

Release Highlights

R22 AMR

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|Analytics



| Analytics

TDE-Designer » Stratified Sampling Component in TDE

Available from: [202105](#)

Stratified sampling component is introduced in TDE to perform stratum based data sampling. The sampling groups the input data into non-overlapping unique datasets called strata and divides each stratum into two datasets (that is, training and testing datasets) respective to the user-defined range. Samples are selected across strata following a pattern.

The topic related to this feature is given below:

[Stratified Sampling](#)

DW Export » Advanced Settings Implementation and Transaction Changes Capture using System Variables

Available from: [202106](#)

The `DW.ADVANCED.SETTINGS` application is introduced in Data Warehouse (DW) module to configure the advanced features and settings.

The module uses the `SYSTEM` variable to capture the real-time transactions on the DW work file in Transact, through `WRITE` and `DELETE` requests without impacting the performance and irrespective of the cache or transaction management being enabled.



The topic related to this feature is given below:

[Advanced Settings](#)

TDE-Administrator, TDE-Designer and Analytics Data Store » CSV Import and Default Value Update

Available from: [202106](#)

The Import CSV option is introduced in the Analytics Data Store (ADS) module that allows the user to upload the CSV files of historical data and associate the data flow component from the Admin UI.

The designer component for the Risk Model runs the End of Day (EOD) calculations for various risk models and captures the default value of the given portfolio at scheduled frequency during EOD calculations.

The topics related to this feature are given below:

[Risk Services - Audit Log](#)

[Risk Modelling](#)

[Importing CSV](#)

TDE-Administrator, TDE-Designer » EOD Process Supporting Sequential Execution and Addition of Read ADS Component

Available from: [202106](#)

The Analytics Data Store (ADS) module is enhanced to support the following



features:

- Triggering the jobs along with the EOD processes, as and when required.
- Addition of Read ADS designer component to read data from ADS target database.

The topics related to this feature are given below:

[Managing EOD Process](#)

[Read ADS](#)

Metadata Management » Data Dictionary in Metadata Management

Available from: [202107](#)

As a part of Metadata Management, business definition of table and column entities of ods_table, ods_column, sds_table and sds_column types is tagged against the Description attribute, available under Technical Properties section in apache atlas.

The topic related to this feature is given below:

[Metadata Dictionary](#)

TDE-Designer » TDE Supports AEH Consumer, Producer and Kafka Producer Components

Available from: [202107](#)

The AEH Consumer, AEH Producer and Kafka Producer components are introduced in TDE.



The AEH Consumer component reads the data from Azure Event Hub (AEH) whereas, the AEH Producer and Kafka Producer components write the data to AEH and Kafka, respectively in JSON and Avro formats. Also, the Kafka Consumer component is enhanced to read data in JSON and Avro formats.

The topic related to this feature is given below:

[Other Components](#)

TDE-Designer » TDE Supports Write CSV Component

Available from: [202107](#)

The Write CSV component is introduced in Temenos Data Platform to extract CSV file(s) from input dataset allowing the user to:

- Select columns
- Provide file names
- Define number of files to be generated
- Change the column formats (data type and timestamp type)
- Transfer generated file to remote systems (FTP, SFTP and FTPS)

The topic related to this feature is given below:

[Write CSV Component](#)

Analytics Data Store » Datatype Mapping in ADS

Available from: [202107](#)

The Analytics Data Store (ADS) module is enhanced to support the following



functionalities:

- Datatype of the tables created in target Database are based on the source and target data type mapping from MySQL database.
- A column can be made an identity column in target database based on the metadata values.
- Based on the 'tableType' and 'Stagingonly' Metadata information, tables are created in target database with all the provided constrains.

The topic related to this feature is given below:

[ADS Datatype Mapping](#)

Keycloak » Keycloak Integration with TDE

Available from: [202107](#)

TDE now supports Keycloak authentication that allows single sign-on for Admin, Designer, Deployer and Scheduler modules.

The modules such as TemenosMetaService (TMS) and Risk service that expose REST endpoints to third party applications (like Semantic Query Layer and IRIS) are also embedded to Keycloak features.

Users can reset the password using their mail ID and configure their password policies.

The topic related to this feature is given below:

[Keycloak Integration with TDE](#)

Extract Data Store

Available from: [202108](#)

Extract Data Store (EDS) is a data extraction tool, introduced as part of Transact



Data Hub (TDH), for any customer to export data from Transact.

The topic related to this feature is given below:

[Extract Data Store](#)

Extract Data Store » EDS Deployment Automation

Available from: [202108](#)

EDS is now automated to configure and run model bank applications such as, EOD GL Extracts and EOD Regulatory Extracts, through HTTP/REST requests without logging in through a browser.

The topic related to this feature is given below:

[EDS Deployment Automation](#)

Extract Data Store » OOB Table Configuration

Available from: [202108](#)

As a part of T365 global service requirement, a set of Transact applications are added to configure data store as EOD GL Extracts and EOD Regulatory Extracts columns in model bank. The raw data of the transact application are extracted through Extract Data Store (EDS) process as CSV file, which acts as source table for Regulatory and GL reporting. External systems consume this file extract, and slice and dice the source data to generate the final reports.

The topic related to this feature is given below:



OOB Table Configuration

TDE – Administrator/TDE - Designer » Dynamic Topic Fetch and Secured Kafka Cluster Support

Available from: [202108](#)

To remove the dependency of predefined topics for both Online and ILP, TDE is enhanced to dynamically fetch the streaming topic names from the Data Event Streaming (DES) server that allows the user to configure topics in DES server.

In TDE, in addition to Designer Kafka components, the secured Kafka cluster configuration feature is extended to for DES, Operational Data Store (ODS), Snapshot Data Store (SDS) and Analytics Data Store (ADS). Also, the feature provides the functionality to upload trust store and keystore certificates.

The topics related to this feature are given below:

[Dynamic Topic Fetch](#)

[Secured Kafka Cluster Support](#)

[Data Event Stream - K](#)

[Kafka_con](#)

[Kafka Producer](#)

DW Export » DW Incremental Re-run

Available from: [202109](#)

In DW, Incremental is an offline extraction mode that performs intra-day extraction for the last business date using DW.EXPORT.INCREMENTAL.WRK.FILE, which holds the records committed during transaction. After extraction, the records from this work file are deleted



and the record information is not available for re-run. A new work file, DW.INCREMENTAL.BACKUP.WRK.FILE is now introduced, which retains the records to be extracted for the last working day. This allows re-run of the incremental service for the last business date.

The topic related to this feature is given below:

[Advanced Settings](#)

DW Export » Enable/Disable RO Table Selection

Available from: [202109](#)

During the execution of the DW offline service, the selection of RO tables are suppressed at a global level based on a record in the `F.LOCKING` table. A new field, *Override Readonly Setting* is now introduced to override this global setting. This allows selective extraction of the required RO tables or skip the extraction of RO tables globally.

The topic related to this feature is given below:

[Advanced Settings](#)

Keycloak Integration with TDE » Enable/Disable Keycloak with TDE

Available from: [202109](#)

Temenos Data Engineering (TDE) provides the single sign-on feature to log in to the application, using Keycloak authentication server. It is now enhanced with the feature to enable or disable Keycloak that allows clients to access the



application without using single sign-on. Here, signing in and out of browser applications is handled by TDE itself and in case of a forgotten password, it provides the functionality to reset or obtain a new password.

The topic related to this feature is given below:

[Enable/Disable Keycloak](#)

TDE - Designer » Custom Data Flow

Available from: [202109](#)

TDE is now extended to store metadata and data lineage at both, table and column level for custom data flow. As part of custom data flow lineage, this feature changes the table level lineage process name according to a meaningful naming convention, creates column level lineage for all transformation components available in designer module, splits the messages of entities and sends them component-wise to avoid message limit error and synchronizes the newly added components in Designer.

Along with table level lineage, lineage at column level helps to understand the transformation changes or transformation applied over individual columns.

The topic related to this feature is given below:

[Custom Data Flow](#)

Corporate Pack Catalogue » Analytics

Corporate Content Package

Available from: [202109](#)

The Corporate Analytics content package, already available in earlier releases, includes the following enhanced features:



1. This content package is fully integrated with the Analytics platform.
2. Dataset extracts data from the ADS.
3. MS SSRS-based Custom Reports have been retired.
4. SSAS Cube-based Pivot Reports have been retired. All Pivot Reports are now based on dataset drawing data from ADS.
5. Dashboards have been enhanced by information tiles with new types of charts e.g. heatmaps.
6. The content package installation can be now executed both in Windows and in Linux OS.

The topic related to this feature is given below:

[Analytics Corporate Content Package](#)

Financial Analytics Content Pack Catalogue » Analytics Financial Content Package

Available from: **202109**

The Financial Analytics content package, already available in earlier releases, includes the following enhanced features:

1. This content package is fully integrated with the Analytics platform.
2. Dataset extracts data from the ADS.
3. MS SSRS-based Custom Reports have been retired.
4. SSAS Cube-based Pivot Reports have been retired. All Pivot Reports are now based on dataset drawing data from ADS.
5. Dashboards have been enhanced by information tiles with new types of charts e.g. heatmaps.
6. The content package installation can be now executed both in Windows and in Linux OS.



The topic related to this feature is given below:

[Analytics Financial Content Package](#)

Retail Pack Catalogue » Analytics Retail Content Package

Available from: **202109**

The Retail Analytics content package, already available in earlier releases, includes the following enhanced features:

1. This content package is fully integrated with the Analytics platform.
2. Dataset extracts data from the ADS.
3. MS SSRS-based Custom Reports have been retired.
4. SSAS Cube-based Pivot Reports have been retired. All Pivot Reports are now based on dataset drawing data from ADS.
5. Dashboards have been enhanced by information tiles with new types of charts e.g. heatmaps.
6. The content package installation can be now executed both in Windows and in Linux OS.

The topic related to this feature is given below:

[Analytics Retail Content Package](#)

US Model Bank Content Package Catalogue » Analytics US Model Bank Content Package

Available from: **202109**

The US Model Bank Analytics content package, already available in earlier releases, includes the following enhanced features:



1. This content package is fully integrated with the Analytics platform.
2. Dataset extracts data from the ADS.
3. MS SSRS-based Custom Reports have been retired.
4. SSAS Cube-based Pivot Reports have been retired. All Pivot Reports are now based on dataset drawing data from ADS.
5. Dashboards have been enhanced by information tiles with new types of charts e.g. heatmaps.

The topic related to this feature is given below:

[Analytics US Model Bank Content Package](#)

Snapshot Data Store » CDP Compliance for SDS

Available from: [202110](#)

Customer Data Protection (CDP) module is now introduced in Snapshot Data Store and it provides the tools and functionality to assist a financial institution's compliancy to the General Data Protection Regulation (GDPR). This feature makes TDE compliant with CDP and provides Right of Erasure (right to be forgotten) for it.

The topic related to this feature is given below:

[Customer Data Protection](#)



Semantic Query Layer » Enrichment Changes in SQL Framework

Available from: [202110](#)

The SQL framework now supports,

- Date enrichment rule feature to design and evaluate the rules for APIs.
- Nested Condition in Condition Rule with multiple condition options.
- Field order input for response fields to identify in which order the schema should be constructed.
- Datatype for extension field for evaluating the rule in expected format if multiple rules are available in one extension field.
- Absolute operation in Calculation Rule to obtain absolute values.

The topics related to this feature are given below:

[Semantic Query Layer](#)

[IRIS Design Time](#)

Temenos Analytics Platform » Analytics Web Front End

Available from: [202110](#)

Pre-existing dashboards have been enhanced with flexible navigation features that allow users to resized and zoom in and out this content. Info Tiles, i.e. the dashboard individual components, were also enhanced by adding the following new types:

- Slicer: this type of chart is used to apply a dynamic filtering parameter on any of the Information Tile within a Dashboard. The filter is applied by end users.



- Filter: this type of chart is used to apply a fixed filtering parameter on any of the Information Tile within a Dashboard. This filter is applied by the information tile and dashboard designer.
- Heatmap: this type of chart use colours to show data patterns and data concentration at a glance. It consists of two categorical parameters (allocated to the X and Y axes) and a numerical data series (used as a data series).
- Treemap: this type of chart is used to capture the value of individual data points within the structure of a hierarchy of parameters.
- Bubblechart: this type of chart is used to represent data patterns through a bubble-shaped elements in diagram.

The topic related to this feature is given below:

[Analytics Web Front End](#)

Add On » Analytics Customer Profitability

Available from: **202110**

Customer Profitability, which was available in previous releases, is now completely integrated within the TDE architecture:

- Intermediate calculation, configuration and input tables, which were previously sitting in the InsightPricing and InsightStaging databases, have now been moved to ADS. InsightPricing and InsightStaging are both now retired.
- All output tables are now also hosted in ADS
- All Pricing SQL stored procedures have been re-written into TDE dataflows that can be configured, managed and customized through TDE Designer
- These dataflows can be executed as part of the EOD processes
- The content package installation can be now installed both in Windows and in Linux OS. All Customer Profitability tables are stored under the



ADS database during deployment while the deployment of transformation and streaming jobs have replaced the deployment of stored procedures.

The topics related to this feature are given below:

[Analytics Customer Profitability - Functional](#)

[Analytics Customer Profitability - Technical](#)

Temenos Analytics Platform » Temenos Analytics Architecture, Data Model and Dataflow

Available from: **202110**

The End-Of-Day processes were introduced in R20 as a way to process complex post-COB calculations in the Analytics Platform once the business date is closed in Transact. Initially, only the out-of-the-box LCY conversion and Rollover processes were available. Currently, additional processes can be added. These additional EOD data flows can perform complex calculations using ADS tables as source. They can be used for doing customer data aggregations, monthly account/contract average balance calculations as well as Customer Profitability or Risk calculations among others, if these add on modules are also installed.

The topic related to this feature is given below:

[Temenos Analytics Architecture, Data Model and Dataflow](#)



TDE-Designer » Kubernetes Log Support for TDE

Available from: [202111](#)

TDE is now enhanced with Kubernetes driver logs that are displayed in the Designer UI based on Kubernetes API call. It also allows to read Kubernetes pod logs and delete the pods, upon deletion of Designer jobs, using namespace and pod name. In addition, the Read HDFS component is enhanced with the Browse option that allows to browse a file or directory and retains the selected file or directory path as the base path.

The topics related to this feature are given below:

[Managing Logs](#)

[Deleting Jobs](#)

[Configuring Read HDFS](#)

DW Export » Support for L3 Java API in DW

Available from: [202111](#)

Hook fields in DW are now extended to support Java classes that implement the super class of the hook component. Any Java method that implements the super class of the hook component can be attached in the DW hook field if it has an entry in EB.API with the METHOD source type. This enhancement enables the hook fields to support both JBC routines and Java class methods.

The topic related to this feature is given below:

[Support for L3 Java API in DW](#)



US Model Bank Content Package Catalogue » US Model Bank Content Package

Available from: **202111**

Content Packages are sets of ready-made reports and visuals that can be added to the Base version of the Analytics application and provide insights to senior management and other personnel in operations. The US Model Bank Content Package monitor key metrics about Retail banking and General Ledger and Profit & Loss. This content package allows users to understand and monitor changes and trends within the bank's financial statement and retail banking.

The topics related to this feature are given below:

[USMB Content Package Installation Guide for Windows](#)

[US Model Bank Content Package Catalogue](#)

Financial Pack Catalogue » Financial Analytics Content Package

Available from: **202111**

Content Packages are sets of ready-made reports and visuals that can be added to the Base version of the Analytics application and provide insights to senior management and other personnel in operations. The Financial Analytics Content Package monitor key metrics about General Ledger and Profit & Loss. This content package allows users to understand and monitor changes and trends within the bank's financial statement.

The topics related to this feature are given below:

[Financial Pack Installation for Windows](#)



[Retail Pack Installation for Linux](#)

[Financial Pack Catalogue](#)

Retail Pack Catalogue » Retail Analytics Content Package

Available from: **202111**

Content Packages are sets of ready-made reports and visuals that can be added to the Base version of the Analytics application and provide insights to senior management and other personnel in operations. The Retail Analytics Content Package monitor key metrics about Retail customers, account and transactions. This content package allows users to understand and monitor changes and trends within the bank's retail business.

The topics related to this feature are given below:

[Retail Pack Installation for Linux](#)

[Retail Pack Installation for Windows](#)

[Retail Pack Catalogue](#)

Corporate Pack Catalogue » Corporate Analytics Content Package

Available from: **202111**

Content Packages are sets of ready-made reports and visuals that can be added to the Base version of the Analytics application and provide insights to senior management and other personnel in operations. The Corporate Analytics Content Package monitor key metrics about Corporate customers, account and transactions. This content package allows users to understand and monitor



changes and trends within the bank's corporate business.

The topics related to this feature are given below:

[Corporate Pack Installation for Windows](#)

[Corporate Pack Installation for Linux](#)

[Corporate Pack Catalogue](#)

Customer Profitability Functional and Customer Profitability Technical » Customer Profitability

Available from: **202111**

Temenos Customer Profitability is an add-on module for the Analytics platform. Its purpose is to assist Financial Institutions in calculating and comparing customer profitability. It works with banking system source data, a customized profit model and loaded rate data to calculate a profit value for customer accounts and contracts. The values are aggregated by Customer to facilitate analysis of profitable/non-profitable customers in addition to the analysis of product profitability.

The topics related to this feature are given below:

[Customer Profitability Functional](#)

[Customer Profitability Technical](#)

[Customer Profitability Functional - Initial Deployment](#)



Analytics Web Runtime User Guide »

Information Tiles Enhancements

Available from: **202111**

Information tiles, also known as Info Tiles, are visuals used to highlight business metrics through various types of charts. This kind of visuals can be navigated or customized in the Analytics web UI by end users. The R21.11 release has introduced five new types of charts for information tiles in the Analytics web UI i.e.:

1. **Slicer:** this type of chart is used to apply a dynamic filtering parameter on any of the Information Tile within a Dashboard. The filter is applied by end users.
2. **Filter:** this type of chart is used to apply a fixed filtering parameter on any of the Information Tile within a Dashboard. This filter is applied by the information tile and dashboard designer.
3. **Heatmap:** this type of chart uses colours to show data patterns and data concentration at a glance. It consists of two categorical parameters (allocated to the X and Y axes) and a numerical data series (used as a data series).
4. **Treemap:** this type of chart is used to capture the value of individual data points within the structure of a hierarchy of parameters.
5. **Bubblechart:** this type of chart is used to represent data patterns through a bubble-shaped element in a diagram.

The topic related to this feature is given below:

[Information Tiles Design](#)



Analytics Architecture Data Model and Dataflows » EOD Rollover Enhancements

Available from: **202111**

The End of Day (EOD) Rollover process, managed through the TDE Administrator module, is run to rollover the current date in Analytics to the next business date once Close of Business is executed in Transact. This process runs separately from the online and ILP Analytics ETL process and it internally executes a number of individual processes defined into individual jar files. The End-Of-Day processes were introduced in R20 as a way to process complex post-COB calculations in the Analytics Platform once the business date is closed in Transact. Initially, only the out-of-the-box LCY conversion and Rollover processes were available:

1. LCY Conversion: which re-calculates the foreign to local currency conversions within the LCY fields of the Analytics Data Warehouse based on the latest values of the `CURRENCY` table.
2. Rollover Process: which rollovers the current business date and purges the intra-day records according to the pre-defined Analytics Data Warehouse's System Configuration.

The R21.11 release have introduced the ability to include additional processes. These additional EOD data flows can perform complex calculations using ADS tables as source. They can be used for doing customer data aggregations, monthly account/contract average balance calculations as well as Customer Profitability or Risk calculations among others, if these add on modules are also installed.

The topic related to this feature is given below:

[Analytics Extract Transform Load Processing](#)



Transact Data Hub » Health API

Available from: [202112](#)

Health API allows to get the status of Kubernetes pods by verifying the API. Its Liveness and Readiness probes help to monitor the status of the containers and recover them in case of any issues.

The topic related to this feature is given below:

[Health API](#)

TDE Admin » External Application Support

Available from: [202112](#)

Transact Data Hub (TDH) and Temenos Data Lake (TDL) are now enhanced to support data processing from external applications. This provides the ability to add external applications into the TDH/TDL product and stream data into them, to make them available for downstream systems in the TDE platform. The data from the external system is treated similar to Data Event Streaming and is handled by the landing and ODS/SDS process.

The topic related to this feature is given below:

[External Application Support](#)

Risk Analytics Platform » Market Risk Model

Available from: [202201](#)

Market Risk Model is a designer component that helps to run End of Day (EOD) calculations for Analytics. This component involves parametric and historical



Value at Risk (VaR) calculations at the holding and portfolio levels. You must create a classification rule for the component, to use it in VaR calculations and you can schedule it to run on an adhoc basis or a scheduled frequency (daily, monthly, and quarterly). This feature provides flexibility for the end-user to modify calculation parameters, perform intra-day calculations and near-real time VaR calculations.

The topic related to this feature is given below:

[Market Risk Model](#)

ODS/SDS » Include/Exclude Child Tables for Data Loading

Available from: [202202](#)

Operational Data Store (ODS) and Snapshot Data Store (SDS) now allow the exclusion of child tables for data loading in the target database. Based on the exclusion configuration, ODS and SDS process do not load the data in child tables that are excluded. This avoids any unnecessary load for ODS and SDS process, increases the performance and optimizes the storage.

The topics related to this feature are given below:

[Include/Exclude Child Table in ODS](#)

[Include/Exclude Child Table in SDS](#)



Reconciliation » Reconciling Record Count and RECIDs between Transact and ODS/SDS

Available from: [202202](#)

TDE now allows the user to reconcile records between Transact and ODS/ SDS and vice-versa at the count and RECID levels. This helps to ensure that all the records from Transact are processed in ODS/SDS and vice-versa and identify the missed RECIDs. It also provides the feature to exclude tables from reconciliation.

The topic related to this feature is given below:

[Level 1 and Level 2 Reconciliation](#)

DW Export » DW to Support Extraction of T type Transact Applications

Available from: [202203](#)

DW is now enhanced with the proper extraction or streaming of T type applications regardless of the type of fields. For single columned T type applications, multiple single values are extracted as a single value with multi value marker delimited values and the field should be treated as a multi value field during the generation of schema for T type applications in downstream systems. The DW.T.TYPE.PROCESS.API process is deprecated and is no longer in use.

The topic related to this feature is given below:

[DW to Support Extraction of T type Transact Applications](#)



Reconciliation » Reconciling Record Count and RECIDs between Transact and DES

Available from: [202203](#)

Temenos Data Engineering (TDE) now allows the user to reconcile records between Transact and DES and vice-versa at the count and RECID levels. This helps to ensure that all the records from Transact are processed in DES and vice-versa. It also identifies the missed RECIDs. The user can now view and download the reconciliation reports.

The topic related to this feature is given below:

[Reconciling Record Count and RECIDs between Transact and DES](#)

Analytics » Quick Reports API Endpoints

Available from: [202204](#)

Quick Reports can be configured to display an Analytics Data Service API endpoint that can be used to retrieve Quick Report data and consume it through other tools or applications for the further data exploration and analysis.

Particularly in a cloud hosting environment, where ADS data store may not be available for direct access, Quick Report data APIs and RESTful web APIs can be consumed as a data source, e.g. through Microsoft Power BI, or Quick Report data can be downloaded as json file through APIs.

When retrieving data, query options can be used to set criteria for the data needed, and the report columns that should be returned.

To sum up, Quick Reports' data API endpoints allows users to:

- Accesses Quick Report data through RESTful web API supported OpenAPI
- Looks up and obtains Quick Report endpoint URI from web



The topic related to this feature is given below:

[Analytics Web Front End](#)

Analytics » Analytics API Gateway

Available from: [202204](#)

A dataset query API endpoint that supports asynchronous string data streaming was included as part of the Analytics Data Service in R22. The asynchronous stream API alleviates memory demands on Analytics Data Service hosting server. Consuming the asynchronous stream API requires a programming language that builds an API client to support the asynchronous stream, or a tool that can interact with the asynchronous stream API.

The Analytics API Gateway service was introduced to ease the client application by storing query results in formatted files, which currently rely on json format (other formats, such as csv support will be added in the future product enhancements). Users can download these files through FTP service when API Gateway is hosted in cloud, or directly from local file system when on-premises hosting is used.

The Analytics API Gateway includes the following functionalities:

- As its name suggests, it serves as gateway that provides a single-entry point not only for Analytics Data Service, but also for other components' APIs, such like TDH APIs, if required.
- Minimizes the number of requests and network traffic by assembling multiple query results into one response
- It reduces cross-cutting concerns by providing data transformation, dynamic request dispatching to Analytics Data Service, and/or TDH API if needs. It reuses existing authentication, and/or authorization provided by Analytics Data Service when a user accesses those services that do not implement authentication, or internal APIs.
- It improves Analytics Data Service's resilience, as well as other services', by adding Circuit breaker, Retry, Timeout patterns to the gateway service.



The topic related to this feature is given below:

[Analytics API Services](#)

Analytics » Analytics Web Connection Settings

Available from: [202204](#)

The Connection Settings screen is a maintenance screen of the Analytics application's web UI, made available after the deployment of this application is completed. It allows users to set up and manage the connection settings to all services and databases used by the Analytics application, including both its web interface and its API services, e.g. the connection strings to the Analytics Data Store, to the Snapshot Data Store etc.

This screen includes the following functionalities:

- Allows users to maintain application services and database connections through the Analytics web UI. This is especially useful when application is hosted in Temenos Cloud where client doesn't have direct access to InsightSystem database, where all configuration settings for the Analytics applications are stored.
- Allows users to self-manage settings and connections to those services and databases that are hosted beyond Temenos Cloud.

The topic related to this feature is given below:

[Analytics Web Front End](#)



Analytics » Application-level data access security

Available from: [202204](#)

This enables application-level data access or row-based security on the Analytics web UI by filtering data using login username at the Dataset or Quick Report definition level. However, it does not extend it to queries directly executed in the Analytics Data Store or when Auth02 is applied.

The data level security enforced by a Dataset is also supported when any of the following contents is built on the dataset:

- Quick Reports
- Information Tiles
- KPIs
- Pivot Reports

The topic related to this feature is given below:

[Analytics Web Front End](#)

TDE Designer » Performing Delete Operations in RDBMS

Available from: [202204](#)

Banks can now delete records in RDBMS based on the mapping of input table column to target table. To enable this operation, delete components are introduced for MySQL, MsSQL, Azure SQL, Oracle, PostgreSQL and NuoDB.

The topic related to this feature is given below:



[RDBMS Delete Components](#)

Reconciliation » Scheduling Reconciliation Process

Available from: [202204](#)

Banks can now schedule the Reconciliation process to run at regular intervals by setting a specific frequency (daily, weekly, and so on). When reconciliation is scheduled, the process triggers a reconciliation pod which is containerized in the TDE portal. Banks must configure the mailing parameters in the **Mailer Configuration** tab to receive notifications regarding the scheduled reconciliation job status from TDE.

The topic related to this feature is given below:

[Level 1 and Level 2 Reconciliation](#)

TDE - Administrator » Optimizing TDH

Available from: [202204](#)

Extract Data Store (EDS), Operational Data Store (ODS) and Snapshot Data Store (SDS) processes are optimized to enhance the performance of Transact Data Hub (TDH), improving its transaction per second (TPS). Also, banks can now configure Spark parameters using the **Spark Configuration** tab for each process.

The topic related to this feature is given below:

[Configure Spark Parameters](#)



Metadata Management » Supporting Metastore Database in any Database

Available from: [202204](#)

In addition to MySQL database, banks can now create and manage Metastore database in any target database such as Oracle, PostgreSQL, Azure SQL, MSSQL or MySQL. The Object Relational Mapping (ORM) framework is implemented in ODS, SDS, EDS and ADS modules for Metastore tables. All operations on the Metastore tables are exposed as REST APIs.

The topic related to this feature is given below:

[Metastore – DB Agnostic](#)

AWS Support for TDH/AWS Installation » AWS Support for TDH

Available from: [202204](#)

As part of Temenos Data Engineering, Transact Data Hub (TDH) products now support Amazon Web Service (AWS) across all layers such as ODS, SDS, ADS and EDS. Banks can deploy and provision TDH in its entirety with AWS managed services.

The topics related to this feature are given below:

[AWS Installation](#)

[AWS Support for TDH](#)

IPayments



| Payments

United Kingdom » CHAPS Clearing » Bank Transfer

Available from: [202105](#)

Complying with the ISO 20022 message standard adopted by CHAPS, the SWIFT MT messages are replaced with the ISO20022 XML (pacs.009 format) messages. This functionality allows banks, using the Temenos Payments Hub, to handle the inward and outward interbank payments from CHAPS in ISO20022 (pacs.009) format.

The topic related to this feature is given below:

[CHAPS Clearing](#)

United Kingdom » CHAPS Clearing » Customer Transfer

Available from: [202105](#)

Temenos Payments Hub handles the CHAPS ISO20022 XML messages for outward and inward payments processing. This functionality allows banks to process the inward and outward customer transfers messaging using the ISO20022 (pacs.008) message format.

The topic related to this feature is given below:

[CHAPS Clearing](#)



Temenos Payments » Liquidity Transfer Advice

Available from: [202105](#)

Temenos Payments can now receive and process Liquidity Transfer Advice (LTA) from Account Holding Institution (AHI), such as Clearing or RTGS. The received LTA undergoes a qualification process that determines the LTA as a payment or as an advice. Once qualified as a payment, Temenos Payments resolves the market account numbers received in the advice to internal accounts of the bank, to which posting is made.

The topics related to this feature are given below:

[Liquidity Transfer Advice](#)

[Tasks for Liquidity Transfer Advice](#)

[Enquiries and Reports](#)

[LQ.LTA.QUALIFICATION](#)

[LQ.ACCOUNT.MAPPING](#)

Payments Initiation » Cancelling Payment Orders in AwaitFunds State

Available from: [202105](#)

The `PAYMENT.ORDER (PO)` application is enhanced to allow users to cancel payment orders that are in 'AwaitFunds' status.

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



The topics related to this feature are given below:

[Revoking the Reservation](#)

[Cancelling Payment Orders in AwaitFunds State](#)

Temenos Payments » Warehousing future dated bulk payments and Cancelling Warehoused Bulk Payments in FTBM

Available from: [202105](#)

Temenos Payments is enhanced to perform the following functions:

- Warehousing bulk payments in Fund Transfer Bulk Master (FTBM) – When a user uploads or creates a bulk payment from FTBM, the system identifies the future dated bulk payments and warehouse the payments in FTBM, if configured.
- Cancelling warehoused bulk payments in FTBM – The user can cancel a bulk payment warehoused in FTBM. On cancellation, Bulk Status is updated as 'CancelWarehouse' and the status of all the underlying orders are updated as 'Cancelled'. If funds are reserved, then the reservation is reversed.

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

The topics related to this feature are given below:

[Bulk Warehouse](#)

[Enabling Warehousing for Bulks](#)

[Cancelling Warehoused Bulk](#)



[Viewing or Cancelling Warehoused Bulk Payment](#)

[Authorising or Rejecting Warehoused Bulk Payment](#)

Temenos Payments » Charging Debtor when a Direct Debit or Cheque Debit is Rejected or Returned

Available from: [202105](#)

Temenos Payments is enhanced to charge the debtor when an incoming direct debit or cheque is rejected or returned. A new conditional fee, “ReturnRejectFeeForReceivedDirectDebitAndCheque” provides the ability to deduct charges if an incoming DD or cheque debit is rejected or returned.

