can check if the beneficiary or debtor IBAN is part of a Bank Switching application and if so, re-route the payment to the new bank. The result is that all payment and collection flows will go to the new bank account and the old account is not used anymore.
SGWHTX	Withholding Tax	This module provides configurations for the withholding

Product Code	Description	Summary
		tax which is applicable for dividends on Real Estate Investment Trusts (REITs) and bonds.
HKECHQ	e-Cheque Acceptance and Lodgement	This module handles the presentment of e-cheque in Temenos Transact. The customer deposits an e-cheque in the Hong Kong Interbank Clearing Limited (HKICL) dropbox and HKICL sends the e-Cheque in presentment file to the payee bank. These files are processed, validated and e-cheques are lodged in Temenos Transact. The presentment return files are generated from Temenos Transact.
ILIPOA	Initial Public Offering (IPO) Allocation	This module handles the management of the Israel Initial Public Offering (IPO) allocation process and methods, enabling banks to automate the allocation process of IPOs based on the details received from the IPO coordination or book runner.
LKTDFN	Trade Finance	This module covers certain logic, validations and restrictions which are required during the letter of credit margin collection, drawings and margin release.
HKCRSR	CRS Additional Data	There are few additional standards set by the Inland Revenue Department (IRD) on top of the Global CRS standard. This module provides the additional data required as per HK CRS standards. It also merges multiple XML into one.
AUNPPC	NPP Cuscal Instant Payments Interface and Address Resolution	This module provides the *Pay Id* registration, address resolution service for *Pay Id* and payments interface to Cuscal for NPP Instant Payments.
CBCRRT	Cash Reserve Ratio	This module assists Central Banks in calculating the cash reserve ratio for Commercial Banks and Non-Bank Financial Institutions. It will calculate and post the credit interest, bonus interest and the penalty interest based on the calculated Cash Reserve Ratio (CRR).

Retail

Product Code	Description	Summary
LNSECU	Loan Securitisation	This module allows to create securitisation pools and enable full or partial securitisation of the loans by making a share transfer to the investors.

Payments

Product Code	Description	Summary
PPCHAP	CHAPS Clearing	This module allows banks to handle the CHAPS messages in ISO20022 XML (pacs.008, pacs.009) standard to process the inward and outward customer transfers messaging and the inward and outward interbank payments.
PPUKCX	CHAPS in ISO20022 (MX)	This module enables banks to format customer transfers, bank transfers, cover payments, returns and clearing status reports.
LQ	Liquidity Transfer and Advice	This module enables the banks to do: • Liquidity adjustment movements from/to the Liquidity Management account within RTGS. • Posting into appropriate RTGS Nostro accounts, when balance updates are notified by RTGS/Clearing through the Liquidity Transfer Advice (LTA) message.
PPAIMT	Instant Clearing	This module enables the system to support Argentina Immediate payments clearing.
PPINRX	RTGS Clearing	This module allows banks to manage incoming and outgoing Real Time Gross Settlement (RTGS) transfers in ISO20022 format.
PPINNP	NEFT Clearing	This module allows banks to process incoming and outgoing National Electronic Funds Transfer (NEFT) credit transfers and returns in batch format.

RFPYUK	Pay UK - Request to Pay	This module provides various flows supported by PAY UK and all the options that the scheme supports for end-users. The following are the distinct features:
		• Provides the following options to the payer for each received request:
		  • Pay All
		  • Pay Partial
		  • Request Extension (of the payment period)
		  • Contact requestor

Product Code	Description	Summary
		• Decline • Decline and Block • Provides options for the Requestor to initiate RTP requests and also respond to extension requests
PPAUNC	NPP Payments	This module allows banks to process NPP instant payment transfers between indirect participants and Cuscal.
PPHKCQ	HKICL Cheque Clearing	This module provides an ability to receive, map and process an inward individual/corporate cheque and return a received inward individual/corporate cheque, map inward Auto cheque, receive, map and process a cashier's order and return a received inward cashier's order, initiate account postings and settlement entries.
RPSSCL	German Bundesbank RPSSCL Clearing	This module supports all the messages and flows as per the EPC SEPA, it manages the SEPA based credit transfers and direct debits scheme operated by the Bundesbank Germany.

Regulatory Compliance

Product Code	Description	Summary
RX	Definition of Default Rules	This module is introduced in Temenos Transact to allow banks to identify the default of an obligor according to the rules prescribed by a regulator, which is required for regulatory capital requirement calculations. This functionality is developed based on the European Banking Authority (EBA) guidelines on the definition of default. However, the framework developed offers the flexibility to the banks in other jurisdictions as well.
FRM03	Market Risk Modelling	This module, built on Temenos Analytics platform, delivers an out-of-box near-real-time Market Risk Modelling capability such as flexible portfolio structuring, various VaR and Yield Curve models, ability to simulate VaR and Yield Curves, set up VaR limits and perform VaR back-testing.