The topics related to this feature are given below:

[Fees Type and Condition](#)

[Features of Inward Cheque Clearing](#)

[Fees and Charges for DD](#)

Temenos Payments » Ability to Configure Interface Option for Indirect Participant

Available from: [202105](#)

Temenos Payments now enables the banks to configure the message interface at clearing level or at clearing correspondent level or loro/nostro account level. This information is passed when the payment is emitted so that banks (local implementation team (L3)) can add technical headers based on the configured interface. Banks can also configure message interface at loro/nostro account



level for Cross Border Payments and Reporting Plus (CBPR+) payments. This information is passed to Delivery (DE) module so that the DE module can add technical headers based on the configured interface. The exit API provision by Temenos Payments enables banks (L3) to add technical headers on top of the transformed data (payload) before sending the file to the network or clearing interface.

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:

[Configuring Message Interface in Clearing](#)

[Handling Message Interface in Clearing](#)

[Support of Configuration of Message Interface in Routing and Settlement](#)

[Support of Configuration of Message Interface in International Payments \(SWIFT CBPR+ ISO20022\)](#)

[Configuring Message Interface in Routing and Settlement](#)

[Configuring LORO NOSTRO in International Payments \(SWIFT CBPR+ ISO20022\)](#)

[Handling Message Interface in Routing and Settlement](#)

[Handling Message Interface in International Payments \(SWIFT CBPR+ ISO20022\)](#)



Europe » Receiving Liquidity Transfer Advice as camt.054 message from TARGET2

Available from: [202105](#)

Temenos Payments can now receive and optionally book Liquidity Transfer Advices (LTA) from TARGET2. LTAs received undergo a qualification process that determines the LTA as a payment or an advice. Once qualified, Temenos Payments resolves the market account numbers received in the advice to internal accounts of the bank, unto which posting will be made. Processing of LTA and posting them ensures that Nostro balances are made up-to-date for Clearing and Settlement Mechanisms (CSM) Nostro or settlement accounts, aiding effective liquidity management.

The topics related to this feature are given below:

[Types of Messages/ Liquidity Transfer Advice](#)

[Repairing the LTAs that failed to Process Successfully](#)

Payment Initiation » Ability to Capture Originating Source in FTBM

Available from: [202105](#)

Temenos Payments is now enhanced to optionally capture the originating source when a bulk payment is created in FT . BULK . MASTER (FTBM) application or bulk file is uploaded in FTBM. Originating Source value can be selected from Originating Source dropdown field in FTBM, which has corresponding values defined in EB . LOOKUP.

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



The topic related to this feature is given below:

[Capturing Bulk Payments Manually](#)

Canada » Interac Instant Payment via Central1 » Interac eTransfer

Available from: [202106](#)

This functionality allows banks to process the Interac Instant messages in ISO20022 standard in order to initiate deposit (credit) of funds to accounts, confirm previous deposit (credit) instructions, initiate withdrawal (debit) of funds from accounts, confirm previous withdrawal (debit) instructions, reverse previous withdrawal (debit or credit) instructions and return previously withdrawn funds.

The topic related to this feature is given below:

[Interac Instant Payment via Central1](#)

United Kingdom » CHAPS in ISO20022 (MX) » Cover Processing

Available from: [202106](#)

This functionality allows banks to receive and process incoming pacs.009COV from CHAPS where the TPH bank is the creditor, to receive and process MT202COV/pacs.009COV from SWIFT which will be redirected as pacs.009COV via Clearing House Automated Payment System (CHAPS), to initiate outgoing SWIFT cover payments (MT/MX) where the cover will be sent as pacs.009COV via CHAPS, and to receive pacs.009COV from CHAPS and redirect as a MT202COV via SWIFT.

Temenos Payments supports cover payments in the pacs.009 cover format.



Temenos Payments can receive a pacs.009 cover from CHAPS clearing, and generate an outward or redirected cover in pacs.009 cover format to CHAPS based on the configuration.

The topic related to this feature is given below:

[CHAPS in ISO20022 \(MX\)](#)

Sri Lanka » Cheque Clearing » CITS Incoming File Validation

Available from: [202106](#)

This functionality allows banks to handle the validation on the incoming clearing file for incoming debit and incoming return received from Cheque Imaging and Truncation System (CITS) clearing, on the record length (per transaction). The length of every record received in the incoming debit file needs to be 80 chars and, for the incoming return file, it needs to be 199 chars in length. If any record length is not 80 or 199, then the entire file will be rejected and, the appropriate error code and description will be logged in the system for that file.

The topic related to this feature is given below:

[Cheques Clearing](#)

Temenos Payments » Handling FX When Credit Account and Transaction Currencies of an Inward Instant Payment are Different

Available from: [202106](#)

Temenos Payments is now enhanced to skip the FX calculation, complete the



payment, and inform the bank to perform FX posting if an Inward Instant payment is received with credit account currency different from the Transaction currency.

The topic related to this feature is given below:

[Pre-Determined FX Payments](#)

Payment Initiation » Liquidity Transfer Requests

Available from: [202106](#)

Temenos Payments can now process and send LTRs to RTGS or Clearings. An LTR can be captured either from the LTR `PAYMENT . ORDER (PO)` or the LTR Order Entry GUI. After successfully capturing and processing the LTR payment, Temenos Payments can generate the LTR payment message and send it to the RTGS/Clearing System. Temenos Payments is enhanced to consume and process the confirmation message sent by Clearing against the original LTR payment message to indicate whether the LTR was accepted or rejected.

The topics related to this feature are given below:

[Manual Capture](#)

[Working with Payments Capture and Enquiry](#)

[Initiating Liquidity Transfer Request \(LTR\) Payment](#)

[Authorising, Deleting or Viewing the LTR Transactions](#)

[Pending and Process Payments](#)



Temenos Payments » Ability to Generate Confirmations in camt.054 Format

Available from: [202106](#)

Temenos Payments is enhanced to generate debit or credit confirmations using CBPR+ camt.054 format in addition to the existing MT900 or MT910 based confirmations. This is configurable in client and bank conditions level. This functionality provides the ability for banks to configure and send debit or credit confirmations to its customers using CBPR+ camt.054 format through SWIFT.

The topics related to this feature are given below:

[Debit and Credit Confirmations](#)

[Client Condition for Notification](#)

[Bank Condition for Notification](#)

Temenos Payments » Flexibility to Send Warehoused Payments to Screening at COB

Available from: [202106](#)

Temenos Payments provides the ability to indicate whether a payment in warehouse should be sent for filtering at the end of the day when the processing date is greater than the current business date. This help the banks to decide whether future dated payments in warehouse needs to be released for filtering at the end of the day.

The topics related to this feature are given below:

[Enabling Sanction Screening](#)



Releasing Warehoused Payments to Screening during COB

Europe » Retrieving Distinguished Name of the Instructing and Instructed Parties in an Outbound Payment Message

Available from: [202106](#)

This functionality retrieves Distinguished Name (DN) of the instructing and instructed parties in an outbound payment message from Banking Framework table and passes it to the network through IF event for appending the DN in the header of the outbound message. This is done on existing Target Instant Payment Settlement payments processing feature supported in Temenos Payments.

The topics related to this feature are given below:

[Inclusion of Distinguished Name](#)

[Configuring Target Instant Payment Settlement \(TIPS\)](#)

Clearing Directory/Europe » Disclosure of Maximum Amount in TIPS Directory

Available from: [202106](#)

Temenos Payments can receive clearing directory from TIPS, save the same in table, and use it to perform reachability check before releasing payments to clearing. This functionality provides additional information such as maximum amount accepted by other participant or participants in TIPS. This maximum amount detail along with other details is included in the TIPS directory for each authorised account user in TIPS (User BIC). Temenos Payments supports the



reachability check based on the threshold defined and helps in validating the reachability of the counterparty bank.

The topics related to this feature are given below:

[Clearing Directory Upload](#)

[Reachability Key](#)

[Manual Upload of Directory Record](#)

[Viewing TIPS Clearing Directory Records](#)

Payment Initiation/Temenos Payments » Payments to Pre-validated Accounts

Available from: **202106**

Temenos Payments now supports initiating the payments by skipping main account validations and FX calculations during payment processing. The user can initiate pre-validated payments, where the account validations are skipped while processing the payment.

The topics related to this feature are given below:

[Payment Order Parameter](#)

[Business Validations](#)

[Configuring Payments Capture and Enquiry](#)

[Configuring Forex](#)

Argentina » Recurrence Status Update

Available from: **202107**

DEBIN (Debitio Inmediato) allows banks to transfer funds between customers



with an immediate transfer. Unlike other means of payment, DEBIN is an immediate online transfer by which the collector initiates the process and the payer has to accept it. DEBIN admits payments in Argentinian pesos (ARS), only between accounts of the same currency. DEBIN also has an expiry time and the requests accepted by the payer after the expiry time will be rejected by COELSA (Compensadora Electrónica SA).

This functionality allows banks to receive the 5013 response code from COELSA when the DEBIN recurrence is active, available, or registered with the Clearing. Temenos Payments Hub will receive the 5013 response code and will update the *Recurrence Status* field as Active instead of Rejected in the PPADBR.RECURRENCE.REGISTRATION application.

The topic related to this feature is given below:

[DEBIN Registration Clearing](#)

Canada » Interac Instant Payment via Central1 » Interac eTransfer

Available from: [202107](#)

Central1 is implementing ISO20022 standards for all Interac Instant messages. So, Temenos Transact also supports Interac Instant in ISO20022 standard.

This functionality allows banks to process the ISO20022 PACS.008 credit proposal message, the ISO20022 PACS.002 credit confirmation message, the ISO20022 PACS.003 debit proposal message, the ISO20022 PACS.002 debit proposal confirmation message, the ISO20022 PACS.007 reversal message and the ISO20022 PACS.004 reversal message received from Central1. It also allows banks to process the Heart Beat request to check the Bank Host System is up and not offline.

The topic related to this feature is given below:



| [Interac Instant Payment via Central1](#)

Europe » Handling Receipt of Acknowledgement

Available from: [202107](#)

Target Instant Payment Settlement (TIPS) payment processing in Temenos Payments Hub (TPH) is now enhanced to handle the Receipt of Acknowledgement message (admi.007) sent by ESMIG layer as a Technical acknowledgement in TPH.

| The topic related to this feature is given below:

| [Introduction to Target Instant Payment Settlement \(TIPS\)](#)

Temenos Payments » Liquidity Transfer Requests

Available from: [202107](#)

Temenos Payments can now process and send LTRs to RTGS or Clearings. An LTR can be captured either from the LTR `PAYMENT.ORDER (PO)` or the LTR Order Entry GUI. After successfully capturing and processing the LTR payment, Temenos Payments can generate the LTR payment message and send it to the RTGS/Clearing System. Temenos Payments is enhanced to consume and process the confirmation message sent by Clearing against the original LTR payment message to indicate whether the LTR was accepted or rejected.

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



customisation and upgrades.

The topics related to this feature are given below:

[Liquidity Transfer Requests](#)

[Tasks for Liquidity Transfer Requests](#)

[Enquiries and Reports](#)

Europe » Supporting Liquidity Transfer Requests in TARGET2

Available from: [202107](#)

Temenos Payments can now process and send LTRs to TARGET2. An LTR can be captured either from the `PAYMENT.ORDER (PO)` application or from the Order Entry screen. After successfully capturing and processing the LTR payment, Temenos Payments can generate the LTR payment message and send it to the TARGET2. Temenos Payments is enhanced to consume and process the confirmation message sent by the Clearing against the original LTR payment message to indicate whether the LTR is accepted or rejected.

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

The topics related to this feature are given below:

[Introduction to TARGET2 RTGS \(ISO20022\)](#)

[Working with TARGET2 RTGS \(ISO20022\)](#)



Payments Initiation » Payment Initiation through pain.001 v9

Available from: [202107](#)

The Payment Initiation module is enhanced to support ISO pain.001v9 in PAYMENT.ORDER (PO) application, Temenos Payments Hub (TPH), and Fund Transfer Bulk Master (FTBM), and emit ISO pain.002v10 in the PO application and TPH.

The topics related to this feature are given below:

[Bulk Payments](#)

[Payments Capture and Enquiry](#)

[Status Notifications](#)

Temenos Payments/Europe » Allowing Re-submission of Payment and Non-payment Messages and Handling Payments Failing XSD Validation

Available from: [202107](#)

Temenos Payments has been enhanced to:

- Re-submit an outward MX payment from Technical Exception queue, where the user can resend an outward payment that is waiting for acknowledgement/DLN or received Nack/Negative DLN, using the Technical Exception enquiry (SWIFTMX or RTGS).
- Park outward payment in a Technical Exception Queue for manual action if the outward message fails XSD validation (at the end of payment processing), the system generates ISO20022 format message as per the



selected channel. If the generated message fails the schema validation (XSD), the payment status is moved to Payment Failed XSD Validation and displayed in the Technical Exception enquiry for the user to take manual action.

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

The topics related to this feature are given below:

[Resubmission based on Technical Acknowledgements for International Payments](#)

[Configuring Delivery \(DE\) for Technical Acknowledgement Processing for International Payments](#)

[SWIFT CBPR+ Payments with Negative Technical Acknowledgement for International Payments](#)

[Resubmission based on Technical Acknowledgements for TARGET2 Clearing](#)

[Configuring Delivery \(DE\) for Technical Acknowledgement Processing for TARGET2 Clearing](#)

[SWIFT CBPR+ Payments with Negative Technical Acknowledgement for TARGET2 Clearing](#)

Temenos Payments » Sending and Receiving Return Messages to SWIFT in ISO Format

Available from: [202107](#)

Temenos Payments is enhanced to support SWIFT CBPR+ return processing for both serial and cover payments using pacs.004 message format.



The topics related to this feature are given below:

[Rejecting or Returning SWIFT Payments Manually](#)

[Outbound Code Word Generation](#)

[Initiating Return for Completed Credit Transfers](#)

[Authorising Return for Completed Credit Transfers](#)

[Returning or Reversing Incoming SWIFT Returns](#)

Europe » Fees and Charges for Interest Compensation

Available from: [202107](#)

This functionality is based on SEPA Credit Transfer Rule book 2021 changes. Temenos Payments has been enhanced to include the fees and/or charges for interest compensation details while sending and receiving the response to an enquiry message.

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

The topics related to this feature are given below:

[Introduction to SEPA Credit Transfer](#)

[Working with SEPA Credit Transfer](#)

[Rejecting Unmatched Inward camt.087 Claims – Indirect Participant](#)

[Accepting or Rejecting Unprocessed Inward camt.087 Claims - IP](#)

[Authorising or Deleting the Inward camt.087 Transactions](#)



[View the Incoming camt.087 Message for IP Payments](#)

Temenos Payments » SWIFT Rulebook 2021 Compliance for Outward and Incoming Customer Payments

Available from: [202107](#)

Complying with the SR 2021 changes, below enhancements are deployed in this release.

- Initiating outward customer payments: The `Order Entry` application and Temenos Payments does not process the payments if it is not in par with the SR 2021 changes.
- Sending credit confirmation for the incoming customer payment: Temenos Payments sends MT910 to ordering bank in a pre-defined format.

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

The topic related to this feature is given below:

[Entering Payment Details](#)

Temenos Payments/Europe » Checking Acceptance Days for Cancellation Requests

Available from: [202107](#)

Temenos Payments is enhanced to perform acceptance days check based on the code word while sending and receiving cancellation requests. The change



logic is applicable for both bank initiated (recalls) and customer initiated (RFRO) cancellation requests.

The topics related to this feature are given below:

[Configuring Number of Allowed Days for Return](#)

[Return and Reject Codes for SEPA EBA](#)

[Return and Reject Codes for SEPA Credit Transfer](#)

[Return and Reject Codes for TIPS](#)

Tunisia » Clearing

Available from: [202108](#)

The Clearing House in Tunisia (SIBTEL) has introduced the e-clearing system. The e-clearing system is part of the modernisation of the Tunisian banking system. It aims to reduce recovery times by means of reliable, secure, efficient and fast electronic clearing.

This functionality allows banks to capture and validate the cheque collection request for the cheques that are being presented for the first time (code 30) and also for the cheques that are being represented (code 31, 32, 33).

The topic related to this feature is given below:

[Clearing](#)

Europe » Outward File Naming Convention

Available from: [202108](#)

Temenos Payments Hub (TPH) is enhanced to allow the banks to generate outward files (pacs.008, pacs.004, camt.056, camt.029) for Inter Giro2 (IG2)



without the session ID as part of the file name. The existing PPHIG2.GENERATE.PHYSICAL.FILENAME Application Program Interface (API) is modified to remove the session ID from the file format.

The topics related to this feature are given below:

[Outward File Naming Convention](#)

[Generating Outward File Name](#)

Temenos Payments » Partial Funds Reservation

Available from: [202108](#)

Temenos Payments can be configured to support partial funds reservation. The reserved partial funds are retained even if the corresponding cheque transaction is rejected and the partial funds are re-used for processing a new re-presented cheque transaction.

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

The topics related to this feature are given below:

[Partial Funds Reservation](#)

[Enabling Partial Funds Reservation](#)

[Repairing Payment with Insufficient Funds](#)



Payment Initiation » Displaying Base Currency of Exchange Rate

Available from: [202108](#)

Temenos Payments is now enhanced to display the base currency of the exchange rate used in cross-currency payments and display the same whenever the payment order is validated.

The topics related to this feature are given below:

[Payment Capture Based on Instructed Amount](#)

[Capturing an International Payment Order](#)

Europe » Supporting Continuous Gross Settlement Model

Available from: [202108](#)

Temenos Payments Hub (TPH) can now receive and process LNR (only camt.054) from STEP2-CGS and consider it as LTA. The received LTAs undergo a qualification process that determines the LTA as a payment or an advice. After qualification, TPH resolves the market account numbers received in the advice to internal accounts of the bank to which posting is made. Processing and posting of the LTA ensures that Nostro balances are made up-to-date for CSM Nostro or settlement accounts, aiding effective liquidity management.

The topics related to this feature are given below:

[Supporting Continuous Gross Settlement Model in SEPA](#)



[Direct Debit](#)

[Supporting Continuous Gross Settlement Model in SEPA](#)

[Credit Transfer](#)

[Clearing Return Code](#)

[Supporting pain.002 Version 2 in TPH](#)

[Viewing LNR File Received in TPH for SEPA Direct Debit](#)

[Viewing LNR File Received in TPH for SEPA Credit Transfer](#)

Europe » Processing camt.087 Message Received from or Sent to IP

Available from: [202108](#)

Temenos Payments is now enhanced to send and receive Request to Modify Value Date (camt.087) message for the payments received from or sent to IP.

The topic related to this feature is given below:

[SEPA Credit Transfer](#)

Europe/Temenos Payments » Aligning Attributes and Date Sets for SEPA Credit Transfers and Instant Payment

Available from: [202108](#)

This enhancement enables Temenos Payments Hub (TPH) to implement SEPA 2021 rule book changes pertaining to status request message scheme, alignment of recall and Recall Requested by Originator (RFRO) attributes (and its response) and also to implement changes in datasets pertaining to SEPA



Credit Transfers and Instant Payment related 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:

[Recalling a EBA INST Payment](#)

[Initiating Customer Credit Transfers](#)

[Validating Cancellation and Investigation Messages in Enquiries or Versions](#)

[Compliance of Clearings to Common Scheme](#)

Europe » Receiving and Processing Payment Messages from Multi-addressee Participants

Available from: [202108](#)

Temenos Payments can now send payment messages to TARGET2 as a multi-addressee participant bank as well as receive and process payment messages from TARGET2 as multi-addressees.

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

The topic related to this feature is given below:

[TARGET2 RTGS \(ISO20022\)](#)



Europe » Compliance with TARGET2 UDFS 2.0 Rule Book

Available from: [202108](#)

Temenos Payments Solution is now enhanced to comply with the latest schema's for the payment messages. Updated schema's are published for the TARGET2 ISO20022 RTGS messages with incremental changes.

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

The topic related to this feature is given below:

[TARGET2 Clearing \(ISO20022\)](#)

Temenos Payments » SWIFT GPI Universal Confirmation

Available from: [202108](#)

Temenos Payments is now enhanced to support the following features:

- When Temenos Payments (as an intermediary Global Payments Initiative (GPI) bank) sends confirmation status (ACSP – pending with G000/G001) to the tracker for a redirected message sent on a non-SWIFT leg, Tag 21 of the MT199 or MT299 status confirmation is mapped from tag 20 or instruction id of the outgoing message (FTNumber) and not from tag 20 instruction id of the incoming message (SendersReferenceIncoming).
- When Temenos Payments receives pacs.008 messages from the Payment Market Infrastructure (PMI) with instruction identification greater than 16 characters, Temenos Payments maps the first 15 characters as received and adds a plus (+) sign in tag 21 in outgoing MT199 or MT299.



- When Temenos Payments sends the MT299 status confirmation to the tracker (for all the status), the instruction id of the underlying credit transfer (pacs.008 or MT103) is mapped in field 79 line 5. Temenos Payments also stores the instruction id of the underlying credit transfer received in an incoming MT299 in the GPI tracker table to use in the GPI enquiries in Temenos Payments.
- If the transaction amount is greater than 15 digits in the payment received from PMI, Temenos Payments does not generate MT199 or MT299 confirmation status sent to tracker.
- For redirected payments, when the status code is ACSP with G000 and G001 reason codes, the date and time element (tag 72 Line 1) in MT199 or MT299 is mapped as the date and time at which the payment was sent or transferred to the bank or financial Institution.
- If the user manually rejects the payment from various queues by selecting error reason code, Temenos Payments additionally checks if the reason code is in the SWIFT MT199 reject code list, else MS03 is mapped.

This enhancement enables the banks to send confirmation MT199 or 299 (including Universal Confirmations) to the tracker for CBPR+ pacs.008 received through SWIFTNet in addition to MT103.

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

The topics related to this feature are given below:

[SWIFT Universal Confirmations](#)

[SWIFT GPI Annual Rulebook Changes - 2021 Changes](#)



Argentina » Mismo Titular for Outgoing Transfers

Available from: [202109](#)

This functionality allows banks to send and receive immediate transfers to or from COELSA (Clearing House in Argentina). Temenos Payments Hub will capture the beneficiary legal Id (CUIT/CUIL) received in the response from clearing in the payment order. Once all the beneficiary CUIT/CUIL *Id*'s are captured, the system will calculate the Mismotitular value based on the creditor and debtor legal *Id*'s match. The Mismotitular value will be updated in the outgoing immediate message. The Mismotitular value will be always numeric. The value will be either 0, 1, or 2.

The topic related to this feature is given below:

[Instant Clearing](#)

Europe » Processing Request to Status Update (pacs.028) Message Received from or Sent to IP

Available from: [202109](#)

Temenos Payments Hub (TPH) is now enhanced to adhere to Single Euro Payments Area (SEPA) rulebook changes for 2019 proposed by European Payment Council (EPC) and European Banking Authority (EBA). TPH is now enhanced to receive SEPA Request to Status Update (pacs.028) enquiry messages from clearing and forward to Indirect Participants (IP) and vice-versa, when the customer is not available in the books of processing bank.

The topics related to this feature are given below:



[Requesting for Status Update \(pacs.028\)](#)

[Indirect Participant of SEPA Credit Transfer](#)

[Handling Inward Request for Status Update from and to IP](#)

[View the Incoming Request for Status update – Non-Claim Receipt](#)

[View the Incoming Request for Status update – Modification of value date](#)

[View the Incoming Request for Status update – Cancellation](#)

Temenos Payments » Return of Customer and Bank Transfer Including Cover (pacs.004)

Available from: [202109](#)

Temenos Payments is now enhanced to support the incremental changes in message format, usage guidelines, and schema, published as part of Q1 2021 specifications for Return of Customer and Bank Transfer including cover (pacs.004) CBPR+ messages.

The topics related to this feature are given below:

[Returning or Rejecting a Received International Payment](#)

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



Temenos Payments » Supporting Incremental Changes in Message Format, Usage Guidelines and Schema

Available from: [202109](#)

Temenos Payments is now enhanced to support the incremental changes in message format, usage guidelines, and schema, published as part of Q1 2021 specifications for the following CBPR+ messages:

- Customer Transfer (pacs.008 and pacs.008 Straight Through Processing (STP))
- Bank Transfer and Cover (pacs.009 and pacs.009 COV)
- Payment Status Report (pacs.002)
- Notice to Receive (camt.057) – Outward
- Customer Debit or Credit Notification (camt.054) – Outward

The topic related to this feature is given below:

[Channel Validation](#)

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

Available from: [202111](#)

Temenos Payment Hub (TPH) 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.



The topic related to this feature is given below:

Swift CBPR+-Bank Transfer advice (pacs.009ADV)

Temenos Payments » SWIFT gpi

Available from: [202111](#)

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.

- 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 DE 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.

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

Available from: [202111](#)

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.

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

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

Available from: [202112](#)

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 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

Available from: [202112](#)

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

Available from: [202112](#)

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.

The topic related to this feature is given below:

[Checking Reachability](#)



Temenos Payments » TARGET2 Co-management

Available from: [202112](#)

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 of LTA on behalf of the co-managee and posting them ensures that 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

Available from: [202112](#)

Temenos Payments has now enhanced the ability of POA to support generating 59F in the outgoing MT message based on the user input in the payment. Even if the user does not impose, TPH can now generate 50F in the outgoing MT message based on the configurable parameter and if the required details are present in customer table.

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

Available from: [202112](#)

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.

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

Available from: [202112](#)

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 Financial Information (FIN) and CBPR+payments in existing channel or TPH or PO enquiries.

GPI Confirmation & GPI Details changes can be viewed in,

- Pending and processed payments Enquiry
- Track GPI Payments

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](#)

India » NEFT Clearing

Available from: [202201](#)

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

Available from: [202201](#)

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

Available from: [202201](#)

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

Available from: [202201](#)

Temenos Payments (enabled with gpi) 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

Available from: [202201](#)

When the user initiates a transaction through the `PAYEMNT.ORDER (PO)` application or `ORDER.ENTRY (OE)` screen, Temenos Payments Hub (TPH) can retrieve and map each AA activity and/or activity restriction charges for an AA account, and display the same on the initiation page. The user can now view the individual AA activity or activity restriction charges on an AA account related to the payment during payment initiation.

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)

Available from: [202201](#)

Temenos Payment can now receive and process incoming CBPR+ pacs.009 ADV message from SWIFT and it now supports the processing of business acknowledgements (ACK or NACK) and payment return for a bank transfer settled with pre-advice (cover).

The topics related to this feature are given below:

[Cover Processing](#)

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

United Kingdom » Pay UK Request to Pay

Available from: [202201](#)

The Request to Pay (RtP) framework in Temenos Payments now supports PayUK RtP scheme. The payee and payer can now initiate or receive RtP messages using their registered Primary Identifier (PID), and exchange RtP messages and responses in the PayUK RtP ecosystem.

The topics related to this feature are given below:

[United Kingdom](#)

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

[Enquiries and Reports](#)



Europe » Processing Liquidity Transfer Advices (LTA) from RT1-TIPS Instructing Party Service

Available from: [202201](#)

Temenos Payments can now receive and process Liquidity Transfer Advices (LTAs) from RT1-TIPS Instructing Party Service.

The topic related to this feature is given below:

[Liquidity Transfer Advice](#)

India » NEFT Clearing

Available from: [202202](#)

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

On reception of N04 and 972 message, TPH will store the details in the `PP.CLR.REPORTS.FILE` application.

If a payment is initiated on a weekend or public holiday, the payment will be processed with the processing date as the next available business day. The debit value date and credit value date of the payment will be imposed as the date the payment was initiated.

The topic related to this feature is given below:

[NEFT Clearing](#)



India » RTGS Clearing

Available from: [202202](#)

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

For every pacs.008, pacs.009 and pacs.004 sent to clearing, the system will receive a response messages from clearing. In case of a positive response, the system will mark the payment as complete. If the response received is negative, the system will automatically reverse the postings.

For an inward payment, TPH will receive a pacs.008 or pacs.004 message. All inward transfers will be processed in the STP mode.

For an inward pacs.009 interbank transfer request from clearing, the payment should be Non- STP and the payment will be moved to the repair queue.

The payment initiated as pain.001 will be sent as a pacs.008 and all the validations will be done before converting the payment to pacs.008.

The topic related to this feature is given below:

[RTGS Clearing](#)

Request to Pay » Confirmation Response for RtP Message

Available from: [202202](#)

Request to Pay (RtP) framework is now enhanced to provide a configurable option to send confirmation response from the payer bank to the payee (requestor) bank either immediately following a payer's approval or upon payment completion.



The topic related to this feature is given below:

[Configuring Schema Defined Rules](#)

Request to Pay » Recalling RTP Requests

Available from: [202202](#)

The Request to Pay (RTP) framework of Temenos Payments is now enhanced to allow the payee or requestor to initiate a recall request for an RTP that is awaiting a payer response. The payer's RTP framework processes the Recall requests automatically and sends the response containing approval or rejection of the recall request to the payee or requestor bank.

The topics related to this feature are given below:

[Recall of RtP Request](#)

[Configuring Recall Message Types](#)

[Working with Request to Pay \(RtP\)](#)

Temenos Payments » Separate Booking Transaction Code for Charges and Taxes

Available from: [202202](#)

Temenos Payments can now process payments and link each collected charge and its associated tax with separate transaction codes. In case of multiple charges being collected for a payment, each of the charges and the tax on the charge can have their own transaction code, thereby providing a detailed description of each charge and the tax on the customer's account statement.



The topics related to this feature are given below:

[Fees and Billing](#)

[Posting](#)

Europe » Handling camt.050 and camt.025 for Target Instant Payment Settlement (TIPS) Clearing

Available from: [202202](#)

Temenos Payments is enhanced to:

- Capture Liquidity Transfer Requests (LTR) from both Payment Order (PO) and Order Entry (OE) to be sent to Target Instant Payment Settlement (TIPS) clearing.
- Generate outgoing LTR to be sent to TIPS clearing.
- Process incoming response messages received from TIPS clearing against the original LTR message.

The topics related to this feature are given below:

[LTR for TIPS](#)

[Capturing TIPS LTR](#)

Europe » Liquidity Transfer Advices from TIPS Clearing

Available from: [202202](#)

Temenos Payments can now receive and process Liquidity Transfer Advices



(LTA) from Target Instant Payment Settlement (TIPS) clearing. The received LTA undergoes a process to determine if it qualifies a payment booking. If qualified as a payment, Temenos Payments resolves the market account numbers received in the advice to internal accounts of the bank, till the payment is done. Processing of LTAs' helps the banks liquidity management team in better management of the bank's liquidity position with TIPS.

The topics related to this feature are given below:

[LTA from TIPS Clearing](#)

[Viewing LTA Payments](#)

Payment Initiation » Reserving Funds with the Charges in Payment Order

Available from: [202202](#)

Payment Order is now enhanced to reserve funds along with the payment charges, from the debit main account by configuring a parameter in payment order business product.

The topic related to this feature is given below:

[Reserving funds with Charges](#)

Argentina » Capture the Legal Id (CUIL, CUIT or CDI) of Ordering Customers

Available from: [202203](#)

Complying with the Argentinian regulation, the CUIT (Single Tax Identification Code), CUIL (Unified Labour Identification Code) or CDI (Identification Code) of



the ordering customers has to be available for a customer, for all types of payments.

This functionality allows banks to capture the CUIT, CUIL or CDI of the ordering customer for COELSA CT (Credit Transfer) or DD (Direct Debit) payments, and store the value in the `POR.SUPPLEMENTARY.INFO` application.

The topic related to this feature is given below:

[CT & DD \(ACH\) Clearing](#)

Australia » NPP (National Payments Platform) Clearing

Available from: [202203](#)

The New Payment Platform (NPP) is a 24/7 instant payment scheme in Australia, in the Australian dollar (AUD) currency. Cuscal is one of the major direct participants of NPP. Cuscal clients, the indirect participants connect to NPP using the Cuscal API services.

This functionality allows banks to process NPP instant payment transfers between indirect participants and Cuscal.

The topic related to this feature is given below:

[NPP Payments](#)

Hong Kong » HKICL Cheque Clearing

Available from: [202203](#)

The cheque clearing system in Hong Kong is operated by Hong Kong Interbank Clearing Limited (HKICL) and overseen by the Hong Kong Monetary Authority



(HKMA). Cheques presented to HKICL on day D are sorted and dispatched to drawee banks overnight. The drawee banks will process the cheques and return unpaid items to HKICL on the next business day (day D+1). The interbank settlement will be executed on day D+1 on a batch run basis except those items which are cleared on Friday will be settled on Monday morning.

This functionality provides the ability to receive, map and process an inward individual or corporate cheque and return a received inward individual or corporate cheque, map inward auto cheques, receive, map and process a cashier's order and return a received inward cashier's order and initiate account postings and settlement entries.

The topic related to this feature is given below:

[HKICL Cheque Clearing](#)

India » NEFT Clearing

Available from: [202203](#)

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

For every N06 outward message sent out, the sending bank will receive an acknowledgement N10 message from the beneficiary bank confirming the beneficiary customer's account has been credited.

The topic related to this feature is given below:

[NEFT Clearing](#)



India » RTGS Clearing

Available from: [202203](#)

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

If a payment is initiated on a weekend or public holiday, the payment will be processed with the processing date as the next available business day (Temenos Transact date). The debit value date and credit value date of the payment will be imposed as the date the payment was initiated.

No outward messages will be sent to the Structured Financial Messaging System (SFMS) system between the receipt of the End of Day (EOD) messages and the Start of Day (SOD) message. The payments generated during this interval will be moved to the warehouse queue and will be processed with next value date.

The topic related to this feature is given below:

[RTGS Clearing](#)

Payment Initiation/Temenos Payments » FX Utilisation for Cross-currency Payments

Available from: [202203](#)

In the following scenarios, Temenos Payments validates the FX contract ID to check whether sufficient balance to cover the payment amount is available and returns the exchange rate to be imposed for processing. Temenos Payments also updates the FX contract utilisation:

- The user initiates a cross-currency payment with FX contract ID from the `PAYMENT.ORDER (PO)` and `PP.ORDER.ENTRY (OE)` applications.
- Temenos Payments processes a `pain.001` or `MT101` message received with an FX contract ID.



- The user amends the value of the *Fx Contract Id* field and re-submits an inward or outward cross-currency payment from the repair queue.

The topics related to this feature are given below:

[Forex Contract Utilisation in Payment Initiation](#)

[Cross-Currency Payment Capture with Forex \(FX\)](#)

[Forex Contract Utilisation in Temenos Payments](#)

Request To Pay » Supporting Time based RtP Expiry and Rejection due to Timeout from Clearing

Available from: [202203](#)

Temenos RtP framework is now enhanced to include the time component in the expiry date with the following features:

- Payee or requestor can provide the expiry time component during RtP initiation.
- Payee or requestor can indicate whether the RtP request requires immediate approval from the payer.
- The RtP framework can expire an RtP upon the receipt of rejection message from clearing house due to timeout of the payer response.

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

The topic related to this feature is given below:

[Configuring Scheme Defined Rule](#)



Request To Pay » Investigating RtP Messages

Available from: [202203](#)

Temenos Request to Pay (RtP) is now enhanced to automatically initiate an RtP investigation message based on the configured timeout period and the current status of the RtP request. The payer bank can receive the investigation message, process it automatically, and respond to the payee bank. The payer's response to the investigation message is the response sent to the RtP request.

The topics related to this feature are given below:

[Investigating RtP Messages](#)

[Configuring Scheme Defined Rules](#)

[Viewing RtP Investigation Requests](#)

[View Investigated RTPs](#)

[Investigations Received](#)

Temenos Payments » Nostro Quotas in Payments

Available from: [202203](#)

Temenos Payments can now define Quotas when there are more than one Nostro Correspondent present per currency. When the routing channel is determined to be PREF in R & S, Temenos Payments can choose a Nostro correspondent based on the pre-defined criteria that is set in

PP.PREFERREDCORRESPONDENT.

The topic related to this feature is given below:



| [Nostro Quotas in Payments](#)

Request To Pay » Reachability Check in RtP

Available from: [202203](#)

Temenos RtP framework is enhanced to do the reachability check for the outward RtP messages. Banks can now check whether the payer RtP system is reachable or not before sending the RtP by enabling the *Reachability Check* field in the `RF.RTP.SCHEME` application. The reachability of the payer RtP system is defined by the routing file shared by the clearing.

| The topic related to this feature is given below:

| [Reachability Check in RtP](#)

Germany » German Bundesbank RPSSCL Clearing

Available from: [202204](#)

This functionality allows banks to manage any new rulebook regulatory changes published by the clearing in the Temenos Payments Hub (TPH). New configuration records have been released to support the RPS SEPA Clearer (RPSSCL) changes.

| The topic related to this feature is given below:

| [German Bundesbank RPSSCL Clearing](#)



Hong Kong » E-Cheque Settlement Entries and Inward Return File Processing

Available from: [202204](#)

A cheque is an established and common payment instrument in Hong Kong. Because of the increasing popularity of internet banking, Hong Kong Monetary Authority (HKMA) and the banking sector plan to introduce e-cheque as an alternative payment method. E-cheque is an electronic counterpart of a paper cheque. It will be issued by a paying bank according to a payer's instruction and presented in the format and manner specified in the Clearing House Rules of Hong Kong Interbank Clearing Limited (HKICL).

This functionality allows banks to process the outgoing e-cheques from HKICL.

The topic related to this feature is given below:

[HKICL Cheque Clearing](#)

India » NEFT Clearing

Available from: [202204](#)

This functionality allows banks to manage the Clearing Directory by providing the the ability to upload the participant directory for India NEFT processing service and to check the reachability for the participants from TPH. Also, for the outgoing payments, clearing can send reject payments as N03 (single/bulk). When receiving the N03 message, the original transaction will be reversed and a new settlement transaction will be created and updated to the completed status.

In case of a negative response for a N10 message, the user is able to regenerate the N10 message.

TPH receives N02s for a batch in a single session. Each N02 has multiple CT payments. TPH receives the N04 EOB report message from clearing for the



entire N02s received for that batch. On reception of the N04 EOB, the system will check to see for which batch the N04 is received. The system will identify the corresponding record and cross check the total amount and count of the entire CT in N04 with the total amount and count of batch. If there is a mismatch, all the payments in the corresponding batch will not be processed and remain in the 235 status.

The topic related to this feature is given below:

[NEFT Clearing](#)

India » RTGS Clearing

Available from: [202204](#)

This functionality allows banks to manage the Clearing Directory by providing the the ability to upload the participant directory for India NEFT processing service and to check the reachability for the participants from TPH. Also, banks are able to process the clearing status report message from clearing (pacs.002), process beneficiary bank credit confirmation (camt.059) messages and process outward payment returns pacs 004 for incoming pacs 008 and pacs009.

The topic related to this feature is given below:

[RTGS Clearing](#)

Netherlands » Equens Instant 2021 Rule Book Changes

Available from: [202204](#)

This functionality allows banks to process an inward and outward bank cancellation request with reason code as FRAD within 13 months from the



execution date of the original instant credit transfer. The Additional Information tag of camt.029 instant recall negative response has been updated to mandatory and the multiplicity has been increased to 13. A new purpose code (RRTP) has been published in the Equens rule book to link RTPs with instant payments.

The topic related to this feature is given below:

[Equens Instant 2021 Rule Book Changes](#)

Netherlands » Equens SEPA 2021 CT-DD Rule Book Changes

Available from: [202204](#)

This functionality covers the SEPA 2021 Rule Book updates for Equens CT and DD. New configurations have been released as part of this functionality.

The topic related to this feature is given below:

[Equens SEPA 2021 CT-DD Rule Book Changes](#)

Temenos Payments » Compliance with Q3 2021 SWIFT CBPR+ Specification for External Codes, and Payment Reject and Return Reason Codes

Available from: [202204](#)

In compliance with Q3 2021 SWIFT CBPR+ specifications, Temenos Payments is now enhanced with the following features:

- The following records in the `PI.ISO.EXTERNAL.CODE` table are updated with the codes available in `ExternalCodeSets_2Q2021_v2.xlsx`



- Service Level Code
 - Local Instrument Code
 - Category Purpose Code
 - Transaction Purpose Code
 - Organisation Other Identification Scheme Code
 - Private Other Identification Scheme Code
 - Clearing System Identification
 - Referred Document Type Identification
- Records with 'SWIFTMX' Clearing ID and 'RT' Clearing Transaction Type in the `PP.CLEARING.RETURNCODE` table are updated as per the latest return reason codes.
 - Records with 'SWIFTMX' Clearing ID and 'RJ' Clearing Transaction Type in the `PP.CLEARING.RETURNCODE` table are updated as per the latest reject reason codes.
 - The PP-FINTOISO record in the `PI.ERROR.REASON.CODE` table is updated as per the latest MT to MX return reason code mapping.

The topics related to this feature are given below:

[Pre-configured SWIFT MX Return and Reject Reason Codes](#)

[Pre-configured ISO External Codes](#)

Temenos Payments » Receiving and Mapping Inbound CBPR+ pain.001 through SWIFT Channel

Available from: [202204](#)

Temenos Payment is now enhanced to:

- Receive pain.001.001.09 message from the Initiating Party or the Forwarding Agent through the Delivery module, perform XSD validation, and map the message to payment instruction in the system



- Process the payment received through pain.001 as a book transfer or outgoing customer transfer routed through the determined channel (such as TARGET2 MX, CBPR+ or SWIFT and so on)

The topics related to this feature are given below:

[Initiation using pain.001](#)

[Viewing SWIFT CBPR+ pain.001](#)

United Kingdom/Request to Pay » Connecting Payer Bank's End-user Application Provider (EAP) to External Repository

Available from: [202204](#)

Temenos Request to Pay (RtP) framework is now enhanced to support the payer bank acting as an End-user Application Provider (EAP) to,

- Fetch RtP requests for the payer from an established Pay UK Repository Service Provider (RSP)
- Send the payer's RtP response, due date extension requests, and notes to the RSP
- Update the information for RtPs available in Temenos data store from the RSP

Additionally, the payer bank is provided with an option to configure whether payer's proxy details should be resolved at scheme level.

The topics related to this feature are given below:

[Supported Clearings](#)

[Registering RTP Proxy ID and its Resolution](#)



[API based Communication](#)

[Proxy Resolution](#)

[Pay UK - Request to Pay \(RSP\) API based Communication](#)

[Pay UK - Request to Pay \(RSP\) Proxy Resolution](#)

[PayUK – Request to Pay \(EAP\)](#)

Temenos Payments » Enhancing Customer Grouping for Client Agreements and Charges

Available from: [202204](#)

Temenos Payments is now enhanced to group customers. Customers can now be grouped using any or all customers attributes present in the system. These groups can be linked to Client Agreement and Client Charge configurations.

The topics related to this feature are given below:

[Enabling Customer Grouping in Static Data](#)

[Enabling Customer Grouping in Fees and Billing](#)

[Enabling Customer Grouping in Client Conditions](#)

[Configuring Customer Groups in Fees and Billing](#)

[Configuring Customer Groups in Client Conditions](#)

[Payment Processing with Enabled Customer Grouping in Fees and Billing](#)

[Payment Processing with Enabled Customer Grouping in Client Conditions](#)



Temenos Payments » Processing Outgoing SWIFT ISO MX/RTGS Messages with Supported Characters Defined by SWIFT and Clearing

Available from: [202204](#)

The Temenos Payment Solution has been enhanced with the following new features:

- Ability to send payment messages with only the allowed characters specified by CBPR+.
- Ability to overcome the complexity of exchanging language-based characters in the payment messages.
- Ability to prevent the restricted characters from exchanging between the banks.
- Ability to receive the payment with escape characters and convert it with the corresponding replacement character.

The topics related to this feature are given below:

[Supported Characters in ISO Message](#)

[Configuring Supported Character in ISO Messages](#)

[Supported Character and the Conversion for Outgoing Payments](#)

[Character Conversion](#)

[Supported Characters for ISO Message in TARGET2](#)



Temenos Payments/Europe » TPH supports Financial Institutions DD (pacs.010) for TARGET2

Available from: [202204](#)

Temenos Payments Hub is now enhanced to support Financial Institutions (FI) Direct Debit (DD) message flow, specifically from and to TARGET2 RTGS. As part of MT to MX transition, most major clearing houses are replacing MT204 (Financial Markets DD messages) with equivalent MX DD messages (pacs.010). This enhancement makes sure that Temenos Payments supports processing of such inward and outward FI direct debits (Clearing specific pacs.010 messages), specifically from and to TARGET2 RTGS. Banks can now send a Financial Institution Direct Debit (pacs.010) message to another bank directly or through a correspondent to the debtor agent.

The topics related to this feature are given below:

[Financial Institutions DD](#)

[Financial Institutions DD in T2](#)

Temenos Payments » Processing Incoming Cancellation Request Message Received from SWIFT CBPR+

Available from: [202204](#)

Temenos Payment is now enhanced to:

- Receive and process incoming CBPR+ cancellation requests (camt.056) from SWIFT



- Send outgoing CBPR+ Resolution of Investigation message (camt.029) as a response for the cancellation request to SWIFT
- Send Reject (pacs.002) or Return (pacs.004) as a response for the cancellation request in addition to the Resolution of Investigation (camt.029) message

The topics related to this feature are given below:

[Processing Inward Cancellation Request](#)

[Manual R-Processing](#)

[Investigations and Enquiries](#)

Payments Repair » Supporting Analysis of ISO Messages Repaired by Generic TPR

Available from: [202204](#)

Payments Repair Learn now supports the following features:

- Generic TPR version with standard rules for MT and ISO messages.
- Analyse the non-STP ISO messages repaired by TPR.

The topics related to this feature are given below:

[Standard Return Codes for Standard Rules](#)

[Payments Repair Learn](#)



Payments Initiation » Balance Check with Charges and Imposing Fee in Payment

Available from: **202204**

Payment Order application (POA) allowed the balance check to be performed on the payment amount only, also there was no provision to impose or amend the charges in an order.

POA is enhanced to support the balance check with the payment amount and its applicable charges. The charges here can either be imposed by a user or amended by the user after the simulation from a payment system. POA provides the flexibility for branch users to decide the charges and impose them on to payment system based on a customer. The balance check with charges are performed upfront, so a payment can be stopped from initiating if there are insufficient balance to cover the charges.

The topics related to this feature are given below:

[Payments Capture and Enquiry](#)

[Balance Reservation](#)

Temenos Payments » Hold Till Response in TPH

Available from: **202204**

Temenos Payment Hub (TPH) will time-out the payment when the response was not received from the sanction screening system within the configured date and cut-off time. The timed-out payments were either cancelled, returned, or updated in the Manual Action queue based on the configuration.

TPH is now enhanced to hold the payments in the same status (602) till a response is received from the sanction screening system instead of getting timed out.



The topic related to this feature is given below:

[Hold Till Response in TPH](#)

Installation and Configuration Notes



| Payments

Temenos Payments » Ability to Configure Interface Option for Indirect Participant

Available from: **202105**

Technical configuration is required to enable the Java Exit API.

Temenos Payments » Partial Funds Reservation

Available from: **202108**

Ensure that the [AC](#), [RC](#), and [CQ](#) modules are available. Read the respective module for more information.

Europe/Temenos Payments » Aligning Attributes and Date Sets for SEPA Credit Transfers and Instant Payment

Available from: **202108**

For STEP2, EBAINST, RPSSCL records, set the SchemeCompliance field of the PP.Clearing table as EPC.

Temenos Payments » SWIFT GPI Universal Confirmation

Available from: **202108**

Configure the 2021 changes in the `SWIFT.PARAMETER` table to enable the new mapping changes.



Temenos Payments » SWIFT gpi

Available from: **202111**

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 Sel

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

Request To Pay » Supporting Time based RtP Expiry and Rejection due to Timeout from Clearing

Available from: **202203**

Configure the time zone in the `COMPANY` table to get the date and time in specified time zone. If not configured, the system uses the UTC date and time.

| Technical Notes



| Payments

Temenos Payments » Warehousing Future Dated Bulk Payments and Cancelling Warehoused Bulk Payments in FTBM

Available from: **202105**

- To support warehouse and cancel future dated bulk payments features of FTBM, Temenos Payments is enhanced with new statuses: WAREHOUSED and CANCELWAREHOUSE.
- The existing PAYMENT.BULK.MASTER service is modified to pickup the records that are in the WAREHOUSED status and move them to WAITACK status. This job is attached to online stage of COB to ensure that the warehoused records are processed on daily basis. This also moves the record from WAITEXEC to WAITACK in COB everyday.

Payments Initiation » Cancelling Payment Orders in AwaitFunds State

Available from: **202105**

- The *Internal Status* field is added in the VERSION (PAYMENT.ORDER,PI.API.GENERIC.3.0.0) as an output result.
- It has API change with new version order-paymentOrders-service-v2.3.0-swagger.json
- For cancellation of the payment, the PaymentOrder.CancelOrder and PaymentOrder.checkAmendmentAllowed routines are modified.



Temenos Payments » Ability to Configure Interface Option for Indirect Participant

Available from: **202105**

Exit API to enable technical headers is called only for the last transaction of a bulk and it does not have access to other transactions of the same bulk.

MessageInterface value configured in the `PP.CLEARINGCORRESPONDENT` table is not considered as the DE carrier and the value is not passed to the DE Header API. However, MessageInterface values configured in `PP.CLEARING`, `PP.CONTRACT` and `PP.LORO.NOSTRO.ACCOUNT` are passed as carrier to the DE Header API

Payments Initiation » Ability to Capture Originating Source in FTBM

Available from: **202105**

- The new field *Originating Source* is introduced in `FT.BULK.MASTER` table. The field name *Source* is changed to *Capture Type*.
- The *Source* field is added in the enquiry (`PI.API.PAYMENT.ORDERS.2.1.0`) as selection criteria and also as output result. It has API change with new version **order-paymentOrders-service-v2.3.0-swagger.json**.
- The cancellation reason description is displayed instead of cancellation reason code in `FT.API.BULK.PAYMENTS.1.0.0.enquiry`.

Temenos Payments » Liquidity Transfer Requests

Available from: **202107**

Add the below properties in `DE_SWIFTOutward_OutwardIntegrity.properties` file available in xsd path.

`TGTCLM-LAU-Required=FALSE`



TGTCLM-LAU-Compliance=MXKEYSTORE

TGTCLM-BAH-Compliance=

TGTCLM-APIName=

TGTCLM-IntegrityRequired=true

Europe » Supporting Liquidity Transfer Requests in TARGET2

Available from: **202107**

Add the below properties in DE_SWIFTOutward_OutwardIntegrity.properties file available in xsd path.

TGTCLM-LAU-Required=FALSE

TGTCLM-LAU-Compliance=MXKEYSTORE

TGTCLM-BAH-Compliance=

TGTCLM-APIName=

TGTCLM-IntegrityRequired=true

Temenos Payments/Europe » Allowing Re-submission of Payment and Non-payment Messages and Handling Payments Failing XSD Validation

Available from: **202107**

A new API (PP.V.RESUBMIT.ACK.NACK.MSG) is added to re-submit the payment messages from the Exception inquiry. This API handles the processing of the payment at the TPH side. Once re-submitted, the TPH updates the audit trail of the payment, and the payment status gets updated depending on the current status of the payment and POR.SUPPLEMENTARY.INFO_ResponseDetails (Payment or Cover responses) are deleted depending on the characteristics of the payment. This API is attached in DE.O.HEADER (Auth



Routine) version created for re-submission (under exception inquiry).

A new status code – 404 is introduced for Payment Failed XSD Validation in PP.STATUS.CODE.

Europe » Fees and Charges for Interest Compensation

Available from: **202107**

The effective date of the SEPA Credit Transfer Rule Book 2021 changes, to support sending and receiving with fee and/or charges for interest compensation details in response to an enquiry message is configured in the `TPS.INTERNAL.CONFIGS` table with the EPC-SEPA Id.

Temenos Payments » SWIFT Rulebook 2021 Compliance for Outward and Incoming Customer Payments

Available from: **202107**

2021 value is updated in the SWIFT.PARAMETER record to enable the 2021 Rulebook validation

Europe » Receiving and Processing Payment Messages from Multi-addressee Participants

Available from: **202108**

Introduced the *Settlement Bic Or Ncc* field in the existing clearing transaction type associated multi-value group. Banks must configure the settlement BIC in the first occurrence of the multi-value group of clearing transaction type or if the bank wants to set, the same settlement Bic for all the transaction type then banks can add a new multi-value group and set 'ALL' in clearing transaction type and define the BIC in *Settlement Bic Or Nic* field.

The following are the two IF exit point attribute values through which the local



clearing or L3 team can fetch the multi BIC sender or receiver values.

- CORE_Settlement_BIC_NCC_Sender
- CORE_Settlement_BIC_NCC_Receiver

Europe/Temenos Payments » Aligning Attributes and Date Sets for SEPA Credit Transfers and Instant Payment

Available from: **202108**

Rule book 2021 changes for Single Euro Payments Area (SEPA) and SEPA Instant are applicable based on the effective date configured in the `TPS.INTERNAL.CONFIGS` table for the EPC-SEPA and EPSC-SEPAINST records.

Europe » Compliance with TARGET2 UDFS 2.0 Rule Book

Available from: **202108**

When inward pacs.004 is received from TARGET2, with reason description as multi-valued and store as an existing single value field in the `POR.TRANSACTION` table, the length of the *ReasonDescription* field is increased to 256. The multi valued reason descriptions are stored in the same single valued field with “\$\$\$\$” as delimiter.

Temenos Payments » SWIFT gpi

Available from: **202111**

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.

Europe » Processing Liquidity Transfer Requests to EBA Instant Payment Clearing

Available from: **202112**

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

Available from: **202112**

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.

Regulatory Compliance



Financial Crime Mitigation

Knowledge Manager » Suspicious Activity and Currency Transaction Reports

Available from: [202105](#)

The Knowledge Manger module is enhanced to generate Suspicious Activity Report and Currency Transaction Report as per Financial Crimes Enforcement Network's expectations. This functionality enables banks to either enter the requested data directly in a web interface or upload the generated XML report(s) through an upload interface.

The topic related to this feature is given below:

[Suspicious Activity and Currency Transaction Reports](#)

Profile/Suspicious Activity Prevention » Interface and Visual Charts

Available from: [202105](#)

The Batch and Real time Alert Managers of the Profile and Suspicious Activity Prevention (SAP) modules are enhanced with additional fields, which allows the user to view and add pre-configured dashboard charts based on customer transaction and other parameters used. This functionality also enables to add custom report charts in the dashboard and share the dashboard charts with other users and enables the user to see the ordering/beneficiary customer's risk values in Profile and SAP *Alert Evaluation* page.



The topics related to this feature are given below:

[SAP Interface and Visual Charts](#)

[Profile Interface and Visual Charts](#)

KC+ » APIs for CIF, Forms, and Alert Detailst

Available from: [202105](#)

KC+ is now enhanced with the following three new GET APIs:

- Get Customer Information – This API is used to get general customer information based on customer ID.
- Get Questionnaires – This API is used to fetch details related to submitted forms or questionnaires.
- Get Customer and Profile Alert Information – This API is used to fetch the information on customer alerts and profile alerts.

The topic related to this feature is given below:

[APIs](#)

KC+ » Screen Scanword (VScan)

Available from: [202105](#)

The new functionality of Screen Scanword (VScan) are given below:

- Introduced additional 13 parameters in the Parmdyn file
- Allows to customise screening methods
- Updates in defile or param file to customize handling of words matching in screening process



- Able to provide customised values in each parameter to modify how screening handles the text matching
- Able to define screening text matching methods to raise a hit

The topic related to this feature is given below:

[Screen Scanword](#)

Basics » Assign Alerts Based on Role

Available from: [202108](#)

The FCM Profile/SAP rule base now provides additional attributes under the message filter that allows to create multiple rule conditions.

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

The topic related to this feature is given below:

[Assign Alerts Based on Role](#)

Basics » Webservice Customer Scan API

Available from: [202108](#)

CIF Loader is enhanced with the webservice customer scan API, which is used to scan individual or batch files and discard the generated hits based on the pre-evaluation policies. This API is also used to add and update the customer in the database.



The topic related to this feature is given below:

[Webservice Customer Scan API](#)

Knowledge Manager » Suspicious Activity Report

Available from: [202109](#)

Financial Crime Mitigation (FCM) now generates a Suspicious Activity Report (SAR) that has a FinCEN-compatible user interface and output. It helps banks to generate and submit reports in a standardized format and download them as XML files. Banks can create a SAR report from the case page and edit it any time before filing it to FinCEN system.

The topic related to this feature is given below:

[Suspicious Activity Report](#)

Foundation » Data Event Streaming (DES)

Available from: [202109](#)

Data Event Streaming (DES), now introduced in FCM, is a highly scalable, elastic, distributed and fault-tolerant application to stream entity events coming from Transact or other systems. It is a cloud-native application that helps to deliver messages or streaming solutions with negligible impact on event source system and guarantees delivery (events are not lost).

The topic related to this feature is given below:



[Data Event Streaming \(DES\)](#)

Screen » New Functions in AAE to Reduce False Positive Hits

Available from: [202110](#)

The Screen Auto Alert Evaluation (AAE) rule is enhanced with AreaFromSwiftField and MorphologyMismatch functions that provide more flexibility to set up targeted AAE rules in transaction screening to reduce false positive hits. These functions support enhanced free text parsing and morphology mismatch and are used to auto-evaluate and discard more false positive hits detected in transactions.

The topic related to this feature is given below:

[Enhanced Free Text Parsing](#)

Knowledge Manager » Currency Transaction Report and Questionable Activity Report

Available from: [202110](#)

The Suspicious Activity Report (SAR) page is now enhanced to generate Currency Transaction Report (CTR) as per the US Financial Crimes Enforcement Network (FinCEN) regulation. CTR is a report that U.S. financial institutions are required to file with FinCEN for each deposit, withdrawal, exchange of currency, other payment, or transfer, by, through, or to the financial institution which involves a transaction in currency of more than \$10,000. FCM provides financial institutions the ability to download CTR as an XML file and edit it.



Questionable Activity Report (QAR) functionality allows users to report any suspicious activity instantly by using the QAR Case Creation API to generate a case from third-party systems. It also provides the ability to generate a SAR report from the case page. If a user wants to take a case further or report it to FinCEN as a suspicious activity after it has been completed, a SAR report can be generated from the case investigations page.

The topics related to this feature are given below:

[Currency Transaction Report \(CTR\)](#)

[Questionable Activity Report](#)

KC+ » Fraud Detection on Customer Update

Available from: [202112](#)

The Fraud Detection feature is enhanced to perform fraud check when the customer information is updated in the core banking system. To enable this feature you must configure individual components; so when a case is created automatically, the Case Investigation page displays the reason of the case creation.

The topic related to this feature is given below:

[Fraud Detection on Customer Update](#)

Knowledge Manager » Account Groups

Available from: [202112](#)

The Knowledge Manager module is enhanced with the Account Groups feature that allows banks to group a list of accounts to generate an alert when amount is



debited from or credited to the specific accounts. The created account groups are used as parameters in different rule conditions in the Profile or SAP module (both SAP and Real Time) to generate alerts. This helps to monitor the transactions of suspicious accounts.

The topics related to this feature are given below:

[Account Groups](#)

Profile » Profile Rule Enhancement

Available from: [202112](#)

The Profile module is enhanced with the Is Name Not Match operator that allows you to create a rule to generate an alert when the beneficiary's name involved in the transaction does not match with the real account holder's name. This helps to check whether the mentioned beneficiary is the actual owner of the account.

The topics related to this feature are given below:

[Working with Real Time Rule Manager](#)

KC+ » Fraud Check for Customer Onboarding Forms

Available from: [202201](#)

Initially, the fraud check feature was enabled for both customer onboarding forms and Enhanced Due Diligence (EDD) forms during creation or import, by default. Now, FCM allows you to decide whether fraud check is required for a specific customer onboarding form. To enable this feature, the *Fraudcheck Required* check box is introduced in the Forms Designer page. You can enable



fraud check while creating a new form or importing an existing form.

The topic related to this feature is given below:

[Working with Fraud Detection](#)

Common Features » Providing Access Based on Case Name

Available from: [202201](#)

FCM Case Manager now allows users to assign access to cases based on the case type names. Users with Supervisor role can provide access to user profiles based on case names, using the Cases.caseTypeName interface rule. In addition, a comment box is introduced in the Case Investigations page, to allow a compliance user provide comments for changes in case status.

The topics related to this feature are given below:

[Working with Case Manager](#)

Watchlist Management » Section 314(a) List Import

Available from: [202201](#)

Section 314(a) of the Act authorizes the Financial Crimes Enforcement Network (FinCEN) to provide financial institutions a Section 314(a) list, which contains the names of the individuals or entities suspected of criminal activities. A batch and shell script file introduced in the FCM Watchlist Manager helps to import the Section 314(a) list as a CSV file from FinCEN, screen customer records against



it and trigger alerts in the Customer Information File (CIF) Alert Manager. The Watchlist Manager maintains the imported information as a public list.

The topics related to this feature are given below:

[Importing 314\(a\) Watchlist](#)

KC+ » Party Relationship File Import

Available from: [202201](#)

The `PARTY.RELATIONSHIP` table in Transact stores the relationship details among customers, which can now be extracted from Transact and uploaded into FCM. The *Manage Customers* menu displays the customer relationships in a separate panel. Banks can use relationship details of the customers and/or entities with each other to perform the risk scoring activity.

The topic related to this feature is given below:

[Party Relationship File Import](#)

CIF Alert Management » Route Handler Configuration

Available from: [202203](#)

FCM interface is enhanced with a route handler to route the messages to respective queues. The route configuration can be done in Interface Json configuration file. Based on the configuration, alert is routed to respective queues.

The duplicate customer hits/alerts are also disregarded since the customer



messages are routed to the CIF scan queue (CIF alert manager).

The topic related to this feature is given below:

[Route Handler Configuration](#)

FCM Integration Guide » Updating Customer Status Flag

Available from: [202203](#)

The Screen module introduced a new preference, which when enabled, it updates the customer status based on the customer onboarding alert evaluation.

The topic related to this feature is given below:

[Updating Customer Status Flag](#)

FCM Install Guides » Apache Tomcat Application Server Support

Available from: [202203](#)

In addition to application servers such as jboss, websphere, etc., the user can now install the FCM system in Apache tomcat application server as well.

The topic related to this feature is given below:

[Installing FCM in Apache Tomcat](#)



Foundation » Activating Pre-evaluation Checks at Watchlist Level

Available from: [202204](#)

Banks can now activate CIF batch screening pre-evaluation, which is a set of checks done by the FCM system to discard confirmed false hits, for a single or list of watchlists. Five new preferences are introduced in the Screen module to identify the watchlists for which the per-evaluation checks must be performed. This helps to discard confirmed false hits without discarding hits that may be confirmed matches.

The topic related to this feature is given below:

[Watchlist Filter for Pre-evaluation Checks](#)

Transaction Alert Management » Reopen Alerts for Revaluation

Available from: [202204](#)

In Fraud Alert Manager, you can now reopen an alert if it is evaluated incorrectly or if you want to change the evaluation decision. After you reopen it, you can evaluate it properly, and add notes and upload documents (if necessary) to it.

The topic related to this feature is given below:

[Reopen Alerts for Revaluation](#)



Financial Risk Management

Market Risk Modelling

Available from: **202204**

Market Risk Modelling module is built on Transact Data Hub and Analytics platform. This module provides users with advanced market risk modelling capability on a scalable platform. It includes:

- Near-real time data interface with Temenos Transact.
- Intraday Value at Risk (VaR) calculations at the holding and portfolio level using Scheduler.
- Standard out-of-box dashboards and reports.
- Flexible portfolio structuring for market risk assessment.
- Calculation of VaR using Historical and Parametric models for linear instruments.
- Yield curve modelling.
- Interactive visualizer for VaR simulation and back-testing.
- Interactive visualizer for yield curve simulation.

The topic related to this feature is given below:

[Market Risk Modelling](#)



Regulatory Compliance

Qualified Intermediary » Managing Tender and Merger Events in the US Tax Database

Available from: [202105](#)

Certain tenders and mergers on US securities for which tax is withheld by the custodian are subject to section 302, and the customer can claim a refund by submitting a signed S302 form. The custodian initiates the refund based on the status of the customer. As these events are also subject to tax withholding, the Qualified Intermediary (QI) must report the information corresponding to tenders and merger events

The topics related to this feature are given below:

[Updating the Database for Tender or Merger Events](#)

[Tasks for US Tax Database](#)

[Enquiries and Reports](#)

PSD2 Payments » Identifying PSD2 Payments Initiated through Third-Party Providers

Available from: [202106](#)

Temenos Transact now identifies payments initiated through Third-Party Providers (TPP). In the PX module, any payment created by a PSD2 Payment Initiation API is automatically identified as being initiated through a Third-Party Provider (TPP).



The topic related to this feature is given below:

[API Mapping](#)

CRS Client Identification » Automated Creation of CRS Records for all Customers

Available from: [202107](#)

This functionality provides the user with the necessary tools to be able to correctly identify CRS Reportable customers and complete the due diligence process as required by the CRS Regulation. The `RT.REGULATORY.RULES` table is enhanced to configure exclusion criteria for different types of customers to be excluded from the creation of the `CRS.CUST.SUPP.INFO` record before indicia assessment.

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

The topics related to this feature are given below:

[Configuring Due Diligence](#)

[Working with Due Diligence](#)

[CRS Indicia Details – Current and History](#)

[CRS.CLIENT.TYPE](#)



FATCA Client Identification » Automated Creation of FATCA Records for all Customers

Available from: [202107](#)

This functionality provides the user with the necessary tools to correctly identify FATCA Reportable customers as required by the FATCA Regulation. The `RT.REGULATORY.RULES` table is enhanced to configure exclusion criteria for different types of customers to be excluded from the creation of the `FATCA.CUSTOMER.SUPPLEMENTARY.INFO` record before indicia assessment.

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

The topics related to this feature are given below:

[Configuring FATCA Client Classification](#)

[Working with FATCA Client Classification](#)

[FATCA Indicia Details – Current and History](#)

Recognition of Fees » Moving Loans to Charge-Off

Available from: [202107](#)

This functionality supports the accounting of charge-off that relates to the recognition of an allowance for loan loss when the loan is in non-performing status. Banks can also increase or decrease the earlier charged-off amount based on the reviews or procurement of additional information relating to the loan.



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

The topics related to this feature are given below:

[Accounting for IFRS Charge-off on Non-Performing Loans](#)

[IFRS.ACCRUAL.PARAM](#)

Recognition of Fees » Recovery from Charge-off

Available from: [202107](#)

This functionality supports the accounting of recoveries for IFRS charge-off.

When banks recover the dues on charged-off loans, they are treated as recoveries that represent collections on amounts that were charged-off.

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

The topic related to this feature is given below:

[Accounting for Recovery on IFRS Charge-off on Non-Performing Loans](#)

PSD2 Account Information » PSD2 Permissions Validations through Spotlight

Available from: [202108](#)

When a Third-Party Provider (TPP) makes an account information request,



Temenos Transact validates whether the user who gave consent still has access to view the details of the requested account(s) in their online permissions managed in Spotlight. This functionality provides support for PSD2 in an Infinity architecture.

The topics related to this feature are given below:

[Permissions Validation](#)

[Account Consent Management](#)

IFRS9 Accounting » Interest Adjustment on Net Carrying Amount and Curing of Interest

Available from: [202108](#)

This functionality enables the interest adjustment on the net carrying amount in proportion to the actual interest raised by the application relating to the period the contract moves to stage 3. It also covers the curing of interest when the status of the contract moves from stage 3 to either stage 2 or stage 1.

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

The topics related to this feature are given below:

[Interest Adjustment on Net Carrying Amount](#)

[Collective Impairment](#)

[Individual Impairment](#)

[IFRS.ACCT.METHODS](#)

[IFRS.POSTING.DETAILS](#)



IFRS9 Accounting » IFRS Balance Sheet and Income Statement

Available from: [202108](#)

This functionality allows banks to generate a detailed and summarised balance sheet, profit or loss, and other comprehensive income based on the business model and risk stage.

The topics related to this feature are given below:

[IFRS Balance Sheet and Income Statement](#)

[IFRS.PARAMETER](#)

CRS Client Identification » Indicia Tracking and Self-Certification Form

Available from: [202109](#)

This functionality allows banks to monitor the status of the self-certificate form, apply the relevant indicia rule, track the indicia summary and compute the reportable jurisdiction of the customer.

The topic related to this feature is given below:

[Indicia Tracking Corresponding to Self-certification](#)



PSD2 Account Information/PSD2 Payments » Housekeeping Service to Clear Unprocessed PSD2 Requests

Available from: [202110](#)

The PSD2 Account Information (PZ) and PSD2 Payments (PX) modules are enhanced to clear unprocessed PSD2 payment and consent requests after a defined timeframe, using a housekeeping service. This functionality reduces the risk of PSD2 requests being processed accidentally and provides an automated mechanism to clear unprocessed PSD2 requests.

The topics related to this feature are given below:

[Housekeeping Service](#)

[PZ.PARAMETER](#)

[Retention Period](#)

[Introduction to PSD2 Payment Initiation](#)

Qualified Intermediary » Support 871(M) of IRS Derivative Contracts

Available from: [202110](#)

This functionality records tax withheld on dividend-equivalent for derivative instruments to support section 871(M) of IRS, referencing US equity instruments along with the relevant underlying transaction information recorded in the US tax database.



The topics related to this feature are given below:

[RT.REGULATORY.RULES](#)

[Updating the Database for IRS 871\(M\) Transactions](#)

[Inquiring of IRS 871\(M\) Reporting Information](#)

[QI 871M Synthetic Derivative Contract Details](#)

Definition of Default Rules » Classifying an Obligor as Retail or Non - Retail

Available from: [202111](#)

The Definition of Default Rules (RX) module is introduced in Temenos Transact to allow banks to identify the default of an obligor according to the rules prescribed by a regulator (European Banking Authority), which is required for regulatory capital requirement calculations.

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

The topic related to this feature is given below:

[Classifying an Obligor as Retail or Non-Retail](#)

CRS Reporting/CRS Client Identification » Resubmission of the CRS File for Specific Accounts

Available from: [202112](#)



This functionality supports the ability to re-submit the CRS XML file for a specific set of accounts.

The topics related to this feature are given below:

[Configuring XML Report Generation](#)

[CRS.CLIENT.TYPE](#)

[CRS.BASE.MANUAL.UPDATE](#)

[Resubmission of the CRS XML File for a Specific Set of Corrected Accounts](#)

FATCA Reporting/FATCA Client Identification » Resubmission of the FATCA File for Specific Accounts

Available from: [202112](#)

This functionality supports the ability to re-submit the FATCA XML file for a specific set of accounts.

The topics related to this feature are given below:

[Configuring FATCA Reports](#)

[FATCA.XML.REQUEST](#)

[FATCA.TAX.BASE](#)

[Resubmission of the FATCA XML File for a Specific Set of Corrected Accounts](#)



PSD2 Payments » Updating the Initiation Process and Workflows for PSD2 Payments

Available from: 202112

This functionality provides updates to the PSD2 Payment Initiation workflows for:

- Single Payments through Payment Order
- Recurring Payments through Standing Order
- Bulk Payments through Funds Transfer Bulk Master and Payment Order

When a payment initiation request is received from a regulated TPP, a payment record is created in unauthorised status. Depending on the user login, user confirmation or cancellation and additional validation checks, the PSD2 Payment workflows are updated.

The topic related to this feature is given below:

[Payment Initiation Updates](#)

PSD2 Payments » PSD2 PRETA Deprecation

Available from: **202201**

The previously provided functionality that enabled a local interface to the external Open Banking Directory (known as PRETA) has been made obsolete.

FATCA Client Identification » Capturing Multiple GIINs and Structural Validation

Available from: [202201](#)



This functionality allows a user to capture multiple GIIN numbers when multiple numbers are provided by customers and supports the correct GIIN format and protects against user input error.

The topic related to this feature is given below:

[Multiple GIIN Capture and Structural Validation](#)

Definition of Default Rules » Unlikelihood to Pay Criterion

Available from: [202201](#)

This functionality enables banks to set an obligor as default based on the identified unlikelihood to pay automatic indicators such as substantial exposure at default and manual indicators such as non-accrued interest status, increase in credit risk and legal issues.

The topic related to this feature is given below:

[Unlikelihood to Pay Criterion](#)

Recognition of Fees » Takeover of IFRS charge-off

Available from: [202201](#)

This functionality enhances the migration process to build the product with reporting property along with the charge-off and recovery balances from the legacy system on non-performing contracts and to account them as non-contingent balances using IFRS charge off.



The benefits of this functionality are:

- Banks can takeover the charge-off and recovery balances for IFRS charge-off from legacy system.
- Balances can be accounted based on the accounting requirements of Non-Refundable Fees and Cost as per FAS91 requirements.

The topic related to this feature is given below:

[Takeover of IFRS Charge-off](#)

Definition of Default Rules » Days Past Due Criterion

Available from: [202201](#)

This functionality supports the identification and monitoring of the default status of an obligor using the DPD criterion. The ability to determine and track the changes in the past due amount, performing materiality threshold test and monitoring the days past due count to identify the default of an obligor is the essence of the functionality.

The topic related to this feature is given below:

[Days Past Due Criterion](#)

Qualified Intermediary » Applying Effective-dated Attributes for Back-dated Transactions

Available from: [202201](#)

This functionality provides the ability to maintain correct customer static



information along with the income and tax information required for reporting as per IRS regulations.

The topics related to this feature are given below:

[QI.CUSTOMER.SUPPLEMENTRY.INFO](#)

[QI Tax Re-computation and Reporting Data Corrections for Back-dated Transactions](#)

Customer Data Protection » Excluding Erased Customer Records from Customer Enquiries

Available from: [202202](#)

Temenos provides an erasure process to anonymise customer data after bank-defined time frames. The functionality provides the ability to identify these erased customer records, exclude them from customer-related enquiries and not return anonymous results in the outputs.

The topic related to this feature is given below:

[Identifying Erased Customer Records](#)

Legal Entity Identifier » Third Party LEI Validation

Available from: [202202](#)

Banks can validate a third-party LEI (not necessarily a customer of a bank) who is involved in the transaction scoped under MiFID II to be validated as part of the LEI check.



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

The topic related to this feature is given below:

[Third Party LEI Validation](#)

Definition of Default Rules » Monitoring Probation Period to Assess Obligor's Behavior

Available from: [202202](#)

The functionality allows banks to apply and monitor the probation period before an obligor is moved from default to non-default status. This is required to make sure that the bank has sufficient time to assess or monitor a defaulted obligor's behavior over a specified period, before the obligor's status returns to non-default.

The topic related to this feature is given below:

[Application of Probation Period](#)

PSD2 Account Information » Berlin Group Support for API Responses - Multi Currency Accounts

Available from: [202203](#)

As a part of Berlin Group Standard, Transact supports returning PSD2 AIS



responses for multi-currency accounts.

The topics related to this feature are given below:

[Introduction to PSD2 Account Information](#)

[Account Consent Management](#)

PSD2 Account Information » PSD2 - Tokenised Account IDs

Available from: [202203](#)

Banks can configure tokenised account IDs used by TPPs during consent creation and in the GET Account Information APIs, as a part of the Berlin Group Standard.

The topics related to this feature are given below:

[Introduction to PSD2 Account Information](#)

[Account Consent Management](#)

Account Switching Service » Recording Information on Received Rerouted Payments

Available from: [202204](#)

The Bank Switching Service helps the account holder switch their payment to a new bank. The bank alerts the customer when the switch is to expire. As part of the alert, a statement on the rerouted payments or collection is included to help the account holder review such payments and advise the parties to start using the new IBAN account.



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

The topic related to this feature is given below:

[Manage Account Switch Details](#)

Definition of Default Rules » Identifying Default of Obligors using Contagion Rules

Available from: [202204](#)

The Default through Contagion feature is introduced in the Definition of Default Rules module to handle the identification of default of obligors related to a defaulted obligor using contagion rules. Contagion rules are applied on obligors who are first assessed to establish their default status.

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

The topic related to this feature is given below:

[Default through Contagion](#)

Installation and Configuration Notes



| Financial Crime Mitigation

Basics » Assign Alerts Based on Role

Upgrade with FCM's 202108 package.



Regulatory Compliance

Recognition of Fees » Moving Loans to Charge-Off

Available from: **202107**

The charge-off and recovery feature will be enabled only if RN licensing is available.

Recognition of Fees » Recovery from Charge-off

Available from: **202107**

The charge-off and recovery feature will be enabled only if RN licensing is available.

Customer Data Protection » Archival of CDP Request Capture and Data Erased Today Records

Available from: **202109**

For the records that are marked as completed in CZ.CDP.REQUEST.CAPTURE to be moved to \$HIS for further archival, a key word HIS.MVMT needs to be mentioned in the DATA field of the job in one of the BATCH records mentioned below.

BATCH RECORD	JOB NAME
CZ.ERASURE.PROCESS	CZ.CUS.PRE.ERASURE.PROCESS
CDP.BUILD.PORTABLE.RESULT	CZ.CDP.ACCESSIBILITY.PRE.PROCESS



CDP.BUILD.ACCESS.RESULT

CZ.CDP.ACCESSIBILITY.PRE.PROCESS

With the above set up in one of the batch records, all type of requests captures are moved to \$HIS and if this is not set up, the records will continue to remain in the LIVE table.

This is a one-time configuration and removal of the HIS.MVMT flag later will not stop the records from being moved to \$HIS.

Definition of Default Rules » Classifying an Obligor as Retail or Non - Retail

Available from: **202111**

RX is the new licensed product code for Definition of Default Rules.

Customer Data Protection » Erasure between Transact and TAP

Available from: **202112**

To emit the erased data from Temenos Transact to a third party or downstream system through IF (Integration Framework) events, an on-demand IF event for the `CZ.CDP.DATA.ERASED.TODAY` live table needs to be configured.

Definition of Default Rules » Identifying Default of Obligors using Contagion Rules

Available from: **202204**

The following configuration is required for the functionality to work:

- Install the PV, OX and RX modules to enable the DOD functionality.
- Install the JX module to enable the *Extend IO JO Contagion* field and Threshold option in the *Contagion Rule* field.

| Technical Notes



Regulatory Compliance

IAS39 » IAS System-wide Jobs for COB Efficiency

Available from: **202106**

The IAS jobs, IAS.SCHED.PROCESSING, IAS.UPDATE.HEDGES, IAS.MATURE.CONTRACTS and IAS.STATIC.CHANGES are merged to run as an IAS.EOD.PROCESSING job. These jobs select and process records from IAS.CONTRACT.BALANCES under different conditions. The IAS.SCHED.PROCESSING, IAS.UPDATE.HEDGES, IAS.MATURE.CONTRACTS and IAS.STATIC.CHANGES jobs are considered and executed as actions of the IAS.EOD.PROCESSING job. Each action is performed for the records only when the criteria for the action is fulfilled (For example, frequency set in parameter is matched or group change in contract).

FATCA Client Identification/FATCA Reporting » Merging FATCA Aggregation and FATCA Reporting Jobs for COB Efficiency

Available from: **202110**

The following are the changes in the COB jobs related to FATCA aggregation and FATCA reporting:

- The FATCA.TAX.UPDATE batch job is changed to run as a COB scheduler.
- The jobs within the FATCA.BUILD.AGGR.BAL batch that run at the start of day are moved to run along with the jobs in the FATCA.TAX.UPDATE batch.

Since the batch must run for both FATCA Client Identification (FA) and FATCA



Reporting (FE) modules, the FATCA.TAX.UPATE batch is moved to a common regulation table (common to both modules) in the RT module.

CRS Client Identification » Automated Creation of CRS Records for all Customers

Available from: **202107**

The following sample rule APIs are released for indicia identifications:

- RT.GET.TRUSTEE.INDICIA – A sample API to check trustee indicia for a customer.
- RT.CHECK.MAILING.PREFERENCES – A sample API to check the mailing preferences defined in DE . CUSTOMER . PREFERENCES for CRS indicia identification.
- RT.CHECK.ACCOUNT.PREFERENCES – A sample API to check account-level mailing preferences for CRS indicia processing.
- RT.CHECK.PORTFOLIO.PREFERENCES – A sample API to check portfolio-level mailing preferences for CRS indicia processing.
- RT.PERFORM.CUST.PREF.CHECK – A sample API to check the DE.CUSTOMER.PREFERENCES record for CRS Indicia processing.

FATCA Client Identification » Automated Creation of FATCA Records for all Customers

Available from: **202107**

The following sample rule APIs are released for indicia identifications:

- RT.CHECK.MAILING.PREFERENCES – A sample API to check the mailing preferences defined in DE . CUSTOMER . PREFERENCES for FATCA indicia identification.
- RT.CHECK.ACCOUNT.PREFERENCES – A sample API to check the account-level mailing preferences for FATCA indicia processing.
- RT.CHECK.PORTFOLIO.PREFERENCES – A sample API to check the portfolio-level mailing preferences for FATCA indicia processing.



- RT.PERFORM.CUST.PREF.CHECK – A sample API to check the DE.CUSTOMER.PREFERENCES record for FATCA Indicia processing.

IFRS9 Accounting » Interest Adjustment on Net Carrying Amount and Curing of Interest

Available from: **202108**

For releases prior to 202108, the system generated a one-off adjustment to interest income that related to the whole year, which adjusted interest that was not yet recognised to P&L and therefore affected the P&L statements.

Clients upgrading to 202108 should run the one-time service, IFRS.IMP.INT.ADJ.SERVICE. This service adjusts the impair interest amount as per formula by taking 't' as the number of days between the date of impairment and date on which ECL was last posted.

Legal Entity Identifier » Third Party LEI Validation

Available from: **202202**

A sample API, LE.SAMPLE.THIRD.PTY.IDENTIFIER, is available within LE to determine the type of the third-party field value. This API is attached to the *THIRD.PTY.ID.API* field in *LE.ELIGIBILITY.PARAM* to identify the type of validation needs to be executed when a third party is involved.

The arguments of this API are,

- ThirdPartyId (INOUT, mandatory) – The third-party reference ID sent to the API and returned with either the Customer Number or the LE Identifier
- Application (IN, optional) – The application for which the third-party API is used.
- ThirdPartyField (INOUT, optional) – The third-party field for which the API logic is applied.
- TpIndication (OUT, mandatory) – Returns one of the below values after performing the logic.



- CUS - Customer
- LEI - LE Identifier (where the customer reference is not available)
- NA - Any other values (where no check is required)

- Reserved one (reserved arguments for future use)

- Reserved two (reserved arguments for future use)

Account Switching Service » Recording Information on Received Rerouted Payments

Available from: **202204**

The `PP.PROGRAM.CHARACTERISTIC` table needs to be set up with the appropriate characteristics to update the `ACSWIT.REROUTED.PAY.INFO` table during payment execution in the payments hub. Subsequently, the `PP.STATUS.ACTION` table needs to be set up with the respective action (program) to be executed for the status codes of the payment.

|Temenos Infinity



Digital Banking

Infinity Retail Banking

Infinity Retail Banking is used to manage retail banking features such as accounts, transfer money, find ATMs and branches, deposit checks, and more from any channel.

What's New: [202107](#)

The following features have been introduced in Infinity Retail Banking.

Infinity Retail Banking is used to manage retail banking features such as accounts, transfer money, find ATMs and branches, deposit checks, and more from any channel. The following features have been introduced in Infinity Retail Banking.

- **Dashboard and Account Servicing**
 - **Service Request Dashboard:** Service Request Dashboard displays the history of service requests submitted by users through Digital Banking along with the request status. Few examples of service requests are Activate Card, Cheque Book Request, Update Phone Number, Add New Address, Statement Preference, and so on. A list of a user's Service Requests is fetched by the Service Request Microservice. Users can look for any service request by searching the Reference ID, Status, Service Request Name, or for a certain period.
 - **Manage Account Access – Third Parties**
 - This enhancement is to add Consent Management feature as part of Settings in the responsive web channel across all three breakpoints (Mobile, Desktop, and Tablet).
 - Enabled PSD2 Account access settings in responsive web channel across three breakpoints - Mobile, Desktop, and Tablet.
UI Flow: Settings > Manage Account Access > From Third



Parties. A user can,

- View the list of third-parties for which the user has given the consent.
- View the account/s that are given access to each third-party.
- View the expiry date of the access for each third-party.
- Revoke the access for any third-party.

• Payment

- Download Report option: For each transfer under Transfers tab in Manage Transactions screen, the Download Report option is displayed. When a user clicks this option, the application will download the report that holds the details of the transfer.
- Display of Override messages – EU Transfer and Payment Flows: When a user inputs a transfer or payment in Infinity, it is validated in Transact. As part of this payment validation, Transact can generate one or more override messages. In Transact, each override can be configured to be shown as an error message or informational message on the Infinity Customer app.
 - A few cases on how this reflects in Infinity based on override settings in Transact is given below:

Override 1 Type	Override 2 Type	Override 2 Type	What is shown on Infinity	Which screen are the messages on
Error	Error	-	Both 1 & 2 as error messages	Payment Input
Message	Message	-	Both 1 & 2 as info messages	Payment Review
Error	Message	-	Only 1 as error message	Payment Input
Error	Error	Error	All 3 as error messages	Payment Input
Message	Message	Message	All 3 as info messages	Payment Review
Error	Error	Error	Only 1 & 2 as error	Payment Input



			messages	
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- As shown in the table, in case of Transact returning overrides with mixed configurations, the ones with error configuration takes precedence and are displayed on the UI. There is no case where Infinity displays both error and info messages.
- Only a maximum of three error messages or three info messages can be displayed on the UI.
- For the payments where one or more error messages are displayed, the user cannot proceed with the payment flow. Whereas, for the payments where one or more info messages are displayed, the user can proceed to submit the payment.
- Until this change, Infinity displayed customized info (alert) messages for a few overrides. This customization was at Infinity level. With the introduction of the override feature, the customizations will be removed, and the display of info/error messages depends on the configuration in Transact. The override IDs for those cases where customized messages were displayed are shown below:
 - AC-OVERDRAFT.ON.ACCOUNT
 - PI-UNAUTH.OVERDRAFT
 - PI-CUT.OFF.TIME.BREACHED
 - PI-CHNG.CUT.OFF.PRODUCT

The topic related to this feature is given below:

[Infinity Retail Banking](#)

Infinity SME Banking

Infinity SME Banking is used to meet the needs of business owners of small and medium business establishments with a set of features that allow for efficient management of business finances across any device.



What's New: [202107](#)

The following features have been introduced in Infinity SME Banking.

- **Approvals Enhancements**

- **Signatory/Approver Groups based Approval Matrix:** Customers can now choose from the two modes of Approval Matrix - User-Based or Signatory-Group based. Approval Matrix has been enhanced to support the usage of Signatory/Approver groups in setting rules for monetary and non-monetary feature actions. When the rule is applied on a particular transaction, any member of the signatory group can be used to fulfill the criteria of the approval rule that is referencing the group instead of specific users. In the Signatory-Group based approval matrix, the rule setting supports complex conditions which allow logical operators AND and OR and their logical combinations where each condition in the rule consists of two parts,
 - Number of approvals required.
 - Signatory Groups from where the approvals are required.
- **Approver and Requestor Dashboard Enhancements to Support Signatory-Group Based Approvals:** The approval history information contains Signatory Group information as well. The view pending approvals from users list displays the names of users in the Signatory Group from whom an approval is pending. The Pending Approver list is divided into respective sections in case multiple authorizations (Max/Transaction, Daily and Weekly) are breached.
- **Ability to Setup and Manage Signatory/Approver Groups:** Signatory Groups are used to group users with same signatory power. Signatory Groups can be created for each level of hierarchy within an organization. For each customer, the business administrator can create multiple Signatory or Approver Groups and add users who have approval permissions to these groups. A signatory group is assigned to a customer and online banking users (external users) are then referenced in these Signatory Groups. The Signatory Groups can be accessed and customized through a



dedicated menu in the self-service channel. From here, groups can be created or deleted, and individual users can be added or removed from groups.

- **Bulk Payment Dashboard Enhancements**

- User can filter the uploaded file based on date range (6 months, 3 months and Today) from upload status tab.
- Selection of Single or Multiple mode of processing based on user entitlement.
- Selection of adding beneficiary to the template or file based on user entitlement.
- Amount format validation while capturing the individual payment record in bulk file.
- Handling of override message in bulk payment flow.

The topic related to this feature is given below:

[Infinity SME Banking](#)

Infinity Spotlight

Infinity Spotlight application is used to set up and maintain customer and employee-related information and to configure the behavior of digital banking applications associated with this information.

What's New: [202107](#)

The following features have been introduced in Infinity Spotlight:

- **Product Specific Features and Actions**

- For Phase-1, developed the capability to link features and actions to a product definition stores in the Marketing Catalog Microservice within Spotlight.



- Under the banking products section for a specific product, the Spotlight administrator can associate features and actions for the specific product which eventually will be used to dictate the entitlements of the user in future releases.
- The Spotlight administrator can add or manage individual features and actions capability of a product.
- **Employee Management**
 - For Phase-1, removed the redirection to Keycloak screen when clicked on user.
 - Retained the old screen to view the user list and edit under employee management → users.
 - The following new fields are added to the edit screen:
 - Line of Business
 - Reporting Manager
 - User Type

The topic related to this feature is given below:

[Infinity Spotlight](#)

What's New:[202110](#)

The following features have been introduced in Infinity Spotlight:

- **Priority Secure Message:** The feature is an additional enhancement done on the Existing Secure Message module and enables the bank user to send a Secure Message on priority to a customer. The feature is available as a Banner for customers when they sign in to the Web channel and as a pop-up on the mobile native channel.

The topic related to this feature is given below:



Infinity Spotlight

What's New:[202204](#)

The following features have been introduced in Infinity Spotlight:

- Enhancements to Per Transaction, Daily, and Weekly limit validations for a Feature Action in Master Data Management.
- SCA related items
 - Spotlight - Device Management
 - End user bound device will be listed as part of single customer view and bank staff can perform operation such as suspend/unsuspend/revoke.
 - Bank staff can do master reset for the end user.
 - Spotlight with Generic Framework Integration
 - Vendor agnostic solution for any authentication vendor can be integrated.
 - Dynamically configuration is driven to control the communication during enrolment and device management.
 - Three users profile reset.
 - SCA Scenarios - Active/Inactive: SCA scenarios to control the step-up authentication for given features action.
 - SCA scenarios - Risk score: SCA scenarios to control the step-up authentication for given features action driven through risk score mechanism.

The topic related to this feature is given below:

[Infinity Spotlight](#)



Infinity Components

Infinity components are the building blocks of the digital banking application. These are self-contained entities that represent a business module such as accounts, transaction details, and beneficiary management. They support dynamic and responsive user interfaces across multiple channels – mobile, tablets, and desktops.

What's New: [202107](#)

This release introduces a new architecture for building the components. The new architecture reduces the development effort, provides a centralized data formatting and validating framework, and makes the components easier to upgrade. The contents of the following components are modified to support the new architecture:

- Add Payee
- Transaction List
- Unified Transfer Flow- Acknowledgment on Responsive Web
- Unified Transfer Flow- Acknowledgment on Mobile Native
- Unified Transfer Flow- Confirmation on Responsive Web
- Unified Transfer Flow- Transfer Type on Responsive Web
- Unified Transfer Flow- Transfer Type on Mobile Native
- Unified Transfer Flow- Make a Transfer on Mobile Native

The following components are introduced in this release:

- P2P Activation & Deactivation Component on Responsive Web
- P2P Activation & Deactivation Component on Mobile Native
- Unified Transfer Flow- Unified Transfer on Responsive Web

Infinity Component also provides the following business use cases that has been developed using multiple components.

- P2P Activation & Deactivation for Online Banking
- P2P Activation & Deactivation for Mobile Banking



- Unified Transfer Flow for Online Banking
- Unified Transfer Flow for Mobile Banking

The topic related to this feature is given below:

[Infinity Components](#)

Infinity Wealth

This Infinity release brings a new business solution: Temenos Infinity Wealth.

Temenos Infinity Wealth is a digital investment solution that provides a complete digital customer experience for servicing wealth products from retail and mass affluent customers up to High-Net Worth Individuals. The solution offers a next-generation investment experience that allows financial institutions to engage with investors easily and conveniently in the digital age. Investors can access their investment products wherever they are, react fast to market changes and be in complete control of their portfolio using self-service capabilities and real-time data. The solution supports financial institutions to digitalize their wealth management service, and at the same time enables banks to confidently access the affluent market and convert savers to investors by digitally servicing long-term investment products at low cost.

What's New: [202107](#)

The key features of this first delivery include:

- All features are integrated with the Triple A Plus (TAP) system.
- **Transactions for positions:** Displays the list of transactions performed for an instrument for the selected period.
- **Instrument details per asset type:** Displays the data points for an instrument depending on the asset class to which it belongs.
- **New IRIS header for Infinity and the impact on override processing:** Overrides and errors are handled in Infinity based on the configuration.



The topic related to this feature is given below:

[Infinity Wealth](#)

Infinity Origination

Enables banks and credit union members to open deposit accounts with a seamless process across multiple channels and submit retail and business loan requests quickly.

What's New: [202108](#)

The key features include:

Retail Origination

- **Initiating Retail Origination application – Co-applicants (Prospects)**
 - Enhancement to support adding more than one co-applicant for deposit products.
 - Support adding multiple co-applicants for lending products.
 - Enhancement of co-application information screen to add/edit/delete co-applicant.
 - Enhancement to capture co-applicant's personal details, ID and address details, income and employment details, and verification details for all added co-applicants.
- **Addition of new screen in Retail Origination - Income and Employment (Lite version)**
 - This screen captures the income and employment details of applicant/co-applicant.
 - The screen is configurable – enabled or disabled for a product. By default, the feature is enabled for all lending products – overdraft, personal loan, and credit card.



- **User administration – Onboarding**
 - Prospect is created in lead entity in Origination Data microservice (ODMS). Party is created post application submission.
 - Forget Password feature on origination for existing customer with already set credentials.
 - Forget Password feature on origination for prospects.
 - Block authentication for a prospect with an approved application.
 - Triggering email alert: Welcome email/email when a user tries to reset the credentials.
 - Create/Update contracts for co-applicants.
 - SSO configuration (Online Banking and Origination).
- **Personal Loan Simulation/Personal Loan Origination for existing customers and new prospects**
 - Enhanced product dashboard to display personal loan product and product groups, product features, short description, and benefits from MCMS.
 - Enhanced product selection to display personal loan product and product groups, product features, short description, and benefits from MCMS.
 - Integration with loan simulator for simulation of monthly payment amount based on requested loan amount and repayment term (on dashboard and product selection page).
 - New screen to capture personal loan product details.
 - Only single product selection is supported in an application.
- **Overdraft Account Creation Origination for existing customers and new prospects**
 - Enhanced product dashboard to display personal loan product and product groups, product features, short description, and benefits from MCMS.
 - Enhanced product selection to display personal loan product and product groups, product features, short description, and benefits from MCMS.
 - New screen to capture overdraft account product details.
 - Only single product selection is supported in an application.



- **Enhancement of Credit Card feature to process Origination application as Lending product**
 - Only single product selection is supported in an application.
 - Post application submission Infinity Assist solution is used to manage the application and corresponding tasks by the bank employees like other lending products.
- **Addition of Additional Questions screen to collect additional Information**
 - Existing Customer Action Framework of Open/Submitted/Skipped Questions is leveraged.
 - This section can be used by L2/L3 teams to ask additional questions even before submitting the application.
- **Upload Documents**
 - Single/Multiple document upload against an application.
 - Ability to upload specific documents based on application data.
 - Store/Retrieve documents from Document Storage MS; Document Storage MS in turn is integrated to Document Management System (DMS).
- **Summary before submission:** Review details before application submission with options to navigate back to previous screens and make changes to the captured details.
- **Right to Left (RTL) and Arabic language support**
 - Supported in Infinity Origination app, Infinity Workspace, and Infinity Assist app.
 - Display app static content in Arabic language.
 - Display app dynamic content in Arabic language.
 - Support Arabic localizations and multi-language support.
- **Enhancement and re-alignment of roadmap:** Verification of main and co-applicants and additional questions modules come after the summary page.
- **Enhance Customer Action Post Application Submission**
 - Renamed Customer Action as Additional Information.
 - Enhanced cards to support documents upload.



- Supports different formats/types of questions/actions.
- All these enhancements are applicable to Additional Questions.
- **Resume lending application:** In the resume lending application flow, when an existing customer resumes the application, the system pre-populates the data entered in the income and employment section.
- **SFDC Integration for Origination of Deposit, Account, and Lending applications**
 - Exposed APIs for integration of Infinity Origination, Infinity Assist, Infinity Workspace, and Spotlight with SFDC.
 - SFDC Integration for Onboarding, Deposit and Lending application submission and processing application in Infinity Assist Infinity Workspace, and Account creation in core banking system.
 - SFDC Integration for Arabic language support.
 - Resume a self-service journey in SFDC assisted channel via deep link.
 - Resume a SFDC assisted retail lending application in self-service.
 - Send application status to SFDC on various status events and fulfillment.
 - Expose a Withdraw Opportunity API for withdrawing the application from SFDC side.
 - SSO configuration from SFDC and Infinity Assist/Workspace.
- **Infinity Workspace Enhancements - Back-office application for Retail Onboarding and Deposit/Account creation**
 - Enhancements in application management
 - Simplified and easier navigation from the application listing to the detailed screens.
 - Highlight and identify discrepant data for an existing customer, when the data submitted in the application is different from the one on record - Party MS/Transact system.
 - Edit Customer Actions - questions asked through Additional Information on behalf of the end-customer; Additional Questions section can be updated by the bank employees by visiting the Infinity Onboarding app using CSR Assist feature.



- Documents management
 - View uploaded files/documents (and related meta-data) through Origination client app.
 - Ability to upload files/documents from Document Tab/Manual Review Task and Customer Action task.
 - Single/Multiple documents can be uploaded for an application.
 - Claim/Release/Withdraw application capability is available.
 - Add notes to the application.
- Enhancement in task management
 - Simplified and easier navigation from the listing to the detailed screens
 - Tasks for bank user to review and edit the application.
 - Claim/Release task capability is available.
 - Ability to create custom tasks with required attributes at design-time in Process Automation Manager (PAM).
- User roles and permission
 - Role based permissions to access applications and tasks.
 - Role based permissions to release applications and tasks claimed by other users.
- Configuration
 - Support for Arabic language.
 - Support for RTL Layouts: Support for internationalization and localization (multi-language support).

SME Origination

• Product Selection

- Integration with Marketing Catalog Microservice (MCMS) for displaying the Product Groups, Products (within the group), Product features, Short description, and Benefits.
- Integration with loan simulator for simulation of monthly payment amount based on requested loan amount and repayment term.
- Multi-feature selection support.



- **Company Information**
 - Supporting all types of businesses.
 - Capturing business Information.
 - Capturing related companies' details.
 - Capturing multiple business addresses.
 - Capturing financial information.
- **Signatory Information**
 - Multiple signatory addition
 - Individual ID and address information (iterative)
- **Business Loans**
 - Unsecured lending is supported.
 - Single facility is supported.
 - Integration with loan simulator for simulation.
 - New screen to capture loan details.
- **Overdraft Loans**
 - Unsecured lending is supported.
 - Single Facility is supported.
 - New screen to capture loan details.
- **Evidence/Document upload**
 - Evidential requirement subject to data entered and application purpose.
 - Documentation is archived for reuse, stored as a system of record.
- **Save and Resume:** Capability for save and resume the application post personal info of the application raiser is captured.
- **Addition of Additional Questions screen to collect Information**
 - Existing customer action framework of Open/Submitted/Skipped Questions is leveraged.
 - This section can be used by L2/L3 teams to ask additional questions even before submitting the application.
- **Summary before submission:** Review details before application submission with options to navigate back to previous screen and make changes to the details captured.



- **Infinity Workspace Features - Back-office application for SME Onboarding Journey**
 - Application management
 - Display of entire application data.
 - SME onboarding applications are listed for manual review automatically.
 - Display of Applicant(s) Information.
 - Claim/Release/Withdraw application capability.
 - Documents management
 - View uploaded files/documents (and related meta-data) through Origination client app.
 - Ability to upload single/multiple files/documents against an application from Document Tab/Manual Review Task.
 - Add notes to application.
 - Highlight and identify discrepant data for an existing customer, when the data submitted in the application is different from the one on record.
 - Task management
 - Tasks for bank user to review the application.
 - Edit application data by bank user.
 - Decision Tasks - Approve /Reject
 - Claim/Release Tasks capability
 - Ability to create custom tasks with required attributes at design-time in Process Automation Manager (PAM).
 - Fulfillment: Integration with core system for account/customer creation.
 - User roles and permission
 - Creation of multiple roles in Spotlight.
 - Role based task assignment.
 - Task and server-side workflow management: Post submission workflow bank user - Creation of tasks



The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

What's New: [202110](#)

The key features include:

Retail Origination

Retail Origination - Onboarding Journey

- Retail Origination (Self Service) App - Onboarding
 - Enhanced Infinity Origination App Roadmap for Onboarding Journeys
 - Personal Information
 - Product Selection
 - Co-Applicant
 - Documents
 - Summary
 - Verification
 - Additional Questions
 - Submit Application
 - Additional Information
 - Funding (Deposits)
 - Document Checklist: Capability to upload documents based on Document Checklist defined in DMN per product and introduction of separate section as Documents in the Origination app (in the previous release, document upload was done in Additional Question step).



- Infinity Assist - Back Office Application for Retail Onboarding Journey
 - Introduced Stages for Onboarding Journeys
 - Submitted
 - Verification
 - Decision
 - Closing
 - Complete
 - Introduction of Queues
 - Introduced queue concept for back office staff to handle applications more effectively.
 - Different Queues can be defined based on various attributes and DMN rules.
 - Out-of-the-box, different queues are defined at application and task levels, and journey wise (onboarding, product wise, region wise) and separate escalation queue is defined for tracking tasks pending overdue as per SLA for each task.
 - Application/Tasks are auto assigned to respective configured queue.
 - Users can be granted with required permissions to various queues and based on the access to the queue, can claim application, and work on the application.
 - Post submission, the application is automatically assigned to the respective queue based on the queue criteria.
- Migration of T&C to Consent MS: All T&C, Disclaimer, and Consents in origination are collected, stored, and managed (changed/deleted) in Consent MS.
- Enhanced dashboards for Relationship Manager to view queue wise Applications and Tasks with provision to see Recently Viewed applications (requests).
- Enhanced Task Capabilities
 - Release of claimed task and moving again to a queue so that any other user can claim and work on that task. When the task is released, queue assignment DMN Rules are triggered, and the task is assigned to the appropriate queue accordingly.



- Assignment rules are defined in DMN and can be configured.
- Escalation rules can be set in DMN which are configurable by which, overdue tasks can be moved to Overdue Queues that are visible to supervisors to take appropriate action such as reassignment.
- Tasks can also be released back to a queue from an individual's worklist for other users to claim them and subsequently, work on them.
- Migration of Infinity Workspace Application to Infinity Assist: With this migration, Infinity Assist becomes the single back office app for bank users to process onboarding and lending applications. This ease handling multi-facility (products) in single application. Currently multi-facility is supported only for Accounts and Deposit Products. Key advantages of migration:
 - Single app for all back office processing activities for onboarding, accounts, deposits and Lending products.
 - The application screens and sections are displayed based on the signed in user's role and permission granted.
 - More granular permissions at section level can be given to control the data that a user can see and what actions the user can perform.
 - Introduction of stages for onboarding applications resulting in easy configuration of tasks (stage-wise), status management, and notification.
 - Assignment of applications to queues based on configurable DMN rules.
 - Reassignment of application from one user to another by a supervisor.

Retail Origination - Lending Journey

- Retail Origination (Self Service) App - Lending
 - Enhanced Infinity Origination Roadmap for Lending (Overdraft, Personal Loan, Credit Card) Journeys
 - Product Selection Dashboard
 - Personal ID and Address Information



- Product Selection
- Income and Employment Details
- Co-Applicant
- Document
- Summary
- Verification
- Additional Questions
- Submit Application

- Document Checklist: Capability to upload documents based on Document Checklist defined in DMN per product and introduction of separate section as Documents in the Origination app (in the previous release, document upload was done in Additional Question step).

- Infinity Assist - Back Office Application for Retail Lending Journey
 - Introduction of Credit Packaging Stage
 - Introduction of new stage where all the third-party integrations required for processing the loan can be triggered under Credit Packaging stage.
 - The following stages are applicable for all lending products:
 - Submitted
 - Prescreening
 - Credit Packaging
 - Underwriting
 - Closing
 - Complete

- Introduction of Automated (STP) Process (Straight-through Process) for all Retail Lending Applications
 - Post submission, the application is processed automatically for lending journeys.
 - Configure Automated Lending Process rules like Trigger STP only when application has existing Party/Parties and there is no change in their PII data.



- Application auto assigned to Supervisor Relationship Manager (no manual application claim required).
- No manual intervention until offer letter generation or failure in processing automated tasks.
- The conditions for automating a journey made rule based as to which clients can customize in PAM.
- Support failure of automated tasks and creation of manual tasks during each task under each stage. Manual task is created and assigned automatically to queue on failure of auto tasks.
- Introduced DMN Rules for Credit Score Card calculation and Execute Decision Engine Rules for each product based on which, application is auto-processed (auto approve, auto decline) or sent for manual review.
- Introduction of Approval Matrix
 - Approval matrix can be set product and amount wise and can be configured by the bank.
 - In case of decision engine output – Manual Review, the decision task is created based on the approval matrix.
- Introduction of Queues
 - Introduced queue concept for back office staff to handle applications more effectively.
 - Different Queues can be defined based on various attributes and DMN rules.
 - Out-of-the-box, different queues are defined at application and task levels, and journey wise (onboarding, product wise, region wise) and separate escalation queue is defined for tracking tasks pending overdue as per SLA for each task.
 - Application/Tasks are auto assigned to respective configured queue.
 - Users can be granted with required permissions to various queues and based on the access to the queue, can claim application, and work on the application.
 - Post submission, the application is automatically assigned to the respective queue based on the queue criteria.



- Enhanced dashboards for Relationship Manager to view queue wise Application and Tasks with provision to see Recently Viewed applications (requests).
- Enhanced Task Capabilities
 - Release of claimed task and moving again to a queue so that any other user can claim and work on that task. When the task is released, queue assignment DMN Rules are triggered, and the task is assigned to the appropriate queue accordingly.
 - Assignment rules are defined in DMN and can be configured.
 - Escalation rules can be set in DMN and configurable by which overdue tasks can be moved to Overdue Queues that are visible to supervisors to take appropriate action such as reassignment.
- Introduction of Customer Actions
 - This feature enables to auto trigger or manually trigger actions to customer to submit additional information, where customer can resume application on Infinity Origination app/URL and can act on the pending actions initiated for the application.
 - Auto-triggering customer actions at defined stage/completion of task (when the facility is approved, offer letter is sent directly to the customer triggering customer action for the customer to accept/reject the offer and submit the signed offer letter digitally).
 - In any stage during processing of loan, bank user (RM) can trigger customer action requesting for additional information/document with the help of predefined customer actions.
 - Sending email notification to customer once customer action is initiated by RM or auto triggered by the system.
 - Sending email notification to bank user (respective RM) when customer completes the pending customer action.
 - Upload offer document again through customer actions.
 - Role based restrictions for customer actions.
 - Waiving customer actions.



- Supporting Retriggering of Third-party Integrations to Fetch Reports
 - Ability to Retrigger to get OFAC, blacklist, and bureau check report for each party.
 - Ability to Retrigger to get third-party reports during any stage starting from Prescreening until the Closing stage using adhoc task.
- Redefined Offer Acceptance/Rejection Process: Offer letter can be generated in online and offline modes.
 - Online Mode: Customer must accept/reject the offer through auto triggered customer actions. If customer accepts offer, customer can upload the signed offer letter through document upload customer action. Based on the offer acceptance, trigger another customer action for the customer to submit disbursement account details.
 - Offline Mode: After the offer letter is generated, a task is created for the RM to download the offer letter and get customer acceptance/rejection and wet signature from customer physically.

SME Origination

SME Origination - Onboarding Journey

- SME Origination (Self Service) App - Onboarding
 - Document Checklist
 - Capability to generate a Dynamic Document Checklist based on application attributes like Product applied, Company Type and more.
 - Creation of DMN rules to generate Dynamic Document Checklist.
 - Capability to upload documents based on Document Checklist defined at product level under separate document section.
 - The DMN framework can be easily configured based on new attributes and are fully customizable.
 - Enhanced Infinity Origination App Roadmap for Onboarding Journeys



- Basic Information
 - Company Information
 - Product Selection
 - Related Parties
 - Documents
 - Summary
 - Additional Features
 - Submit Application
 - Additional Information
- Infinity Assist - Back Office Application for SME Onboarding Journey
 - Migration of Infinity Workspace Application to Infinity Assist
 - Infinity Assist becomes the single back office app for bank users to process onboarding and lending applications.
 - Introduction of stages for onboarding applications resulting in easy configuration of tasks (stage-wise), status management, and notification.
 - Assignment of applications to queues based on configurable DMN rules.
 - Reassignment of application from one user to another by a supervisor.
 - The application screens and sections are displayed based on the signed in user's role and permission granted.
 - More granular permissions at section level can be given to control the data that a user can see and what actions the user can perform.
 - Introduction of Stages for Onboarding Journeys
 - Submitted
 - Verification
 - Decision
 - Closing
 - Complete



- Enhanced Dashboard
 - Enhanced dashboards for Relationship Manager to view queue-wise Applications and Tasks.
 - Provision to view to see Recently Viewed applications (requests).
- Introduction of Queues
 - Introduced queue concept for back office staff to handle applications more effectively.
 - Different Queues can be defined based on various attributes and DMN rules.
 - Out-of-the-box, different queues are defined at application and task levels, and journey wise (onboarding, product wise, region wise) and separate escalation queue is defined for tracking tasks pending overdue as per SLA for each task.
 - Application/Tasks are auto assigned to respective configured queue.
 - Users can be granted with required permissions to various queues and based on the access to the queue, can claim application, and work on the application.
 - Post submission, the application is automatically assigned to the respective queue based on the queue criteria.
- Migration of T&C to Consent MS: All T&C, Disclaimer, and Consents in origination are collected, stored, and managed (changed/deleted) in Consent MS.

SME Origination - Lending Journey

- SME Origination (Self Service) App - Lending
 - Introduction of SME Credit Cards
 - Capability to apply company credit cards by owners, partners, and directors.
 - Single facility is supported.
 - New screen to capture card holder details.



- Document Checklist
 - Capability to generate a Dynamic Document Checklist based on application attributes like product applied, company type and more.
 - Creation of DMN rules to generate Dynamic Document Checklist.
 - Capability to upload documents based on Document Checklist defined at product level under separate document section.
 - The DMN framework can be configured based on new attributes and is fully customizable.
- Enhanced Infinity Origination App Roadmap for Lending Journeys
 - Basic Information
 - Company Information
 - Product Selection
 - Related Parties
 - Documents
 - Summary
 - Additional Questions
 - Submit Application
 - Additional Information.
- Infinity Assist - Back Office Application for SME Lending Journey
 - Introduction of Credit Packaging Stage
 - Introduction of new stage where all the third-party integrations required for processing the loan can be triggered under Credit Packaging stage.
 - The following stages are applicable for all lending products:
 - Submitted
 - Prescreening
 - Credit Packaging
 - Underwriting
 - Closing
 - Completed
 - Introduction of Automated STP Process (Straight-through Process) for all SME Lending Applications
 - Post submission, the application is processed automatically for lending journeys.



- Configure Automated Lending Process rules like Trigger STP only when application has existing Party/Parties and there is no change in their PII data.
- Application is auto assigned to Supervisor Relationship Manager (no manual application claim required).
- No manual intervention until offer letter generation or failure in processing automated tasks.
- The conditions for automating a journey made rule based as to which clients can customize in PAM.
- Supporting Negative flow or Problem Loan Management
 - To handle failure of automated tasks and creating a manual task during each stage.
 - The manual tasks are created and assigned automatically to queue on failure of auto tasks.
- Automated Score Based Decision
 - Introduction of Credit Score Cards which can be configured product/facility wise in DMN.
 - Introduction of Decision Engine Rules which can be configured product/facility wise in DMN.
 - The Decision Engine output for facility:
 - Auto Approved
 - Manual Review
 - Auto Declined
- Introduction of Approval Matrix
 - Approval matrix can be set product and amount wise and can be configured by the bank.
 - In case of decision engine output – Manual Review, the decision task is created based on the approval matrix.
- Introduction of Customer Actions
 - This feature enables to auto trigger or manually trigger actions to customer to submit additional information, where customer can resume application on Infinity Origination app/URL and can act on the pending actions initiated for the application.



- Auto-triggering customer actions at defined stage/completion of task (when the facility is approved, offer letter is sent directly to the customer triggering customer action for the customer to accept/reject the offer and submit the signed offer letter digitally).
- In any stage during processing of loan, bank user (RM) can trigger customer action requesting for additional information/document with the help of predefined customer actions.
- Sending email notification to customer once customer action is initiated by RM or auto triggered by the system.
- Sending email notification to bank user (respective RM) when customer completes the pending customer action.
- Upload offer document again through customer actions.
- Role based restrictions for customer actions.
- Waiving customer actions.
- Redefined Offer Acceptance/Rejection Process: Offer letter can be generated in online and offline modes.
 - Online Mode: Customer must accept/reject the offer through auto triggered customer actions. If customer accepts offer, customer can upload the signed offer letter through document upload customer action. Based on the offer acceptance, trigger another customer action for the customer to submit disbursement account details.
 - Offline Mode: After the offer letter is generated, a task is created for the RM to download the offer letter and get customer acceptance/rejection and wet signature from customer physically.
- Introduction of Enhanced Dashboard
 - Enhanced dashboards for RM to view requests, tasks, and queues.
 - View Recently Viewed Requests.
 - Recent Activities to display the movement of task status.
- Enhanced Task Capabilities
 - Release of claimed task and moving back to queue based on assignment rules so that other users can claim and work on the task.
 - Assignment rules can be defined in DMN and can be configured.



- Escalation rules can be set in DMN and configurable by which overdue tasks can be moved to Overdue Queues that are visible to supervisors to take appropriate action such as reassignment.
- Enable Retriggering of Third-party Integrations to Fetch Reports
 - Ability to Retrigger to get OFAC, blacklist, and bureau check report for each party.
 - Ability to Retrigger to get third-party reports during any stage starting from Prescreening until the Closing stage using adhoc task.

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

What's New: [202201](#)

The key features include:

Retail Origination

- Mortgage journey
 - Enhanced Income and Employment section in Origination and Assist applications.
 - Collateral details
 - Mortgage loan calculator
 - Funding position in Origination and Assist apps.
- Micro apps conversion for Origination application.
- BSG and US-SaaS feedback enhancements in Origination application.
- Spill over enhancements in Retail journeys such as,
 - Supporting update multiple address and narrative via Entity Overview section of Infinity Assist app.
 - Individual PAM services for data migration of origination to Origination Processing MS.



- Individual customer creation services for each entity for enhanced error handling.

SME Origination

- Automated credit risk assessments.
- Enhancements to Origination application.
 - Temporary Password mail/SMS to be sent on click on Save and leave.
 - Temporary Password email/SMS to be sent on timeout.
 - Add Additional Company can be done from related company information page.
- Infinity Assist
 - Changes for showing Risk scores on Entity Overview and Facility Overview screens.
 - Ability to Add Address for non-verified party in Entity Overview.
 - Ability to Add/Edit/Delete Narratives in Entity Overview for non-verified party.
 - Task Management - Deep-linking for a Task via URL.

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

What's New: [202204](#)

The key features include:

Retail Origination

- **Infinity Retail Origination App**
 - Introduced Mortgage Loan Product so that customers can apply for Mortgage Loan digitally without visiting the bank branch.



- Added Mortgage Loan on the Landing Page and Mortgage Purpose "First Time Buyer" on the Dashboard.
- Added Mortgage loan eligibility calculator which allows user to compute the maximum loan amount one can avail based on the information provided.
- Ability to provide consent and start application as Prospect customer or existing customer.
- Provision to capture Personal Information.
- Enhanced Financial Information (Income and Employment) screen to collect financial data.
- Added Mortgage - Property Details screen to capture Mortgage property details.
- Added Mortgage - Funding Position screen to capture Source/use (Inflow/Outflow) of Funds to Purchase Mortgage Loan.
- Added Mortgage Composition screen to structure (single/multi part) Mortgage Loan as per personal need.
- Enhanced Document Checklist screen to collect Mortgage specific documents.
- Enhanced Summary screen to review Mortgage details before submitting the application.
- Submit the Application.
- Notify customer on successful submission of Mortgage Loan application.
- Enhanced Co-applicant screens with invite feature to allow existing customer to be added to the application.
- Introduced Invite Co-applicants feature
 - A customer can add Existing customers as co-applicant by Sending Invite.
 - Invited co-applicant receives the Invite via email and can login using OLB credentials to acknowledge (Accept) or Reject Invite and proceed to capture the details and submit the application.
 - A customer can continue to add prospect customers as co-applicants and fill the data on behalf of prospect customers.



- Document Checklist Enhancements
 - Provision to Edit information for uploaded Documents.
 - Enhanced DMN rules to get Mortgage Product and Property specific additional documents in checklist.
- Consents Enhancements
 - Receive multiple consents from customer (Main applicant and Co-applicants).
 - Provision to receive Explicit Consents.
 - Added additional consents to get explicit consents from Main applicants and Co-applicants.
- Integration with Formpipe: A Temenos Exchange partner for generation of system documents related to Retail Mortgage Journey for Simulation and generation of Repayment Schedule.
- **Back-office Application (Infinity Assist App) for Bank Users**
 - Renamed Facility Overview as Product Overview across Retail Lending applications including Mortgage Loans.
 - Post Application Submission: Receiving and Processing of Mortgage Applications in Infinity Assist.
 - Designed Post submission workflow using PAM for Mortgage Products.
 - Designed Stages and Tasks at application (Request) and Product (Facility) level for Mortgage Loan.
 - Enhanced Request Overview, Product Overview and Entity Overview screens to map fields of Retail Mortgage Lending applications from ODMS / Party MS to OPMS.
 - Introduced Product > Drawing Structure to support Facility > Drawing Structure, where, Mortgage applications initiated with single/multi parts is shown as individual drawing (part) under a Mortgage Product (Facility).
 - Mortgage – Property (Collateral) Valuation and Title Search.
 - Mortgage Loan - First Time Buyer: In-Principal Approval/ Illustrative ESIS generation through Formpipe.
 - Mortgage Loan - First Time Buyer: Offer Letter and ESIS document generation through Formpipe.



- Trigger customer actions for Offer acceptance, upload signed document, capture Disbursement and Repayment Instructions.
- Capture Notary details.
- Fulfilment enhancements.
- Follow-up enhancements.
- Stages, Tasks, Assessment, and Decision
 - Post submission, the application will have the following stages: Submitted, Pre-Screening, Credit Packaging, Underwriting, Complete, Withdrawn.
 - Post submission, each Mortgage Product /Drawing will have the following stages: Submitted, Pre-Screening, Credit Packaging, Underwriting, Offer Acceptance, Due diligence, Closing, Follow-up, Complete, Withdrawn.
 - Tasks for bank user to review the application.
 - Edit application data by bank user.
 - Automatic Credit Assessment: Display Score Card in Decision Section showing score graph, individual score for each attribute, and overall scores.
 - Execute Decision Engine Rules and support Auto Decisions: Auto Approve/ Auto Decline and exception handling via Manual Review (Decision).
 - Ability to withdraw Application until legal department reviews and approves the application in Closing stage.
- Integration with Formpipe: A Temenos Exchange partner for generation of system documents related to Retail, SME, and Corporate Origination journeys. Consequently, Receipt MS has been deprecated.
- Automated and real-time generation of documents: The following documents are generated OOTB as defined - Approval In-principal, Illustrative ESIS Offer Letter, and ESIS document generation.
- Fulfilment
 - Integration with core system for customer creation, mortgage facility (Product) arrangement creation, and Drawing Account Creation.



- Integration with core system for performing New Offer (Arrangement) creation in Transact, offer letter, and ESIS generation to customer.
- User Roles and Permission
 - Creation of multiple Retail roles (MortgageRM, MortgageUW, MortgageOps, Mortgage SupervisorRM, Mortgage Supervisor and Mortgage Credit Approver) in Spotlight.
 - Configure access rights in Entitlements MS.
 - Role based setting up of permission.
 - Permission based rendering of Infinity Assist screens.
 - Role based Dashboards.
- Task and server-side workflow management
 - Designing of Manual (Bank User Tasks) and Automated Tasks for Mortgage workflow.
 - Capability of user to Initiate Ad-hoc Tasks.
- Post completion of tasks, stage moves from one stage to another automatically.
- Workspace to Assist Migration Enhancements
 - Enabled Global search on application number generated from Origination app.
 - Display of Onboarding product features in Product Overview.
- Customer actions Enhancement
 - Customer actions related to invited co-applicants who are existing customers will be sent to their respective mail addresses.
 - Invited parties will receive information on offer letter acceptance/ rejection decision made by the Primary applicant.
- Queue Management - Automatic Assignment Rules
 - Automatic assignment of applications based on pre-configured DMN rule considering the count of applications in a user's worklist.
 - Automatic assignment of tasks based on pre-configured DMN rules considering attributes such as,



- Count of tasks in a user's worklist.
- Due date of incoming task and the count of tasks with the same due date in the individual user's worklist.
- Priority of incoming task and the count of tasks with the same priority in the individual user's worklist.

SME Origination

• Infinity SME Origination Application

- Enabled Send Invite option for Related parties who are existing customers.
 - A customer can add Existing customers as Related Parties by sending an invite.
 - Invited Related Party receives the Invite Email and can login using OLB credentials to acknowledge (Accept or Reject) and proceed with data capturing and submission of application.
- Enabled Edit and Delete option in the Document upload section.
- Handling of consents for Company and Related parties.

• Back-office Application (Infinity Assist App) for Bank Users

- Enhanced Document section in all the three overviews
 - Separate Document section with further sub sections as Uploaded Documents and System Generated documents.
 - Display of documents uploaded from Origination app in Request Overview and Facility Overview.
 - Displaying the uploaded /system generated documents by Document category grouping.
- Introduction of Document Checklist
 - Introduction of Document Checklist in Facility Overview using DMN rules, where a bank user can click and check the required/mandatory documents for the Application.
 - Document checklist icons for showing the status of documents as Pending or Completed.
- Display of Credit Score card in Decision Section.
- Enhancements in Consent Management.



- Enhancement in Queue Management
 - Automatic assignment of applications to Relationship Manager.
 - Automatic assignment of tasks from the queue to users.
- Workspace to Assist Migration Enhancements
 - Enabled Global search on application number.
 - Display of Onboarding product features in Product Overview.
- Customer Actions Enhancement
 - Customer actions related to invited parties who are existing customers will be sent to their respective mail addresses.
 - Invited parties will receive information on offer letter acceptance/ rejection decision made by the Primary party.

The topics related to this feature are given below:

[Retail Origination](#)

[SME Origination](#)

Digital Banking Servicing Micro Apps

Micro Apps are applications with specific functionality which are fast and efficient than monolithic applications. While traditional monolithic apps contain a wide range of functionality including front-end and back-end operations, Micro Apps are simple, lightweight in nature with targeted functionality. Micro Apps are smaller and easily manageable resulting in enhanced loading and build times. When using a Micro App, developers can divide the entire front-end and the fabric apps (product) into a group of small features and put those features together to give a full experience to the end-user.



What's New: [202110](#)

The key features include:

- **Trade Finance:** Infinity business users will now be able to access the Trade Finance (TF) capability. The new TF features that are introduced as part of the current release will allow the business user to:
 - Import Letter of Credit (LC).
 - View the list of Import Letters of Credit (LCs) – the issued LC records and the draft records.
 - Select a particular Import LC record and view its details.
 - Search for a particular Import LC by using different keywords.
 - Filter the list of Import LC records.
 - Manage the Import LCs that were saved as drafts, such as edit and delete a draft.
 - Create a new Import LC as a new request or from a previous record by copying the details.
 - Print and download the details for a particular Import LC record.
 - View the limit overview for the Import LCs.
 - Export Letter of Credit (LC).
 - Availability of Export Letter of Credit (LC) in the hamburger menu based on the user access.
 - View the list of Export LC with meta data.
 - Select a particular Export LC record and view its details.
 - Search for a particular Export LC by using different keywords.
 - Filter the list of Export LC records.
 - View details to be available under the action of each transaction.
 - Print and download the details for a particular Export LC record.
- **Authentication:** The user will see a session timeout warning pop-up message that the session is about to expire before the application logs out. This is applicable to web channel and mobile native. The user can then choose to either sign out or extend the session.



- **Arrangements:** On the Account Summary page, a user can scroll infinitely through the list of transactions until the user reaches the last (earliest dated) transaction. If the user has no transactions, a "No transactions found" message is displayed.
- **Unified Transfer:** The recurring payment feature is enhanced with an additional option, Until I Cancel under the How Long field for the user to set up recurring payment for indefinite period. User has the option to edit or cancel the recurring payment for indefinite period.

The topic related to this feature is given below:

[Digital Banking Servicing Micro Apps](#)

What's New: [202201](#)

The key features include:

Trade Finance: Enhanced to cover the Drawings capability for the Import LCs.

- View the list of Import LC Drawings.
- Search for a particular Import LC Drawing by using different keywords.
- Filter the list of Import LC Drawing records.
- Select a particular Import LC Drawing and view its details.
- View and manage the discrepancies for an Import LC Drawing.
- Provide payment details for a selected Import LC Drawing.
- View and respond to messages from the bank for an Import LC Drawing.
- Submit an Import Drawing.
- View the Drawing report (details of settlement, delivery messages, advice).
- Print and download the Import Drawing report (details of settlement, delivery messages and advice).

The topic related to this feature is given below:



What's New: [202204](#)

The key features include:

- **Trade Finance Micro App:** Developed to cover the Amendments capability for the Import LCs and the Drawings capability for the Export LCs.
 - Import Amendments
 - View the list of Import LC Amendments.
 - Search for a particular Import LC Amendments by using different keywords.
 - Filter the list of Import LC Amendments records.
 - Select a particular Import LC Amendments and view its details.
 - Raise a request for new Import LC Amendments.
 - Submit an Import LC Amendments for approval.
 - Print and download the Import Amendment report.
 - Export Drawings
 - Submit documents to an approved Export LC (create a drawing).
 - Save the new Export Drawing request as a draft.
 - Edit an Export Drawing draft.
 - Delete an Export Drawing draft.
 - Submit an Export Drawing for approval.
 - View the list of Export Drawings.
 - Filter the list of Export Drawings.
 - Search for a particular Export Drawing record by using different keywords.
 - Select an Export Drawing record and view its details.



- View and manage the discrepancies for an Export Drawing.
- Print and download an Export Drawing record.
- **Bulk Payment**
 - User can edit the past-dated template and initiate the bulk request with current or future date from existing Bulk Template.
 - During Edit Bulk template flow, a user can edit or remove the added Beneficiary in the same form rather than moving across different forms.

The topic related to this feature is given below:

[Digital Banking Servicing Micro Apps](#)

NextGen UI Components

The NextGen UI components are reusable components created using the Component 2.0 architecture of Quantum Visualizer. These components facilitate the usage of components across user journeys (features) of a Micro App to deliver the end-to-end user experience. They are also configurable according to the context of the consuming functions or features. The NextGen UI components are available for the Mobile native channel only.

What's New: [202201](#)

The following components are introduced in this release:

Carousel Card	Sort	Date Range	Keyword Search
Selection	Slate	Tile	Dropdown
Tabs	Choice Docker	Bottom Sheet	Native Action Sheet
Popup Acknowledgment	Info Popup	Document List	Session Timeout
List	Large Animating Textbox	Animating Textbox	Large Header



Text Area	Date Input	Interstitial	Pagination
Progress Bar	QuickLinks	SegmentedUI	Flow Acknowledgment
Charts			

The topic related to this feature is given below:

[NextGen UI Components](#)

What's New: [202204](#)

The following components are introduced in this release:

Postal Address	Email Address	Phone Number	Footer Menu
Frequency Picker	Data Aggregation	Account Selection	File Upload
Numerical Range	Selection Input File	Truncating Label	

- The following components are enhanced in this release:
 - Dropdown
 - Data Range
 - Keyword Search
 - Animating Text Box
- Modified the content for framework: Data Formatting

The topic related to this feature is given below:

[NextGen UI Components](#)

Corporate Origination (Infinity



Assist)

Provides banks the ability to onboard corporate lending entities and originate retail, SME, and corporate credit facilities on a digital-focused platform for the lending market.

What's New: [202108](#)

The key features include:

- **Introduction of credit committee decision**
 - Supporting decision which requires credit committee for single and multiple facilities.
 - Capturing decision of all the committee members for a facility and able to view decision member-wise.
 - Triggering Memorandum of Meeting (MOM) task for the Secretary of the committee.
 - Update final decision on the facility based on the MOM task.
- **Enhancement on decision logic in LOS MS and PAM**
 - Credit committee creation and storage in LOS MS.
 - Setting up of hierarchy for the credit committees.
 - Setting up of approver matrix for automatic identification of the final approver and decision task creation.
 - Creation of Decision Model and Notation (DMN) for approver matrix.
 - Supporting approval and decline of facilities in a multi-facility request (until last release either all the facilities can be approved or declined within a request).
- **Additional facility types**
 - Supporting following facility types in the Corporate Origination solution:
 - Term facility
 - Revolving facility
 - Line of credit (non-revolving)



- Overdraft
- Mortgage loan
- Letter of credit
- Letter of guarantee.
- Supporting changes in the pricing screens based on the selected product.
- **Application termination capability**
 - Capability to withdraw an ongoing application by an authorized user.
 - Application termination capability is linked with application stage and user permissions.
- **Search capability in currency drop-down:** Search feature added to all the currency drop-down list.
- **Defining user roles and access rights and permissions**
 - Defining users and the roles along with Line of Business, for example - Corporate RM, Corporate Underwriters and so on.
 - Creation of new role - Supervisor.
 - Role-based setting up of permission.
 - Permission-based rendering of Infinity Assist screens.
 - Role-based dashboards implemented.
- **Financial ratio results**
 - Capability to add and compare all the financial ratio results of the entity.
 - Capability to compare financial ratio results of entities in a request.
- **Enhanced collateral features**
 - Enhanced capability to add collateral to entity.
 - Capability to capture specific collateral details based on the collateral type.
 - Capability to add valuation and documents to a collateral.
 - Capability to edit and delete collateral.
 - Integration with Transact to fetch the existing collateral of an entity.
- **Enhanced entity details capture**
 - Capability to capture more entity specific information like Industry, sub-industry, sector, MIS code and financial position related



information like asset, liabilities, equity, and profit after tax.

- Capability to capture more individual specific information like ID type, ID number, employment details, spouse employment details, and financial information details.
- Capability to edit specific field details of entity and Individual.
- **Enhanced task overview screens and adhoc tasks**
 - Removal of already existing checklist functionality.
 - A list view screen for the user to have a complete overview of all the tasks related to the request.
 - A list view screen for the user to have a complete overview of all the tasks related to the facility.
 - The task list view to display task-wise along with status of the task.
 - Capability to add adhoc tasks available in the view all tasks section.
 - Enhancement in adhoc tasks to support multi-facility where post underwriting, adhoc task to be created facility-wise.
- **Narratives enhancement**
 - Capability to upload documents in narrative section.
 - Document types that can be uploaded – pdf, jpg, jpeg, png, txt, doc.
- **External services enhancement**
 - Capability to add external services (third-party integrations) and storing the result in the LOS MS against each entity.
- **Upload documents:** Capability to upload documents in the external services feature.

The topic related to this feature is given below:

[Infinity Assist \(Corporate Origination\)](#)

What's New: [202110](#)

The key features include:



- Introduction of Loan Schedule
 - Capability to capture loan schedule details for different facility types and interest types.
 - Capability to upload repayment schedule document.
 - Supporting changes in the pricing structure and loan schedule based on the facility type and Interest type selected.
 - Pricing will now not be available for Letter of Credit and Letter of Guarantee facility types.
 - Capability to capture pricing and loan schedule related comments.
 - Deletion of accepted pricing only by a supervisor.
 - Capability to capture beneficiary details for Letter of Credit and Letter of Guarantee facility types.
- Introduction of Availability Period Restriction
 - Capability to capture availability period restriction details for each facility in facility overview and request overview.
 - Capability to add multiple availability period restrictions.
 - Capability to add availability period restrictions capped to facility approved amount.
- Additional Borrower Fees: Supports additional three borrower fees.
 - Penalty Interest
 - Commission
 - Stamp Fee
- View Documents Enhancement
 - Capability to View the uploaded documents within the application.
 - Document types that can be viewed – pdf, jpg, jpeg, png, and txt.
 - Capability to download the document within view document screen.
- Scroll-Freeze Fields
 - Displaying Borrower, Amount. and Relationship Manager fields on top of the request overview screen.
 - Displaying Borrower, Amount, and Facility Type fields on top of the facility overview screen.



- Request Overview and Facility Overview Enhancements
 - Capability to capture and display Approved Amount on the request and facility overview which captures the amount approved by the Underwriter for a facility.
 - Task overview shows Facility name and Facility ID instead of only showing Facility ID.
 - Validation based on facility name in a request - facilities with same name cannot be added to the same request.
 - Clickable hyperlinks for facility/entity/request highlighted in a different way for user to understand if they can navigation or not.
 - Task Overview - List view: Clickable stage-based roadmap on the left-hand side helps user to filter tasks based on the stage.
 - Delete Decision option is not available after a final credit decision (Approve/ Decline) has been made.
 - Capability to upload and view MOM document in the decision credit decision section.
- Narratives Enhancements
 - Narratives section is for the users to enter their opinions about various attributes that impact the credit request.
 - Users can add more types of narratives like sources and uses of funds and risks and mitigation.
 - The narratives data entered on the request overview, facility overview, entity overview will be shared across the three overviews to avoid duplication of data and maintain consistency of information.
- Request and Task Dashboard Enhancements
 - A standalone task dashboard is created for users to view and complete operational tasks.
 - User can easily switch between request and task dashboard through a toggle.
 - Request Dashboard
 - Request dashboard shows recently viewed requests at a user level.



- Capability to see the list of facilities tagged to each request and access all the tasks related to the request through one click on the request dashboard.
- **Tasks Dashboard**
 - A standalone task dashboard is created for users to view and complete operational tasks.
 - Added filters to the task dashboard based on type of task, status, and due date.
 - Provided hover feature over each task so that the user can easily recognize the tasks related to entity/facility/request.
 - Created Recent Activity widget for users to view the changes that they have performed on the tasks.
- **Task Overview Enhancements**
 - Capability to see all the tasks of the request in Kanban view.
 - Filters provided for the task overview based on status, type of task and due date.
 - Ability to create adhoc tasks on the task overview.
- **Queue Management**
 - Configured queues based on the stage for the users of corporate journey.
 - Queues can be assigned to user groups.
 - Tasks can be released by the user from their task list to general queue for other users to claim them.

The topic related to this feature is given below:

[Corporate Origination \(Infinity Assist\)](#)

What's New: [202201](#)

The key features include:



- Application supports modification of existing facilities such as increase in amount and change of maturity date.
- Changes in Onboarding flow, Entity/Facility/Request overviews to support Amendment/Modification journey.
- New task workflow configured for modifications journey (increase amount and change of maturity date).
- Enhancements to Funding and Disbursement section. The application supports capturing multiple payment types (Bank Transfer, SWIFT, and Cheque).

The topic related to this feature is given below:

[Corporate Origination \(Infinity Assist\)](#)

What's New: [202204](#)

The key features include:

- Modification Journey for Add Party/Release Party, Add Collateral/Release Collateral
 - Implementation of the modification infrastructure in Assist provides an option for the bank user to process a modification request for an existing facility. Two new types of Modifications can be done.
 - Add/Release Party from Facility
 - Add/Release Collateral from Facility.
 - Changes made to Onboarding screens, Request Overview, Facility Overview, and Entity Overview to support modification flow.
 - Designed a new workflow specific to type of modification.
- Integration with Transact
 - Parties created in Infinity is now created in Transact while an arrangement is created.



- After the amendment journey for Amount and Maturity date is completed, the updated amount and updated maturity date for the existing arrangement now reflects in Transact.
- Commencement date of the facility now can be selected by the user, and this will be passed to Transact.
- Availability Draw restrictions captured in Infinity is integrated with Transact.
- Document Checklist Infrastructure
 - Document section moved from General section.
 - Addition of reference data of various types of document categories.
 - Rules to ensure the persistence of documents in various objects (Request, Facility and Entity Overview).

The topic related to this feature is given below:

[Corporate Origination \(Infinity Assist\)](#)



Microservices

Marketing Catalog

Available from: [202107](#)

Marketing Catalog microservice provides an independent cloud-enabled solution to manage marketing information of the core banking products. It exposes management APIs to manage marketing information for products managed in the core banks.

- For Phase-1, developed the capability to link features and actions to a product definition stores in the Marketing Catalog Microservice within Spotlight.
- K8 images support is introduced for Mongo and PostgreSQL databases.
- Tracing is enabled to monitor the performance of critical operations using the Jaeger tool on Docker and K8.
- Support for facilities and features irrespective of a product is released.

The topic related to this feature is given below:

[Marketing Catalog](#)

Available from: [202110](#)

The key features include:

- Enabled copy right headers in all packages.
- Enabled memory limitation for K8.
- Enabled Keycloak to drive authentication.

The topic related to this feature is given below:



[Marketing Catalog](#)

Available from: [202201](#)

The key features include:

- Limited the memory consumption for K8 pods.
- Replica set uniqueness is taken care in Kubernetes.
- Enhanced the Azure Scripts to support PostgreSQL Flexible Server.
- Display Name is released in Product Line, Product Group, and Product Information Entities.
- Property is introduced to configure logger level.

The topic related to this feature is given below:

[Marketing Catalog](#)

Available from: [202204](#)

The key features include:

- Extended the support of the Strimzi version to 0.27.0.
- PostgreSQL version is upgraded to 13.3 on AWS.
- Implemented DR to consume the latest Data events during ingestion.
- Azure: Packaging structure modification and bundling of metadata files.
- Enhanced to bring Portfolio Products from the back office.
- Automation is taken care of Kubernetes tag generation.

The topic related to this feature is given below:

[Marketing Catalog](#)



Due Diligence Microservice

Available from: [202107](#)

Due Diligence microservice enables the banks to handle local regulations regarding the intentions of the customer to consume the services of the bank versus how these are consumed. Different geographies have different regulations in terms of money movement, tax rules, etc. The Due Diligence microservice has a superset of this information and can support local regulations across different geographies.

- K8 images support is introduced for Mongo and PostgreSQL databases.
- Tracing is enabled to monitor the performance of critical operations using the Jaeger tool on Docker and K8.

The topic related to this feature is given below:

[Due Diligence Microservice](#)

Available from: [202110](#)

The key features include:

- Enabled copy right headers in all packages.
- Enabled memory limitation for K8.

The topic related to this feature is given below:

[Due Diligence Microservice](#)

Available from: [202201](#)

The key features include:

- Limited the memory consumption for K8 pods.
- Replica set uniqueness is taken care in Kubernetes.
- Enhanced the Azure Scripts to support PostgreSQL Flexible Server.



- Property is introduced to configure logger level.
- Delete API is released for Assessment Entity.

The topic related to this feature is given below:

[Due Diligence](#)

Available from: [202204](#)

The key features include:

- Extended the support of the Strimzi version to 0.27.0.
- PostgreSQL version is upgraded to 13.3 on AWS.
- Azure: Packaging structure modification and bundling of metadata files.
- Automation is taken care of Kubernetes tag generation.

The topic related to this feature is given below:

[Due Diligence](#)

Party Microservice

Available from: [202107](#)

Party microservice is used to store various details about the party (customers in Transact) such as personal information, identity details, address details, and so on. A user can create/update/get parties by using the Enterprise APIs of the party microservice Enterprise APIs.

- K8 images support is introduced for Mongo and PostgreSQL databases.
- Hierarchy API for Party-to-Party relationship is released.
- Tracing is enabled to monitor the performance of critical operations using the Jaeger tool on Docker and K8.



The topic related to this feature is given below:

Party Microservice

Available from: [202110](#)

The key features include:

- Enabled copy right headers in all packages.
- Enabled memory limitation for K8.
- Enabled MDAL and scheduler feature.

The topic related to this feature is given below:

Party Microservice

Available from: [202201](#)

The key features include:

- Limited the memory consumption for K8 pods.
- Replica set uniqueness is taken care in Kubernetes.
- Enhanced the Azure Scripts to support PostgreSQL Flexible Server.
- Released Delete API for Employment Entity.
- Employment Entity is enhanced to hold Employer details.
- Property is introduced to configure logger level.

The topic related to this feature is given below:

Party

Available from: [202204](#)

The key features include:



- Extended the support of the Strimzi version to 0.27.0.
- PostgreSQL version is upgraded to 13.3 on AWS.
- Address Entity is now enhanced to hold data from the back office through Ingestion.
- Customer Household Pricing development.
- Automation is taken care of Kubernetes tag generation.
- Standard Search Criteria for Party.
- Azure: Packaging structure modification and bundling of metadata files.
- BIAN Naming conversion for new events.
- Implemented DR to consume the latest Data events during ingestion.

The topic related to this feature is given below:

Party

Service Request Microservice

Available from: [202107](#)

Service Request microservice is a generic order management system. It helps to capture the customer's different service requests that are raised by the Retail Banking channels. The microservice maintains the life cycle of all the service requests. The service requests involve services such as New Cheque Book, Stop Payment Request, Dispute transactions, and Block Debit Card.

- Enhanced to support the update/reverse of service request operation for financial and non-financial requests.

The topic related to this feature is given below:

Service Request Microservice



Available from: [202110](#)

The key features include:

- Enhanced Helm scripts and K8 on-premise scripts.
- Enabled Ingress Support.
- Enabled PostgreSQL DB Support for Helm pack.
- Tomcat version changes as per MDS requirement.
- Limited the memory consumption for Docker Containers.
- Limited the memory consumption for K8 PODs.
- K8 images tag changes.
- Added trade finance related configuration. Modified endpoints as per Micro app changes in Quantum Fabric.
- Enhanced install and destroy scripts for Azure and Aws. Removed repacking commands and packaging done separately for different databases.

The topic related to this feature is given below:

[Service Request Microservice](#)

Available from: [202201](#)

The key features include:

- Added DailyCashLimit subtype to reference data in ddl scripts of AWS, Azure and Docker.
- Removed metering related configuration for DB container in Docker – postgresql.yml file.
- Updated Junit test cases.
- Created postgresql-azure-pom.xml file.
- Code updates for srms-endpointoptional.
- Commented out J2EE packaging.
- Updated License header comments.
- Added Copyrights headers.
- Changed logger_root_level as ERROR in Docker, K8, Azure, and AWS.



- Added metric changes in K8.
- Added AWS ping to avoid cold start and updated AWS scripts with Lambda standardization.
- Modified "-" to "_" to work in Docker.
- Added support for Ingress and NodePort changes.
- Logger changes in Docker stack.
- Updated the tag version to 202201.0 in Docker stack.
- Added destroy non-interactive scripts.
- Removed ports in install_strimzi.sh as it is not a complete solution.
- Added Strimzi v0.27 to support latest Docker/K8 and updated strimzi-cluster-operator-0.27.0.yaml with copyright headers.
- Updated Azure scripts to support subscription ID for UTP during mvn -Pdeploy command.
- Updated postgres version to 11 in Azure install scripts.
- Added logger property in k8Env.env.
- Updated microservice-parent-core artifact from microservice-parent.
- Updated CreateSRConfigID_withInvalidInput.json by removing the configuration of the same.
- Memory limit changes for K8.
- Updated DB connectivity in PostgreSQL DB.
- Added new SRMS configurations for all the stacks in ddl scripts.
- Modified PostgreSQL pool size to 5 in values.yaml file.

The topic related to this feature is given below:

[Service Request](#)

Available from: [202204](#)

The key features include:

- Enabled Ingester Health Check API.
- K8 Tag Automation changes.
- Upgraded AWS PostgreSQL version and DB instance class.
- Increased maxLength of physicalDocuments.



- DDL data update for MongoDB/DynamoDB and postgres in all the stacks.
- Updated K8-onpremise MongoDB script version.
- Vocabulary Check for events is set to false.
- Euro Bank changes for SRMS.

The topic related to this feature is given below:

[Service Request](#)

Originations Data Microservice (ODMS)

Available from: [202108](#)

Origination Data Storage microservice implements the storage features offered by Journey Manager. This is mainly because the requirements will come from the development of custom user Journeys and Journey Manager has been developed from many years of writing these journeys and it makes sense to learn and expand these features rather than start from scratch.

The following changes are done to the microservice involving client apps:

- Enhanced JOURNEY_OPENED event to send multiple entity items in event payload.
- APPLICATION_PURGED event whenever an application is purged.
- Query API has been modified to support multiple inputs as input search arguments.
- Delete API is modified to delete all the versions of entity item.

The topic related to this feature is given below:

[Originations Data Microservice \(ODMS\)](#)

Available from: [202110](#)

The key features include:



- Released the K8 Helm package structure.
- Docker memory limitation and removal of CPU limitation.
- K8 memory limitation and removal of CPU limitation.
- Tomcat version upgraded to slim in Docker/K8.
- Jaeger (tracer) set to disabled by default.
- Kafka version upgraded to 2.13 -2.7.2.
- Parameterized the configurations.

The topic related to this feature is given below:

[Originations Data Storage](#)

Available from: [202201](#)

The key features include:

- AWS - Lambda configuration and Ping implementation changes.
- PostgreSQL Poolsize changes.
- Updated Kafka version to 3.0.
- Logger level changes.
- Added AWS configs.
- Metric changes.

The topic related to this feature is given below:

[Originations Data Storage](#)

Available from: [202204](#)

The key features include:

- Added listener app for Azure stack,
- Automated MS version for image tag.
- Kafka version upgrade from 2.7.2 to 3.1.0.
- Added metadata files for automating azure deployments.



The topic related to this feature is given below:

Originations Data Storage

Loan Origination Service Microservice (Origination Processing)

Available from: [202108](#)

Corporate origination (Origination Processing) is a financial service that is offered to corporates in the context of corporate financing and raise capital. This Microservice supports the following functions during the journey of the corporate origination by persisting the data.

- The LOS MS is enhanced to handle retail lending origination and SME lending origination from this release. As part of this enhancement, Line of Business field is introduced to classify the data based on the lending journey.
- Added new fields to support ODMS to LOS MS integration.
- Enhanced capability to add collateral to entity.
- Capability to capture specific collateral details based on the collateral type selected. For example - Real Estate, Deposit, Vehicle, Equipment and more.
- Capability to add valuation and documents to a collateral.
- Supporting decision which requires credit committee for single and multi-facilities.
- Capturing decision of all the committee member for a facility and able to view decision member-wise.
- Triggering Memorandum of Meeting (MOM) task for the secretary of the committee.
- Updating of final decision on facility, based on the MOM task.
- Added helm pack deployment.



The topic related to this feature is given below:

Loan Origination Service Microservice (LOS MS)

Available from: [202110](#)

NOTE: From 202110 release, the Loan Origination Service Microservice is renamed to Origination Processing Microservice.

The key features include:

- Released the K8 Helm package structure.
- Credit Card Score: Store the credit card score value in corporate LOS (score card which is processed for credit decision should be stored in LOS).
- Financial Ratios table: Added the Debt To Income Ratio as part of Credit Score Modeling.
- Decision table: Added the Total score - summation of all the individual parameter scores.
- Docker memory limitation and removal of CPU limitation.
- K8 memory limitation and removal of CPU limitation.
- Tomcat version upgraded to slim in Docker/K8.
- Jaeger (tracer) set to disabled by default.
- Kafka version upgraded to 2.13 -2.7.2.
- Parameterized the configurations.

The topic related to this feature is given below:

Origination Processing (Previously Corporate Loan Origination Service)

Available from: [202201](#)

The key features include:



- Get deal API - Issue fix for AWS-Dynamo DB implementation.
- Logger and metric changes.
- Comments fix in External Service History.
- Update Narrative - AWS - issue fix.
- Modification task fix.
- Updated the decision ID in Azure and Aws package.
- PostgreSQL duplicate under Review Decision Value.
- Kafka version upgrade to 3.1.0.
- Adding Reference data to Review Risk Assessment Task.
- Cache service configs.
- Requests order fix.
- AWS - Lambda and Ping implementation changes
- Metrics changes.
- Validation changes for funding position.

The topic related to this feature is given below:

[Origination Processing](#)

Available from: [202204](#)

The key features include:

- Introduced new APIs to create, update, get and Delete for Consent.
- Introduced new APIs to create, update, get and Delete for Payment Scheduler.
- Introduced new APIs to create, update, get and Delete for Drawing.
- Introduced new APIs to update Collateral Relationship.
- Kafka version upgraded from 2.13 -2.7.2 to 2.13-3.1.0.
- Added new Document Categories and Types in master data.
- Enhancement in the collateral Info and related party Info collection added the amendRequestTypeStatus and amendRequestType.
- Enhancement in the Feature Details collection added the description.
- Added Mortgage reference data in master data.
- App listener changes for Azure pack.



- Postgres version upgraded from 12.5 to 13.3 for AWS package.
- Added metadata files for automating azure deployments.

The topic related to this feature is given below:

[Origination Processing](#)

Document Storage Microservice

Available from: [202108](#)

The Document Storage microservice provides the virus-free documents hosting capability for Infinity and core banking system.

- Provided multi-language support.
- Added File Clone API.
- MS SQL database supported.
- Added helm pack deployment.

The topic related to this feature is given below:

[Document Storage Microservice](#)

Available from: [202110](#)

The key features include:

- Enabled K8 Helm packages support.
- Docker memory limitation and removal of CPU limitation.
- K8 memory limitation and removal of CPU limitation.
- Tomcat version upgraded to slim in Docker/K8.
- Jaeger (tracer) set to disabled by default.
- Kafka version upgraded to 2.13 -2.7.2.
- Parameterized the configurations.



The topic related to this feature is given below:

Document Storage Microservice

Available from: [202201](#)

The key features include:

- The initial Document Storage microservice is released (demo purpose).
- Document Upload, Download, Delete, and Search capability.
- Build-in Clam AV module to perform virus scanning.
- Build-in Apache Sling as the Document Management System.
- Local Docker image running Document Storage Service.
- Configurable to connect to local MySQL DB.

The topic related to this feature is given below:

Document Storage

Available from: [202204](#)

The key features include:

- Evidence Management APIs.
- Health Check API enhancements for Docker and K8s.
- Automated MS version for image tag.
- Disabling clamav by default.
- Removed Formpipe dev credentials.
- Oracle DB support.
- EKS and AKS scripts.
- Kafka version upgraded from 2.7.2 to 3.1.0.
- Increased maximum number of search metadata fields allowed.



The topic related to this feature is given below:

[Document Storage](#)

Receipting Microservice

Available from: [202108](#)

The Receipting microservice is the service that generates a small static PDF receipt from the provided form definition and data payload.

The following changes are done to the microservice involving client apps:

- K8 end-end with Document Storage MS integration.
- Parameterized documentGroup and sub(user id) in Generate Receipt API.
- Enabled JWT in Node JS container which allows enabling JWT in API container.

The topic related to this feature is given below:

[Receipting Microservice](#)

Available from: [202110](#)

The key features include:

- Enabled MSSQL Database support.
- Released the K8 Helm package structure.
- Docker memory limitation and removal of CPU limitation.
- K8 memory limitation and removal of CPU limitation.
- Tomcat version upgraded to slim in Docker/K8.
- Jaeger (tracer) set to disabled by default.
- Kafka version upgraded to 2.13 -2.7.2.
- Parameterized the configurations.



The topic related to this feature is given below:

[Receipting Microservice](#)

Available from: [202201](#)

The key features include:

- Upgraded Kafka version to 3.1.0.
- Logger level changes.
- Transaction ID logic upgrade.
- Metric changes.
- Added Jacoco service.

The topic related to this feature is given below:

[Receipt](#)

Arrangement

Available from: [202110](#)

Arrangement Microservice persists all the static information of the arrangements in the core banking system and provides the same details to the digital front office during the stand-in processing or a planned outage (For example, online upgrade of Temenos Transact).

- Enabled Ingress support.
- Included Unauth Query Param in getPartyArrangementDetailsV3.
- Enabled SQL Helm Pack for AMS.
- Azure SQL Artifact changes.
- Enhanced extArrangementId as Unique Key in Arrangement table.
- Added Limitations to Docker and K8 containers.
- Wealth requirements to AMS.



- Enhanced INVESTMENT.PROGRAM, AA.CUSTOMER.ROLE, SEC.ACC.MASTER applications to store in AMS.
- Enhanced V4 versioning to AMS for getPartyArrangementDetailsV4, getBulkArrangementsV4, createArrangementInfoV4, and updateArrangementInfoV4.
- Introduced new Entities such as PartyRoles and PortfolioArrangement to store the Roles of the Party and Portfolio Details respectively.
- Added Indexes for the Arrangement, AccountArrangement, DepositArrangement, LendingArrangement, and PartyDetails tables.
- AWS ingestion is blocked because of the open framework issue. Therefore, ingestion from backend will not work in AWS stack until the issue is fixed.

The topic related to this feature is given below:

[Arrangement](#)

Available from: [202201](#)

The key features include:

- Added Copyrights in ms-arrangement-core for AmsTokenGenerator.java.
- NodePort Changes: AMS, Dummy Commit for UTP, Updated timed out value, Dummy Commit for UTP, Added script for config installer restart, Dummy Commit for UTP, Dummy commit to trigger Jenkins job, Modified the E2E script to create the AMS tables in docker, Kafka version changes, Dummy Commit for UTP, Reverting the F_DATA_EVENTS change in E2E Scripts, Dummy Commit for UTP, Dummy commit for UTP trigger, Dummy commit for job triggers, Dummy commit for job triggers, Dummy commit to trigger UTP run, Dummy Commit for UTP, and Modified FBNK_DATA_EVENTS to F_DATA_EVENTS in E2E Scripts.
- Corrected scripts for creation of Local Reference Table for Customer, Removed the Health check API step in E2E script in ms-arrangement-test.
- Corrected scripts for Transact credentials during login in ms-arrangement-test for Testware.xlsx file.



- SSL Disable for DB Servers, Metrics, Error Info Level, Commenting J2EE Logger Property to ERROR Copyrights headers Logger Property using TAFJ in K8 AWS Ping and Lambda Standardization Metrics Changes in K8, AWS Bug Fixing, Removing Unwanted lines, IRF Container Dependency, getPartyDetailsV2 - Forward Patch in core and all stacks.
- Removed NodePort apply command and Ingress changes in Docker.
- Tag Changes and Logger Level in Docker.
- Updated the MSF artefact name to resolve helm packaging issues in Docker for sql-helm-pom.xml file.
- Modified Memory limiting changes to 1GB in Docker.
- Updated tag version to 202201.0.0 and added logger changes in Docker.
- Updated the following: CreateArrangementInfoDepositsTest.java, CreateArrangementInfoDepositsTest.java, Kafka version in AMS, CreateArrangementInfoDepositsTest.java, CreateArrangementInfoDepositsTest.java, arrangement-api.yaml, arrangement-api.yaml, packK8Zip.sh,
- Memory Limit changes for K8 - AMS, Dummy Commit - AMS, packK8Zip.bat, and Tag Changes in docker.
- AMS Wealth changes in ms-arrangement-test.

The topic related to this feature is given below:

[Arrangement](#)

Available from: [202204](#)

The key features include:

- Added the Mock test files.
- Added New Entity Party Roles to persist AA.CUSTOMER.ROLE from transact and its invoked or given out to the end user using the rest API.
- Added changes to configure the names of replica set. A user can provide the environment specific name for each deployment through start script "ENV_NAME" variable. The pod names are prefixed with the ENV_NAME specified.



- Enabling Health check API for ingester containers for holdings micro service. Health check APIs help us get the availability status of containers.
- Updated the Spring beans version to avoid the build failure.
- Lambda connection syncing with MySQL Scripts-Lambda standardization changes the lambda function names following the set of rules of naming convention.
- DDL script execution and script changes in AWS and Azure stacks.
- Defer Date done in getBillDetails in the path: *ms-arrangement-core/src/main/java/com/temenos/microservice/arrangement/ingester/ArrangementIngester.java*.
- Hikari pool changes increased maximum pool size to 150 and minimum to 10, in all stacks to accommodate a greater number of DB connections.
- K8 Tag automation changes implemented. From now onwards, setting the version is automated as we have made changes that take the version from a version.txt file which is generated during the build.
- Script clean-up for build files and packK8 scripts done in docker stack.
- Helm build scripts updated, gave read access to the build file so that we can encounter the permission denied error.
- Done vocabulary check in all the pom.xml files in all stacks.
- Corrected scripts for creation of Local Reference Table for Customer, Account and Company in the path: *ms-arrangement-test/TestWare/Parallel/Thread_1/Testware/Testware.xlsx*.

The topic related to this feature is given below:

[Arrangement](#)

Account Aggregation

Available from: [202110](#)

Account Aggregation is an online service, which allows you to consolidate a range of accounts and other financial information into one interface to simplify



the management of personal finances. To bring them into the Infinity fold, Account Aggregation makes use of the Account Aggregation Microservices and a MarketPlace partner solution.

- Enhanced Helm scripts and K8 on-premise scripts.
- Added creation of notification stream in Azure and enhanced script to rename staging folder as per app.
- Limited the memory consumption for Docker Containers.
- Tomcat version changes as per MDS requirement.
- Limited the memory consumption for K8 PODs.
- K8 images tag changes.

The topic related to this feature is given below:

[Account Aggregation](#)

Available from: [202201](#)

The key features include:

- Commenting out J2EE property, added copyright headers and metrics changes in Kubernetes (K8).
- AWS ping implementation to avoid cold start and updated AWS scripts with Lambda Standardization and CloudWatch updates.
- Modified logger property to ERROR and logger property using TAFJ in K8.
- Updated accountaggregation-ingress.yaml, Ingress changes and removed NodePort in mysql-db.yaml .
- Logger level changes and tag updates.
- Added Strimzi v0.27 for the latest K8/Docker support.
- Added non-interactive scripts, removed configurable IP and Port input commands.
- Deleted strimzi-destroy.sh.
- Updated microservice-parent-core artifact from microservice-parent.
- Updated AWS region in scripts from hard-coded value.
- Memory limit changes for K8.
- Added subscription to Azure scripts.



- Updated Kafka version.
- Updated Cucumber test scripts in Azure with timeout.

The topic related to this feature is given below:

[Account Aggregation](#)

Available from: [202204](#)

The key features include:

- Added changes to configure the names of replica set. User can provide the environment specific name for each deployment through start script “ENV_NAME” variable. The pod names are prefixed with the ENV_NAME specified.
- Added the namespace values as variables for service, DB instead of creating the namespaces directly in docker/k8 stacks.
- Enabling Health check API for ingester containers for holdings micro service. Health check APIs help us the get the availability status of containers.
- Updated spring bean version to the latest version to avoid build failure.
- Added escape sequence in azure scripts as some random path is getting appended to resources. Adding the escape sequence has avoided that path.
- Hikari pool changes increased maximum pool size to 150 and minimum to 10 in all stacks to accommodate a greater number of connections.
- K8 Tag automation changes, from now on setting the version is automated as we have made changes that take the version from a version.txt file which is generated during the build.
- Helm build scripts updated, gave read access.

The topic related to this feature is given below:

[Account Aggregation](#)



Consent Management

Available from: [202110](#)

The Consent Management microservice stores the consents received from the Third-party provider (TPP).

- Consent v2 API enhancement.
- Enhanced Helm scripts and K8 on-premise scripts.
- Enabled Ingress Support.
- Tomcat version changes as per MDS requirement.
- Limited the memory consumption for Docker Containers.
- Limited the memory consumption for K8 PODs.
- K8 images tag changes.

The topic related to this feature is given below:

[Consent Management](#)

Available from: [202201](#)

The key features include:

- Updated AWS script.
- Dynamically finding AWS and Azure Resource Jar.
- NodePort Changes - Consent, Dummy commit to trigger UTP run, NodePort Changes, and Dummy Commit for triggering build.
- Updated Kafka version.
- Dummy commit for job trigger, OFAC T and C change for Origination, and Consent tag changes.
- Dummy commit to trigger Jenkins job and updated tag to 202110.0.0.
- Tomcat changes in core and all stacks.
- Edited pom.xml online with Bitbucket.
- Updated consent-api-configmap.yaml.
- Added JWT_TOKEN_PUBLIC_KEY and updated ID_TOKEN_SIGNED on Consent-development.



- Added Copyright Headers in ms-consent-core.
- Copyrights headers commenting J2EE Logger property to ERROR Logger Property using TAFJ in K8.
- Metrics Changes in K8 AWS Ping and Lambda Standardization.
- Updated packK8Zip.sh.
- 202201.0.0 tag Changes for CMS - Dev.
- Ingress changes.
- Updated the MSF artifact name to resolve helm packaging issues in Docker for sql-helm-pom.xml file.
- Modified memory limiting changes to 2GB in Docker for ms-consent.yml and k8/on-premise/svc/templates/svc/consent-api.yaml.
- K8 scripts cleanup changes.
- Framework dependencies version updated to 202110.0.1.
- Reverted MSF version changes to DEV.0.0-SNAPSHOT.
- Updated Authorization header value in ms-consent-test.

The topic related to this feature is given below:

[Consent Management](#)

Available from: [202204](#)

The key features include:

- Kafka Version Updated for Consent MS.
- Memory Limit Changes for K8 – Consent.
- Added logger property.
- MSSQL_SUPPORT for Consent MS in all the stacks.
- Euro bank changes for Consent MS.
- Updated reference data in DDL scripts.
- Enhanced the termsNConditionContent GET API with isConsentMandatory field, versionNo and applicationId.
- Added new Get API – GetPartyConsentDetailsByCriteria.
- Increased Memory limit for MSSQL.
- K8 Tag Automation changes.



- Hikari connection pool changes.
- Vocabulary Check for events is set to false.

The topic related to this feature is given below:

[Consent Management](#)

Holdings

Available from: [202110](#)

Holdings is a read-only microservice for providing balances and transactions. It allows the client applications to view account details along with associated transactions. It also provides generic data model to manage account balances and transactions.

- Enhanced Helm scripts and K8 on-premise scripts.
- Enabled Ingress Support.
- Enabled PostgreSQL DB Support for Helm pack.
- Minor Azure Script changes
- Tomcat version changes as per MDS requirement.
- Limited the memory consumption for Docker Containers.
- Limited the memory consumption for K8 PODs.
- K8 images tag changes.

The topic related to this feature is given below:

[Holdings](#)

Available from: [202201](#)

The key features include:

- Copyrights and Azure UTP changes, Dummy commit for UTP, and Dummy commit for job triggers in ms-holdings-core.



- AWS Metadata generation changes in ms-holdings-model.
- Sort Key Check in Post and Put APIs fromDate and toDate query.
- Wealth enhancement in ms-holdings-core.
- Updated version for Log4j in ms-holdings-test. CategorisationId description enhancement in ms-holdings-core/src.
- Remove unwanted code in ms-holdings-core forTransactionTypeIngestor.java file.
- Tag changes for 202201 in Docker.
- Modified E2E scripts, Copyrights and Azure UTP changes, AWS Metadata generation changes. NodePort changes - HMS, Dummy commit to trigger UTP run, Updated holdings-api-nodeport.yaml, Updated holdings-api.yaml, odePort changes, Kafka version changes, Reverting the F_DATA_EVENTS change in ms-holdings-core.
- Copyrights headers commenting J2EE Logger property to ERROR Logger Property using TAFJ in K8. Metrics changes in K8 AWS Ping and Lambda Standardization. Commenting J2EE in all stacks.
- Ingress and NodePort changes in Docker.
- Tag Changes and Logger Level HMS in Docker.
- Addressing samples duplicating issue in Docker.
- Removed EXECUTION_ENVIRONMENT in Docker for holdings-api-configmap.yaml file.
- Modified memory limiting changes to 1GB in Docker.
- Updated tag version to 202201.0.0 Added logger changes in Docker.
- Updated microservice-parent-core artifact in Docker for mongo-helm-pom.xml.
- Updated the script to assert ID in Create and Update Balance API in ms-holdings-test.
- Updated CreatePortfolioValuesV3Test.java, Memory limit changes for K8 - HMS, Dummy Commit - HMS in core and Docker.
- Modified the script according to ID change in API in ms-holdings-test.
- DB Connectivity updated in HMS PostgreSQL DB in core.
- Commenting unrealisedPL and unrealisedPLPercentage in getPortfolioValuesV3 in core for PortfolioValuesTransformer.java file.
- Modified pool size to 5 in docker for values.yaml file.
- Wealth changes for HMS.



The topic related to this feature is given below:

Holdings

Available from: [202204](#)

The key features include:

- Added changes to configure the names of replica set. You can provide the environment specific name for each deployment through start script “ENV_NAME” variable. The pod names are prefixed with the ENV_NAME specified.
- Data Reconciliation changes. Ensure that no overwriting/ingesting of the data into MS for the old DES events which hit the MS after the latest DES events for the same has already been updated.
- Enabling Health check API for ingester containers for holdings micro service. Health check APIs help us to get the availability status of containers.
- Modified E2E test cucumber scripts to support latest Transact data.
- Upgraded AWS PostgreSQL version in install-aws-postgresql.sh file.
- K8 Tag automation changes implemented. From now on, setting the version is automated as we have made changes that take the version from a version.txt file which is generated during the build.
- Added vocabulary check tag in properties in pom.xml of model, all stacks folder to avoid build failure.
- Helm build scripts updated, gave read access to the build file so that we can encounter the error permission denied.
- Updated k8 on-premise MongoDB script version.

The topic related to this feature is given below:

Holdings



Savings Pot

Available from: [202110](#)

Savings Pot microservice lets you to create, fetch, and update the savings pot details required for both front office and back office.

- Enabled K8 Helm packages support.
- Addressed repacking issue in AWS and Azure packages.
- Added Jaeger tracing.
- Enabled Ingress in K8.
- Limited the size of the docker containers.

The topic related to this feature is given below:

[Savings Pot](#)

Available from: [202201](#)

The key features include:

- Added PostgreSQL Azure pom file.
- Commented out J2EE property in pom.xml.
- Modified the script to make Flexible server changes in the Azure.
- Modified "-" to "_" to work in Docker.
- Updated the support for Ingress and NodePort changes.
- Addressed samples duplicating issues by removing it in build files.
- Added copyright headers.
- Added Ping implementation to resolve cold start issues in AWS and updated AWS scripts with Lambda standardization.
- Changed logger_root_level as ERROR in Docker, K8, Azure, and AWS.
- Fixed DB deletion issue in destroy-aws-mongo file by modifying Mongo DB name.
- Added logger property changes.
- Memory limit changes for K8.
- Updated DB connectivity in PostgreSQL DB.



- Modified PostgreSQL pool size to five.
- Removed Java home in Docker.

The topic related to this feature is given below:

[Savings Pot](#)

Available from: [202204](#)

The key features include:

- Upgraded AWS PostgreSQL version and DB instance class.
- Tag Automation changes for K8 deployment.
- Updated K8-onpremise MongoDB script version.
- Vocabulary Check for event is set to false.
- Added Support for environment specific deployment.

The topic related to this feature is given below:

[Savings Pot](#)

Campaign

Available from: [202110](#)

Campaign Microservice enables the branch users of banks to define and store the details of the campaigns created through the front office solution developed for the campaign management, which is called as Real Time Engagement (RTE).

- Enabled support for MSSQL.
- Enabled K8 Helm packages support.



The topic related to this feature is given below:

Campaign

Available from: [202201](#)

The key features include:

- Addressed log4j vulnerability fix, used log4j version 2.17.0.
- Enabled Tag automation for version updates.
- Added NodePort and Ingress support.
- Updated Data source to HikariCp.
- Added Logger and Metrics Support.
- Added ping functionality to resolve cold start issue in AWS.
- Commented J2EE pack build.
- Enabled Health Check API across the stacks (Docker, K8, Helm, Azure).
- Limited the memory consumptions for K8 pods.
- Replica set uniqueness is taken care in Kubernetes.

The topic related to this feature is given below:

Campaign

Available from: [202204](#)

The key features include:

- Added logger and metrics.
- Automated MySQL Azure scripts.
- Oracle DB support for helm.
- Oracle DB support for Azure and AWS.
- Added parameter for vocab disabling.
- Added metadata files for automating azure deployments.



The topic related to this feature is given below:

Campaign

|Temenos Transact



Application Framework

Security Management System » Using Keycloak for Identity Management

Available from: [202105](#)

The user authentication mechanism is enhanced from the standard (legacy) login method to Keycloak Authentication. Keycloak is an open source Identity and Access Management solution aimed at modern applications and services, which secures them with a little to no-code. Users can now authenticate with Keycloak, thus avoiding too many Temenos products like UXP Browser and Fabric.

This functionality supports all single domain login for UXP Browser, helps to have a secure authentication and prevents from security attacks.

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

The topic related to this feature is given below:

[Using Keycloak for Identity Management](#)

System Core (EB) » Tidying up the Jobs

Available from: [202106](#)

PGM.FILE is now enhanced with the **Tidy Up Api** field to clean up the jobs for every session. If the **Tidy Up Api** field is enabled, respective <<JOB.NAME>>.FINAL routine is triggered for every session, after successful completion of each job.



This feature cleans up the footprints for every session that is allocated to the job. It also facilitates for tidying up anything as part of the job completion.

The topic related to this feature is given below:

[Tidying up the Jobs](#)

System Tables » Condition Based Duplicate Contract Checking

Available from: [202106](#)

For a linked application, to include or exclude certain configurations, `EB.DUPLICATE.TYPE` is now enhanced that supports condition based duplicate check by defining the required conditions in the following fields:

- **Linked App Field Condflid**
- **Linked App Field Condopr**
- **Linked App Field Condval**

If the condition defined for the above fields are satisfied, then corresponding field value of the associated Linked App Fields are considered for performing the duplicate check. It is then evaluated using the following operations:

- **OR** for multiple conditions based on same conditional field
- **AND** for multiple conditions by different conditional field

This feature improves the runtime capability in Transact for the evaluation and identification of a duplicate contract, based on the condition field and condition value available in the `EB.DUPLICATE.TYPE` record definition.

The topic related to this feature is given below:

[Condition based Duplicate Contract Checking](#)



System Core (EB) » Supporting Other Date Formats

Available from: [202107](#)

The date field in Temenos Transact is now enhanced to allow banks to create transactions based on its country specific calendar formats such as Hijri or Ethiopian. Temenos Transact, then automatically converts these dates, and displays its equivalent Gregorian calendar date.

Using this feature, banks can now easily handle their customers, who use Hijri or Ethiopian date format and create any transactions.

The topic related to this feature is given below:

[Supporting Other Date Formats](#)

System Core (EB) » Business Day Frequency for Services

Available from: [202107](#)

The **Frequency** field in `TSA.SERVICE` is now enhanced to allow the banks to configure the service to be run based on business (working) day as well.

The topic related to this feature is given below:

[Business Day Frequency for Services](#)



Process Orchestration » Supporting IRIS APIs in Process Workflow

Available from: [202107](#)

Banks can now execute the Process workflow of IRIS APIs. To enable this functionality, `PW.ACTIVITY` is enhanced with a new field called **Target Api** for defining the Operation ID of IRIS Api to fetch the next activity. When the **Follow On Act** field is set for an activity, the next transaction **Activity ID** and the **Target Api** are appended along with the OFS response. IRIS receives the next activity details to be triggered. In the same way all the activities defined in Process Workflow Definition (PWD) gets completed and the responses are sent to IRIS.

The topic related to this feature is given below:

[Supporting IRIS APIs in Process Workflow](#)

System Core (EB) » Adding Server Date to

`EB.FILE.UPLOAD`

Available from: [202107](#)

`EB.FILE.UPLOAD` is now enhanced with **Upload Date** field for storing the server date during authorization, which is used to filter bulk contracts.

The topic related to this feature is given below:

[Adding Server Date to `EB.FILE.UPLOAD`](#)



System Core (EB) » Resolving EOD Errors Automatically

Available from: [202109](#)

In `TSA.SERVICE`, a new feature is now introduced to scan and update the **Date Resolved** field automatically in `EB.EOD.ERROR`, so that the errors are automatically marked as resolved at the time of starting `TSA.SERVICE` for COB.

The topic related to this feature is given below:

[Resolving EOD Errors Automatically](#)

System Core » Monitoring the COB Progress

Available from: [202109](#)

A new application, `EB.COB.MONITOR.PARAMETER` is now introduced in Transact that allows external systems to monitor the progress of COB. This application allows to define parameters such as expected runtime and threshold for all stages and COB. The deviation for each stage change or COB is calculated based on the threshold in `EB.COB.MONITOR` or `TEC.ITEM`. Transact updates the calculated deviation in the `EB.COB.MONITOR.OUTPUT` runtime table, Data Event Streaming (DES) and in Grafana dashboard.

The topic related to this feature is given below:

[Monitoring COB Progress](#)



System Core » Removing References of Installed Updates

Available from: [202109](#)

A new application, `EB.ROLLBACK.UPDINFO` is now introduced that allows the cloud operation team, to input the list of Transact Updates to be removed from the SPF application. The system validates each Update reference, mentioned in the **REMOVE.UPDATE** field for its previously installed update and populates it in the **REPLACE.UPDATE** field. If no previous updates are identified, then the corresponding update is removed from SPF without any replacement.

On authorisation of the record, the reference of the installed Updates in SPF is replaced with previous updates available in the **REPLACE.UPDATE** field or remove from the SPF.

This feature facilitates to remove the reference of any update from SPF, which allows the operation team to reinstall the Updates, without having to manually perform any modifications from the backend.

The topic related to this feature is given below:

[Cloud Operation Efficiency](#)

Security Management System » Allowing `USE.LOCAL.SMS` definition in `USER.SMS.GROUP`

Available from: [202109](#)

Similar to the functionality that exists in `EB.USER.ROLES`, the `USER.SMS.GROUP` application is now extended with the input ability for the **Use Local SMS** field. When the field is updated to Yes, it calls the



EB.LOCAL.SMS.ROUTINE, which allows to define SMS restrictions in EB.LOCAL.SMS.ROUTINE before displaying records on the browser screen.

The topic related to this feature is given below:

[Local API Configuration](#)

System Core » Standards and Restrictions in SS2021

Available from: [202110](#)

Restrictions in Creating and Amending Records

With the emerging SaaS/Cloud based solutions certain restrictions are introduced to restrict the SaaS implementation clients from attaching any new local customized routines in the various user exit fields that permit it. Transact is now enhanced to restrict user exits governed by IN2HOOK and IN2HOOKOTHERS field types.

Restrictions in Adding and Modifying Routines

Applications can now individually impose restrictions for creating new records and amending existing records, providing a greater control on the customization for the SaaS clients.

The topic related to this feature is given below:

[Standards and Restriction in SS2021](#)

System Core (EB) » Monitoring the COB Progress in T24 Log



Available from: [202111](#)

Temenos Transact is now enhanced to monitor COB through its respective stages and push the information to the T24 log. Any third-party log monitoring solutions can parse the logged information and use it for graphical or dashboard display, as required.

The topic related to this feature is given below:

[Monitoring the COB Progress in T24 Log](#)

Security Management System » Forwarding JWT Token through Keycloak to PAP UI

Available from: [202112](#)

PAP UI supports single sign-on. This is achieved using the JWT token-based authentication. After successful login, you can access all the PAP UI operations.

The topic related to this feature is given below:

[Forwarding JWT Token through Keycloak to PAP UI](#)

Security Management System » Fetching Transact Resources and Attributes through System Call

Available from: [202112](#)

In PAP UI, from the **Product** drop-down list, all the available products including Transact were fetching data (such as resources and attributes) from the



papRuntime folder using meta API call. PAP UI now supports system API call if Transact is selected from the **Product** drop-down list to fetch data.

The topic related to this feature is given below:

[Fetching Transact Resources and Attributes through System Call](#)

Infrastructure » Support for JWT Based Login in Transact

Available from: **202201**

Open Financial Service (OFS) layer now supports security token validation (JWT), which performs user authentication using end points instead of relying only on user credentials in Transact for login purposes. To facilitate this functionality,

- The `EB.JWT.TOKEN.PARAMETER` table is introduced in Transact that holds the SYSTEM record from the parameter, if defined.
- A new position in the OFS header is reserved to allow JWT to be passed as part of the request.

The topic related to this feature is given below:

[Support for JWT Based Login](#)

System Core » COMO Log Information

Available from: **202202**

In Transact , all information related to various activities happening during COB



or services, are reported in a log file referred to as COMO. This log file no longer holds all information by default. It is enhanced to host details only based on the log level configured in `TAFJTrace.properties` and classification of log level for each message.

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

The topic related to this feature is given below:

[COMO Log Information](#)

Infrastructure » Generic Auto Services Framework

Available from: [202204](#)

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](#)

System Core » Standardizing COMO Logs and Including Message Level

Available from: **202204**

COMO logs are now standardized to include log message levels in COMO content, during COB and standalone service execution in Transact. COMO holds a huge volume of data, which makes tracking difficult. To facilitate ease in message identification, the facility is provided to prefix Message Level to the actual contents. The user can define the *Attribute Name* and *Attribute Value* fields in `TSA.PARAMETER` to `INCL.COMO.MSG.TYPE` and `YES`, respectively.

The topic related to this feature is given below:

[Standardize the COMO logs in Transact](#)



Banking Framework

Delivery » Responses for Financial Delivery Messages

Available from: [202106](#)

The Delivery module has been enhanced to emit an event when a negative response is received for an outward MT message. In addition, an event is emitted when a positive or negative response cannot be matched with any outward MT message.

The topic related to this feature is given below:

[Responses for Financial Delivery Messages](#)

Delivery » Inward CAMT Processing

Available from: [202106](#)

The Inward Cash Management message (CAMT) solution offers the microservice with the ability to receive, validate, de-bulk and record details of inward cash management messages (CAMT.052, CAMT.053 and CAMT.054 messages). This functionality provides a new framework to process inward CAMT messages received by the bank through the Financial Messaging system. Requests from other systems are supported through newly added APIs.

The topic related to this feature is given below:

[Inward CAMT Processing](#)



Delivery » Relationship Management Authorisations

Available from: [202107](#)

The Delivery module allows the bank to capture the FIN and the ISO20022 message types which can be sent to the counterparties. Business applications can use this functionality to highlight to the users when the bank does not have the authorisation to send these messages to the respective counterparty. This functionality allows banks to align with the SWIFT CBPR+ rules and provides increased security.

The topics related to this feature are given below:

[Relationship Management Authorisations](#)

[RMA Checks for Queries and Answers MT Messages](#)

[RMA Checks for MT Free Messages](#)

Transaction Recycler Process » Partial Retry of Funds

Available from: [202107](#)

The Transaction Recycler module is enhanced to support partial retry for requests received from payment applications such as Payment Order and Temenos Payments Hub through the `AC.FUNDS.AUTHORISATION` application. This functionality provides banks the ability to recover partial funds against funds authorisation request.



The topics related to this feature are given below:

[Partial Retry of Funds](#)

[Partial Retry Requests](#)

[Configuring RC . TYPE](#)

Delivery » SWIFT 2021 Rulebook Changes

Available from: [202107](#)

Temenos Transact now provides a framework to support structured format for Ordering Customer (tag50F) and Beneficiary Customer (tag59F) within the group category 1, 2 and 9. As part of the SWIFT 2021 Rulebook Changes, the structure for 50F and 59F tags is modified and additional network validation rules are included.

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

The topic related to this feature is given below:

[SWIFT 2021 Rulebook Changes](#)

Delivery » Handling Large Statement Messages

Available from: [202107](#)

The Delivery module has been enhanced to handle large statement messages emitted by the ISO20022 Outward CAMT Account Reporting (IZCAMT) module. This functionality provides banks a mechanism to handle statement messages for customer channels.



The topics related to this feature are given below:

[Configuring IF Exit Point](#)

[Outward Processing](#)

[Delivery Outward Message Format](#)

[Resubmit Delivery Messages](#)

Account Reporting Events and Services » Defining Transaction Codes Using a Soft Mechanism

Available from: [202107](#)

A soft mechanism is introduced to define the transaction codes for reporting based on criteria other than the system ID and transaction code of the business transaction. This functionality provides more flexibility to the bank user to configure the transaction codes to identify a business event in the account statements and reports.

The topic related to this feature is given below:

[Defining the Transaction Code for Business Event](#)

Post Closing » Automatic Opening of Post-Closing Periods

Available from: [202107](#)

The Post-Closing (PC) module in Temenos Transact is enhanced to allow banks to schedule a frequency on which the system automatically opens the



Post-Closing period and creates a Post-Closing database.

The topics related to this feature are given below:

Automatic Opening of Post-Closing Periods

- [Introduction](#)
- [Configuration](#)
- [Working with](#)

Generic Accounting Interface » Incremental Authorisations

Available from: [202108](#)

The OFS clearing reservation request has been enhanced to support incremental authorisation processes (create, update and cancel) when Temenos Transact is online. This functionality allows merchants to link the additional (incremental) authorisation to the original (first) authorisation and send for settlement to the financial institution to ensure proper liability coverage.

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:

[Incremental Authorisations](#)

[Configuring Quick Reservation](#)

[Configuring Additional Information](#)



[Working with Incremental Authorisation](#)

[Working with Additional Information](#)

Accounts » Daylight Overdraft

Available from: [202108](#)

Temenos Transact allows setting up overdraft (OD) and daylight overdraft (DLOD) amounts on the summary account level and customer account level. While the system validates the transaction, balance checking is performed both on the level of the customer account and on the summary account level in real time.

The topic related to this feature is given below:

[Daylight Overdraft](#)

Direct Debit » Capturing Bank Address for Direct Debit Initiation Messages

Available from: [202110](#)

Temenos Transact now allows banks to set up the delivery address for the pain.008 messages in the DD.PARAMETER application. This functionality reduces the operational overhead to create an ISOMX delivery address for every customer.

The topics related to this feature are given below:



[Capturing Bank Address for Direct Debit Initiation Messages](#)
[Sending DD Collection to an External Payment System](#)

Delivery » SWIFT Multi-format MT MX Messages

Available from: [202110](#)

For CBPR+, SWIFT provides a translation from MT to MX and vice versa either at the Transaction Management Platform or as part of the FINPlus service (from CAMT to MT). SWIFT allows banks to decide if they want to receive MT or MX messages for each of their BIC8 or BIC11. This functionality allows the implementations to gradually adopt new standards.

The topics related to this feature are given below:

[SWIFT Multi-format MT MX Messages](#)

[Configuring SWIFT Multi-format MT MX Messages](#)

[Working with SWIFT Multi-format MT MX Messages](#)

Collateral » Margin Valuation through Credit Policy Structure

Available from: [202110](#)

Temenos Transact provides banks an option to define the credit policy system. The credit policy includes rules for defining the lending ratio (margin rate) based on various factors like tenure of the asset, currency of the asset and asset size.



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

The topic related to this feature is given below:

[Margin Valuation through Credit Policy Structure](#)

Generic Accounting Interface » Multi-currency Account Structures

Available from: [202111](#)

The system is enhanced to identify the appropriate account in a multicurrency structure, to perform funds check, posting restrictions check and post reservations at both sub-account and top account levels for GAI (Generic Accounting Interface) transactions.

The topic related to this feature is given below:

[Multicurrency Account Structures](#)

Accounts » Processing Merchant Return Transactions

Available from: [202111](#)

The Generic Accounting Interface is enhanced to support the merchant return transactions and to process them when Temenos Transact is online.



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:

[Configuring Merchant Return](#)

[Working with Merchant Return](#)

Generic Accounting Interface » Best Match for Full Booking

Available from: [202111](#)

The Generic Accounting Interface has been enhanced to identify the best match reservation and cancel all the incremental authorisations for the respective reservation, when there is no exact match with the Reservation ID.

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

The topics related to this feature are given below:

[Best Match](#)

[Configuring Best Match](#)

[Working with Best Match](#)



Generic Accounting Interface » Partial Booking

Available from: [202111](#)

The Generic Accounting Interface has been enhanced to allow processing of partial bookings; therefore, the related reservations are reduced by the booking amount and not completely removed from the system.

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

The topics related to this feature are given below:

[Partial Booking](#)

[Working with Partial Booking](#)

Generic Accounting Interface » Generic Accounting Interface Performance Improvements

Available from: [202111](#)

To reduce the time taken to process a debit or credit to an account through the Generic Accounting Interface and improve performance, the following options have been added:

- Restriction checking using a dedicated activity restriction check method.
- Suppress the Consolidated Batch Results Response and IF event processing at the end of the batch process.

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



enhancement.

The topic related to this feature is given below:

[Generic Accounting Interface Performance Improvements](#)

Limits » Temporary Overdraft Limit

Available from: [202112](#)

The *Effective Date* and *Auto Restore Limit* fields have been added to the `LIMIT.SUB.ALLOC` application to enable Temporary Overdraft Limit. In addition, the *Temp Limit* field has been added to the `ACCOUNT.DEBIT.LIMIT` application that displays the Temporary Limit amount.

The topics related to this feature are given below:

[Temporary Overdraft Limit](#)

[Configuring Reservation Limit](#)

[Limit Sub-allocation](#)

[Temporary Limits](#)

Banking Framework » Backdated Attribute Changes for Tax Related Tables

Available from: [202112](#)

This enhancement enables the `CUSTOMER.CHARGE.HISTORY` and `TAX.TYPE.COND.HISTORY` cross-reference tables to store the effective date



of change in tax related attributes for the `CUSTOMER.CHARGE` and `TAX.TYPE.CONDITION` tables. The tax-processing engine is modified to calculate the taxes and charges for the effective date, which is supplied by the business application, with the prevalent tax related static data attributes.

The topic related to this feature is given below:

[Working with Tax Related Tables](#)

Direct Debit » SEDA E-mandates – Outbound Flow

Available from: [202112](#)

Temenos Transact is enhanced to initiate and process the Direct Debit mandate amendment (`pain.010`) and cancellation (`pain.011`) requests as a debtor bank. These requests can be applied for DD mandates registered manually or through TPH and through the E-mandate flow. For DD mandates that are not registered through an E-mandate flow, the requests can be immediately applied to the DD mandate and are considered when the next Direct Debit collection is processed against the respective mandate.

The topics related to this feature are given below:

[SEDA E-mandates –Outbound Flow](#)

[Amending a DD Mandate](#)

[E-mandates Support](#)

[Parametrisation for Outward Files](#)

[Working with E-mandates](#)



Delivery MX Translation » Translating MT210, 900, 910 Messages to ISO20022 CBPR+ Messages

Available from: [202201](#)

The Delivery MX Translation module enables the bank to send to their counterparties ISO20022 CBPR compliant camt.054 and camt.057 messages based on the MT210/900/910 messages generated by the business modules.

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

The topic related to this feature is given below:

[Translating MT210,900,910 Messages to ISO20022 CBPR+ Messages](#)

Cheques and Card Issue Management » Card Management

Available from: [202202](#)

Card Management System (CMS) uses tokenisation to safeguard the sensitive data and comply with regulatory obligations. It communicates to other systems using these tokens and not the card number itself. It is also used to access, pass, transmit and retrieve customer's card information safely. The `CARD.ISSUE` application is enhanced to allow the above functionality by defining *Alternate Card Identifier* field which is a universal unique ID to each of the cards issue request. Masked Card Owner and Card Owner Customer ID fields are also added to capture additional details during the card life cycle.



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 topic related to this feature is given below:

[Card Management](#)

Accounts » Integration of Netting to Payment Order

Available from: [202202](#)

The **NETTING** application enables the Forex trade settlements for the counterparty to be netted based on the agreement with the bank. This application is now integrated with Payment Order, which helps the user to process the netted payment settlement. It also aligns with the Treasury module feature to process the settlement of trades through payment order.

The topic related to this feature is given below:

[Integration of Netting to Payment Order](#)

Static Data » Accessing Static Data Information

Available from: [202203](#)

The Static Data module supports the static reference data used by 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.

The topic related to this feature is given below:

[Static Data Information](#)

Market Data » Accessing Market Data

Available from: [202203](#)

The Market Data 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, such as currency exchange rates and interest rates, and services 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.

The topic related to this feature is given below:

[Market Data](#)

Charges and Fees » Online Rebuild of Customer Grouping

Available from: [202204](#)

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

Available from: [202204](#)

The Direct Debit module is enhanced to provide the bank the ability to charge loan/deposits customers for failed direct debit collection requests.

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

Available from: [202204](#)

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



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

Available from: [202204](#)

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.

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

Available from: [202204](#)

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

Available from: [202204](#)

The FINPlus service used by CBRP+ 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

Available from: [202204](#)

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

Available from: [202204](#)

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](#)



Corporate

Club Loans » Risk Participation

Available from: [202108](#)

Risk Participation allows the lender to reduce their exposure to a particular loan amount by selling their risk portion (full or partial) to another party. The risk participants could be an external party or part of the internal consortium of banks who fund the loan who are responsible for paying back the lending bank whose risk they have taken over in case there is a default by the borrower.

The Participant Property Class is now enhanced to record the risk participant (party who have taken over the risk portion) details along with the fund participants (lenders who provide the funding for the loan).

The user can also add Risk Participant property to the existing Participant Property Class. A new *Participation Type* field is introduced in the Product Condition of Participant Property class to define the type of risk participation.

The topic related to this feature is given below:

[Risk Participation](#)

Arrangement Architecture » Defining Interest Rate Fix Calendar

Available from: [202108](#)

The Interest Property Class has been enhanced to allow:

- The bank to define a separate calendar or multiple calendars to check for holidays during interest rate fixing. Whenever a new loan offer is created, or when a rollover/repricing activity happens the interest rates can be set and fixed in advance to the effective date of the set activity.



- The user to define specific calendars the system should check to determine the rate fixing date if the rate fixing activity date falls on a holiday.

The topic related to this feature is given below:

[Interest Rate Fix Calendar](#)

Lending Facility » Enhanced Evidence Management

Available from: [202108](#)

The Evidence module in Transact has been enhanced to support definition of complex calculations. The Evidence property class is now enhanced to support features like notice days for covenant, related requirement for a condition and so on. The following are new capabilities introduced to enable a hassle-free automated process for the banks to verify the evidence.

- Transact automatically runs the verification process for a covenant or a related condition attached to the loan contract x-days (configurable) prior to the disbursement date.
- Attaching a related evidence functionality is extended to Evidence Condition (Event based) as well.
- If the evidence is not submitted or not in compliance, the user can now manually revisit the evidence submitted already or re-schedule the disbursement date or amend the disbursement amount or even cancel the scheduled disbursement.
- Also, even after submitting a compliant evidence, another evidence can be submitted. Latest evidence submitted is taken into consideration.
- Forward-dated feature in AA is extended to Evidence Property Class also.
- The enquiries in Transact enable the bank user to check in advance regarding the upcoming evidences to be submitted by the customers.
- The evidences are evaluated based on complex calculations.



- Banks can now keep a track of those evidence which are due in near future, already due, overdue and not in compliant through various reports generated by Temenos Transact.

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:

[Configuring Evidences](#)

[Enhanced Evidence Management](#)

[Creating a Standalone Construction Loan](#)

[Simulating a Standalone Construction Loan](#)

[Corporate Drawings](#)

Interest » Intraday Periodic Rate Repricing based on Periodic Index

Available from: [202109](#)

Transact is now enhanced to allow the banks to reset periodic interest rate online of underlying lending arrangements using the specific periodic interest key. Whenever there is a change in the underlying periodic index rates, the arrangements are repriced instead of waiting for COB. The

`ST.PERIODIC.INDEX` table is enhanced to allow online periodic interest repricing when the new rates are published. This functionality allows the banks to reset the interest rates of loan arrangements online based on their respective indices. `TSA.SERVICE` has been enhanced to create multiple services and to reset the interest rates of contracts online based on their respective indices.



The topic related to this feature is given below:

Intraday Periodic Rate Repricing based on Periodic Index

Facility » Pricing Grid

Available from: [202110](#)

Pricing grid property class has been enhanced and the Usage Percentage field is added to AA . TARGET . ELEMENTS as one of the target elements. If a bank charges margin to the customers based on their credit rating, then the commitment fee charged for the loans should be 40% of the interest margin applied on the loans. If the ratings of the customer changes in the future, the respective margin and the commitment fees is updated accordingly. The enhancement allows banks to charge commitment fees as a fraction of the margin rate with the help of the Pricing Grid property class.

The topic related to this feature is given below:

Commitment Fee as Percentage Margin

Retail Lending » Risk Participation for Bilateral Loans

Available from: [202110](#)

The existing Corporate Lending functionality is enhanced to support creating Bilateral contracts with Risk Participants. The new enhancement allows the banks in creating Bilateral Contracts with Risk Participants so that the funding Bank can share the Risk exposure with other banks (Risk participants) thereby reducing the burden of entire risk exposure on one bank.

The Corporate Lending functionality supports the bank creating Bilateral



contracts with Risk Participants so that the funding Bank can share the Risk exposure with other banks (Risk participants) thereby reducing the burden of entire risk exposure on one bank.

The topic related to this feature is given below:

[Risk Participation for Bilateral Loans](#)

[Risk Participation for Bilateral Loans-Facility](#)

Risk Participation » Share Transfer in Risk Participants

Available from: [202112](#)

The banks mitigate risk exposure in a loan by selling the risk exposure to other banks that help them to diversify the risk portfolio. It is not mandatory for banks to add the risk participants in a contract while sanctioning the loan. The Share Transfer Transaction Class allows to add the risk participants to the contract and transfer the risk exposure even after the loan is sanctioned.

The owning banks can make changes to their existing risk portfolio through share transfer by selling or buying risk exposures from other risk participant banks during the life term of the loan. They can also cancel the risk participation of other banks in the contract through share transfer buy back.

The topics related to this feature are given below:

[Share Transfer in Risk Participants – Club loans](#)

[Share Transfer in Risk Participants – Bilateral loans](#)



Contingent Liability » Guarantee

Available from: [202201](#)

Contingent Liability module is now available with Guarantees Product Line in AA to support Guarantees and SBLC. The Guarantee Product Line allows banks or financial institutions to create different types of Guarantee and SBLC products. These products can be used to,

- Register the issuance of Guarantee or SBLC
- Amend the Guarantee or SBLC (increase or decrease to the initial Guarantee or SBLC amount and extend/curtail the expiry date).
- Expire or proceed further with the Guarantee or SBLC either automatically or manually.
- Collect various types of fees and commissions from the applicant.

The topic related to this feature is given below:

[Guarantees – Contingent Liability](#)

Arrangement Architecture » Swift

Available from: [202201](#)

Arrangement Architecture is now enhanced with the Swift Property Class which captures the contractual details and the terms and conditions of the Guarantee or SBLC undertaking.

The topic related to this feature is given below:

[Swift Property Class](#)



Retail Lending and Club Loans » Calculating Flat fees, Risk Margin and Risk Fees for Bilateral and Club Loan Contracts

Available from: **202203**

Temenos Transact is now enhanced to configure the Risk Margin and Risk fees with the help of the Interest PC which will be accrued daily on the base balance. Risk fees and Margin are paid to the risk participants on the due date automatically. Risk Participants earn income in the form of Risk Fees or Risk Margin and Charge (Flat fees).

The topics related to this feature are given below:

[Calculating Flat fees, Risk Margin and Risk Fees for Bilateral Loan Contracts](#)

[Calculating Flat fees, Risk Margin and Risk Fees for Club Loan Contracts](#)

Retail Lending » Processing Splits, Merges and Rollover for Bilateral and Club Loan Contracts

Available from: **202203**

Retail Lending module is now enhanced to do the Split or Merges rollover on any day instead of having it on a pre-defined rollover date. This enhancement allows the user to retain the source arrangements as a part of split or merge activity. The default settlement instruction of the arrangement in which the split or merge rollover is initiated will now be inherited to the target arrangement.



The topics related to this feature are given below:

[Processing Splits, Merges and Rollover for Bilateral Loan Contracts](#)

[Processing Splits, Merges and Rollover for Club Loan Contracts](#)

Facility » Upfront Fee Accounting Treatment at Facility

Available from: **202204**

The upfront fee charged at Facility is amortised under Drawings. When a facility commitment is utilized through Drawings, the upfront fee is transferred to Drawings on pro-rata basis and is amortized during life-cycle of the drawings. IFRS9 accounting standards are now applied for upfront fee facility.

The topics related to this feature are given below:

[Upfront Fee Accounting Treatment at Facility](#)

- [Introduction](#)
- [Configuration](#)
- [Working with](#)



Contingent Liability » Contingent Liability – Early Termination, Share Transfer, and Club Guarantees and SBLCs

Available from: **202204**

Transact now supports to terminate Guarantee or SBLC arrangements in AA, before their expiry date by using Early Termination Activity. Arrangement Architecture now supports syndicated Guarantee or SBLC undertaking to the applicant or instructing party. It also supports the lenders in the consortium to transfer the sha shares either wholly or partially to an existing lender in the syndication or to a new lender.

The topics related to this feature are given below:

[Early Termination of Guarantees and SBLCs](#)

[Club Guarantees and SBLCs](#)

[Share Transfer in Guarantee and SBLCs](#)

Club Loans and Facility » Migration, Charge Off and Write Off Contracts of Risk Participation

Available from: **202204**

Transact now has the following capabilities:

- It takes over a lending or facility arrangement with the risk participants from a legacy system.
- It adjusts the risk margin accruals, which a Transact pays back to the risk participants.
- The own bank can charge off the principal outstanding of the loan arrangement only to the extent of uncovered risk, since the risk participant covers a certain amount of risk in case of default.



- When the principal outstanding of a loan arrangement is written off either partially or fully, the Transact bank recovers a certain percentage amount of risk covered from the risk participant.

The topics related to this feature are given below:

[Migration with Risk Participants](#)

[Charge Off with Risk Participants](#)

[Club Loan Contracts](#)

[Bilateral Contracts in Facility](#)

[Bilateral Contracts in Retail Lending](#)



| Islamic Banking

Direct Purchase of Asset from Seller – Ad hoc Vendor

Available from: [202112](#)

Currently, an asset can only be purchased from the pre-configured vendor list. There was no option available to handle the purchase of an existing asset from the seller and make payment directly to the seller.

To overcome this, the new feature provides an option to the bank for purchasing the asset directly from an ad hoc vendor. It is not mandatory anymore to create a Vendor ID to initiate asset purchase using the `IS . CONTRACT` application.

- New fields introduced in `IS . CONTRACT` help to capture the *Seller Customer Number*, *Seller Name* and *Seller Account Number*.
- New Accounting status introduced helps to handle the accounting entries for purchasing the asset directly from the seller.

During an asset purchase, the payment can be made directly to the *Seller Account Number*. If the seller does not have an account with the bank, then it can be parked in the *Seller Wash Account*. Later, it can be transferred to the seller account through other payment modes.

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

The topics related to this feature are given below:

[Direct purchase of Asset from Seller - Adhoc Vendor](#)

[Asset Capture of Resale Customer](#)

[Updates in Islamic contract for Adhoc Vendor](#)



[Payment to Resale customers](#)
[Resale and Seller Accounting Entries](#)
[Capturing the Asset Details](#)
[Creating a New Named Asset Contract](#)

Islamic Deposits and PDS » Payment of Special HIBA Profit Amount for Mudaraba Deposits/Accounts

Available from: [202112](#)

The profit amount for Mudaraba Deposits and Accounts is calculated and paid, based upon the profit rate calculated by the Profit Distribution System (PDS). If the bank decides to share an additional profit amount for special customers, then an option is required.

Special HIBA, is the new profit property introduced in the Mudaraba Deposits/Accounts product. This additional profit amount can be paid to Mudaraba Deposits/ Account on and above the profit rate declared by PDS.

The user can capture this Special HIBA profit rate agreed with the customer. The Special HIBA profit amount is paid along with the principal profit amount to the customer. If the Mudaraba deposit is pre-closed, then the paid Special HIBA profit amount is adjusted in the principal amount.

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

The topics related to this feature are given below:



[Working with Islamic Deposit Products](#)

[Working with PDS – Distribution](#)

Islamic Deposits and PDS » Mudaraba Savings Plan and Profit Capitalization for Mudaraba Deposits

Available from: [202112](#)

The following are the new features introduced in Mudaraba Deposits:

- It is now possible to capitalize the profit amount for Mudaraba deposits. Once the PDS profit rate is declared, it is applied to the underlying Mudaraba deposits during PDS distribution. The profit amount is capitalized to the principal amount based upon the *Profit Pay Method*. During early maturity, the principal amount of the deposit (without capitalized profit amount) is used as base amount for profit amount re-calculation.
- A new Mudaraba savings plan product is available to create recurring deposits for desired a funding frequency. It provides a long-term low risk and high return avenue for savings with flexible payment options and affordable denominations to the depositors. These deposits participate in the PDS calculation and profit amount calculated can be capitalized into the Principal amount. During pre-closure of the Mudaraba savings plan the redemption fee can be collected from the maturity principal amount.

The topics related to this feature are given below:

[Introduction to Islamic Accounts](#)

[Working with Islamic Accounts](#)



Islamic Deposits and PDS » Advance Profit Fixed Type Deposits

Available from: [202112](#)

To enable paying the deposit profit amount in advance on the deposit booking date itself, a new deposit product called Advance Profit Fixed Type Deposit is introduced. Here, the profit amount on the Term deposit is calculated and paid upfront to the customer settlement account based on the selected tenor.

The deposit principal is funded by the customer and the profit amount for entire tenor of the deposit is calculated upfront on the deposit booking date and paid to customer account. While running the simulation using the Profit distribution system (PDS) for the period, these deposits are included in the PDS calculation. The PDS profit amount calculated for these deposits is accumulated till the deposit maturity date. On the maturity date, the difference between the profit amount paid in advance and profit amount calculated by using PDS for this deposit, is subtracted from the Maturity principal amount and the remaining amount is paid to the customer account.

In case of break of deposit, the profit amount is re-calculated based on the actual completed tenure. Also new options are available to setup and automatically recalculate the profit amount during early maturity of Mudaraba deposits.

The topics related to this feature are given below:

[Introduction to PDS – Simulation](#)

[Working with PDS – Simulation](#)

[Working with Islamic Deposit Products](#)



Islamic Deposits and PDS » Tier-balance based Profit Calculation

Available from: [202112](#)

Tier based balance calculation method using band/ level profit rate calculation is now available along with the daily, average, minimum methods to calculate profit amount for Mudaraba accounts.

Apply as Tier rate, Band or Level fields are introduced in the weightage parameter table (ID.PDS.WEIGHT) to complete the tier profit rate setup by using band/ level options.

While opening a Mudaraba account, the tier-based profit rate is populated from weightage parameter table. Daily profit accruals are posted by considering the end of the day balance in the Mudaraba account with tier-based profit rate setup. This account is included in the PDS profit calculation and profit rate/ profit amount is calculated for each tier balance. During PDS distribution, the calculated tier balance profit rate is applied to the underlying Mudaraba accounts.

The topics related to this feature are given below:

[Introduction to Profit Distribution System](#)

[Working with Islamic Accounts](#)

Islamic Deposits and PDS » Reversal of PDS Distribution

Available from: [202112](#)

The user can now initiate the reversal of PDS distribution on the same day or on the subsequent day(s) from the PDS distribution stage. It is possible to reverse only the last PDS distribution.

It is mandatory to complete the PDS distribution for the reversed PDS



calculation before running PDS calculation for subsequent periods. PDS simulation can be run for the reversed period. After updating the target rate the PDS distribution can be triggered for new PDS simulation. Since the PDS calculation is triggered for the reversed PDS distribution, it processes the reversal of old PDS distribution accounting entries. It is possible to trigger the reversal of PDS distribution on Day 1 and initiate the PDS distribution for new PDS simulation on subsequent days.

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

The topics related to this feature are given below:

[Introduction to PDS – Distribution](#)

[Working with PDS – Distribution](#)

Islamic Deposits and PDS » Calculating Shareholder Equity Amount using Hook Routine

Available from: **202202**

Flexibility is required to calculate the shareholder equity amount during PDS simulation calculation. The hook routine option is enabled in `ID.POOL.PARAMETER` to attach a routine for calculating the shareholder equity amount.

The routine processes the required calculation and returns the expected shareholder equity amount. During PDS simulation, the priority is given to the routine attached in `ID.POOL.PARAMETER` for calculation, else it depends on the value set in the `SH.CALC.TYPE` field.

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



The topic related to this feature is given below:

[Calculating Shareholder Equity Amount using Hook Routine](#)



Private Wealth

Derivatives/Structured Products » Generating Payment Order for DX and SY Contracts

Available from: [202105](#)

The Derivatives (DX) and Structured Products (SY) modules are integrated with Temenos Payment Solution to support the generation of Payment Orders where the payments are to be made to external counterparties through the correspondent banks. This functionality ensures centralised and straight-through processing (STP) of payments.

The topics related to this feature are given below:

[Payment Order Generation from DX.TRADE](#)

[Payment Order Generation from DX.OPTSTRUCT](#)

[Payment Order Generation from SY.ACCU.DECU, SY.DCI, SY.FX.FORWARDS](#)

Corporate Actions » Generating MT565 Message as per Deadline of the Option

Available from: [202105](#)

The Securities Corporate Actions (SC CA) module in Temenos Transact is now enhanced to automatically generate MT565 messages for the different options based on the option deadline date. The system also provides feasibility to generate MT565 messages for the different options in an ad hoc manner.



The topics related to this feature are given below:

[Generating MT565 automatically as per option deadlines](#)

[Generating MT565 Manually as per option on Adhoc](#)

Securities » Creating Generic Groups for Applying Fees and Charges

Available from: [202105](#)

The Securities (SC) module in Temenos Transact is enabled to set up fee conditions in `SCTR.GROUP.CONDITION`, `SCSK.GROUP.CONDITION` and `SCPM.GROUP.CONDITION` applications for ad hoc or generic groups. The generic group can be created without any corresponding records created in `CONDITION.PRIORITY` and `SCTR.GEN.CONDITION` or `SCSK.GEN.CONDITION` or `SCPM.GEN.CONDITION` application.

This functionality enables the banks to create generic or ad hoc groups of fees and charges without setting parameters first, thus allowing greater flexibility and ease of use.

The topics related to this feature are given below:

[Creating Generic Groups in `SCSK.GROUP.CONDITION`](#)

[Creating Generic Groups in `SCPM.GROUP.CONDITION`](#)

[Creating Generic Groups in `SCTR.GROUP.CONDITION`](#)

[`DX.ORDER` or `DX.TRADE`](#)



Securities » Securities and Counterparty Limits for Non-Dealer Book Trades

Available from: [202106](#)

Security trades are generally settled contractual on the customer side and on actual basis on the broker side. Hence, banks were exposed to the risk of uncertainty on the broker side. Banks can now setup limits for a broker and adjust this limit for all trades, irrespective of whether it is a customer or own book trade. Banks can also decide whether the gross amount or the net amount (inclusive of broker's commission) must be considered while reducing the limit when a transaction is input.

The topics related to this feature are given below:

[Configuring Counterparty Limit in SC . STD . SEC . TRADE](#)

[Counterparty Limits](#)

Securities » Applying Central Bank Rate to Calculate FTT in Cross Currency Trade

Available from: [202106](#)

The Securities module is now enhanced to meet the regulatory requirement of calculating Financial Transaction Taxes (FTT) using the COB rate published by central banks.

The topic related to this feature is given below:

[Calculation of FTT in SEC . TRADE using COB Rate](#)



Securities » Flexibility of using Average Gross Price during Transfers

Available from: [202107](#)

The Securities module has been enhanced to allow banks to have the flexibility of transferring securities between portfolios or depositories at net or gross cost.

The topics related to this feature are given below:

[Determining Price](#)

[Transfer-out Positions in a Portfolio](#)

[Bulk Custodian Transfer](#)

[Creating Bulk Security Transfer-out](#)

Derivatives » Physical Settlement of Futures Contract

Available from: [202107](#)

Temenos Transact now supports physical settlement of future contracts, where the underlying asset is a valid record in SECURITY.MASTER. An underlying security transaction is created to settle the trade on maturity.

The topic related to this feature is given below:

[Maturity Closeout of Physically Settled Futures Contract](#)



Securities » Company Specific Security Master Data

Available from: [202107](#)

Instrument level attributes are static data and are generally maintained the same across the companies. However, there are certain instrument attributes, which may vary among companies. The functionality enables to capture the instrument level details that vary per entity in a separate table and use the values from the table for processing transactions in each entity.

The topics related to this feature are given below:

[Configuring SM . PARAMETER for Company Specific Instrument Attributes](#)

[Multi-company SECURITY . MASTER setup](#)

[Creating or Updating Multi-company Instrument Definition](#)

[Authorising Multi-company SM Definition](#)

[Defining Security Master Parameter](#)

Securities » Corporate Action Order Flow from Transact to TAP

Available from: [202107](#)

The records created in SEC . OPEN . ORDER are populated from ENTITLEMENT, as individual orders. This functionality helps the front office system (TAP) to identify the CA orders created from the back-office system (Transact).



The topics related to this feature are given below:

[Creating Individual Orders from CA Events](#)

[Defining Securities Parameter](#)

Securities » Handling MiFID Questionnaire

Available from: [202108](#)

Temenos Transact is now enhanced to add additional questions dynamically in `SC.MIFID.CLIENT.INFO`. For each response in `SC.MIFID.CLIENT.INFO`, the system assigns weightage and arrives at the eligible investment program suiting customer knowledge and risk appetite. This functionality helps banks to adhere to MiFID and understand the customer knowledge and risk appetite. Based on the customer knowledge and risk appetite banks can assign investment programs to their customers, accordingly.

The topics related to this feature are given below:

[MiFID Questionnaire](#)

[Tasks for MiFID Questionnaire](#)

[Defining MiFID Parameter](#)

[Defining MiFID Investment Program Parameter](#)

Institutional Custody » Securities Trade Confirmation and Cancellation through MX Message



Available from: [202108](#)

The Institutional Custody module in Transact is enhanced to support the inward SETR027 and SETR029 (securities trade confirmation and securities trade confirmation cancellation) MX messages. This functionality helps the bank to accept the incoming SETR027 and SETR029 MX message, and to authorise or cancel the securities transaction based on the incoming message.

The topics related to this feature are given below:

[Securities Trade Confirmation and Cancellation through MX Message](#)

[Processing Incoming SETR027 and Performing an Action on Unauthorised Trades](#)

[Processing Incoming SETR027 and Performing an Action on the Trade ID Not Found Records](#)

[Processing Incoming SETR029 and Performing an Action on Authorised Trades](#)

[Processing Incoming SETR029 and Performing an Action on Unauthorised Trades](#)

[Processing Incoming SETR029 and Performing an Action on the Trade ID Not Found Records](#)

Corporate Actions » Reconciliation of Eligible Holdings

Available from: [202108](#)

The Corporate Actions module in Transact now supports the reconciliation of eligible holdings as on ex-date against the holdings with the custodian. The holdings with the custodian are advised through MT564 with the REPE function. The Diary Holding Details (SC.DIARY.ELIG.HOLDINGS) enquiry updates the status of reconciliation.



The topics related to this feature are given below:

[Reconciliation of Eligible Holdings](#)

[Amending or Re-running the Open Diary Records](#)

[Reconciling Eligible Holdings of any Corporate Action Event](#)

Qualified Intermediary » US Tax Section 871 (m) of IRS

Available from: [202108](#)

The Derivatives (DX) module along with Regulatory and Compliance (R&C) module in Transact now determines the liable holders (holders of derivative contracts) who had their dividends paid on the US security underlying. For the liable holdings, the system calculates and applies tax for each eligible holder. The tax calculated and debited is included in IRS QI reports.

The topics related to this feature are given below:

[Section 871\(m\) of IRS](#)

[Configuring Section 871 \(m\) of IRS](#)

[Taxation under Section 871 \(m\) of IRS](#)

[Enquiries and Reports](#)

Derivatives » Auto Closeout of Cash Settled Contracts



Available from: [202109](#)

The Derivatives (DX) module is enhanced to support the auto exercise and auto expiry of cash settled options during COB.

The topics related to this feature are given below:

[Auto Closeout of Cash Settled Contracts](#)

[Updating Market Price](#)

[Updating Settlement Amount](#)

[Auto Exercise Closeout](#)

[Auto Expire Closeout](#)

Securities » Securities Trade Confirmation Response MX Messages

Available from: [202109](#)

The Securities module in Temenos Transact is enhanced to support the processing of outgoing SETR030 MX message that is used to authorise or unauthorise a trade settlement, based on the matching of the trade details.

The topics related to this feature are given below:

[Securities Trade Confirmation Response through MX
Messages](#)

[Handling SETR030 Messages](#)



Corporate Actions » Customer Initiated Conversion on ADR/GDR

Available from: [202109](#)

This functionality allows Temenos Transact to record the conversion attributes of dual listed securities at the instrument level and allow customer-initiated conversion of dual listed securities based on the attributes captured in the instrument master record.

The topics related to this feature are given below:

[Customer Initiated Conversion on ADR/GDR](#)

[Viewing ADR/GDR Conversion Details](#)

[Creating ADR/GDR Transfers](#)

[Updating Underlying ADR/GDR Transfers](#)

[Authorising ADR/GDR Transfers](#)

[Viewing ADR/GDR Transfers](#)

Settlement » Bilateral Splitting and Trade Netting

Available from: [202109](#)

The Settlement module is enhanced with additional settlement instructions such as split settlement and trade netting. By allowing trades to net against one another and by reducing the unsettled position, both the bank and the broker reduce the settlement risk and any subsequent penalties. The bank maximizes the actual settled nominal and reduces its settlement risks and penalties by allowing split settlement and trade netting.



The topics related to this feature are given below:

[Bilateral Splitting](#)

[Trade Netting](#)

Corporate Actions » Omnibus Level Generation of MT565 for Short Events

Available from: [202110](#)

The Corporate Actions (CA) module has been enhanced to support omnibus MT565 instruction within the multi-election setup. Banks can now use the multi-election setup to instruct MT565 generation at omnibus level.

The topics related to this feature are given below:

[Configuring MT565 Generation in Multi-Election](#)

[Generating MT565 Manually](#)

[Tasks - Generating MT565 Manually](#)

Lombard Lending » Margin Lending

Available from: [202110](#)

The OV(Online Valuation) module is now enhanced to support Facility Based Lending or part pledging of portfolio holdings, where a chosen quantity of securities or percentage positions or portfolio can be pledged to avail margin loans. The complete workflow of margin lending starting with an application from the customer to utilisation of the loan allows the customers to avail multiple loans.



The topics related to this feature are given below:

[Margin Lending](#)

[Creating Credit Facility](#)

[Amending Facility](#)

[Approving Facility](#)

[Listing Sanctioned Facility and Creating Margin Loan](#)

Capital Gains » Excluding Certain Fees from Expense

Available from: [202111](#)

The Securities module is now enhanced to exclude certain fees and charges in expense calculation in the base application for capital gain (CG) calculation. Further the excluded expenses are not part of the cost and proceeds in CG. Banks can now decide to exclude certain specific fees and parameterise the fees to be excluded in expense calculation for trades and transfers.

The topic related to this feature is given below:

[Excluding certain Fees from Expense](#)

Derivatives » Underlying Maturity Date of Options with Underlying as Futures

Available from: [202111](#)

The Derivatives module is now enhanced to allow the bank to define the



maturity date of the underlying future contract for the options with underlying as futures. For example, if the option maturity date is Nov 2020, the banks can now define the underlying future's maturity date as Nov 2020 or Dec 2020 as per the contract terms. The maturity date of the underlying futures contract is updated in the ID of the `DX.MARKET.PRICE` and `DX.REP.POSITION` applications of the option contract to distinguish the price records and positions.

The topics related to this feature are given below:

[Option with Underlying as Futures](#)

[Option Prices with Underlying as Futures](#)

Securities » MiFID Regulation Compliance for Valuation Drop Notification

Available from: [202111](#)

Temenos Transact is enhanced to record the instances whenever the portfolio value drops by 10% or more, during the reporting period. This enables banks to adhere to the MIFID II regulation and update the customers on the valuation drop during the reporting period.

The topics related to this feature are given below:

[Introduction to MiFID Regulation for Valuation Drop Notification](#)

[Handling Portfolio Drop Instances](#)

[Portfolio Drop Instances Report](#)



Securities » Support for Pre-Trade Compliance Checks as MiFID II

Available from: [202112](#)

The Securities module in Temenos Transact performs the required PTCC checks and raises overrides and errors whenever the criteria are not acknowledged. This feature helps the banks to adhere to the MIFID II regulation and perform the required PTCC checks to safeguard the customer interest.

The topic related to this feature is given below:

[Adhering to MiFID Regulation](#)

Safe Custody Fees » Safekeep Charges during Disposal of Securities

Available from: [202112](#)

Banks can now deduct the safekeep fees at transaction level whenever there is a reduction of security positions rather than waiting till the cut-off date.

The topic related to this feature is given below:

[Calculating and Posting Safekeep charges during disposal of securities](#)



Securities » Rounding off Prices during Conversion of Yield to Price

Available from: [202201](#)

In adherence to regulations, Transact is now enhanced to allow the user to round off the calculated price to 'n' decimal places (up to four) during yield to price conversion, based on the *YLD Price Rounding* field setup in `PRICE.TYPE`.

The topic related to this feature is given below:

[Rounding off Prices during Conversion of Yield to Price](#)

Securities » Unblocking Elections Based on MT567

Available from: [202201](#)

The Securities module in Temenos Transact is now enhanced to perform blocking and unblocking of elected holdings based on MT567 received from the custodian. MT567 is used to advise or change in status of a Corporate Action related transaction which is instructed by or executed on behalf of the account owner. This includes the acknowledgement or rejection of a corporate action instruction or a request to cancel an outstanding instruction.

The topic related to this feature is given below:

[Unblocking Elections Based on MT567](#)



Securities » Safekeep Fees Setup for DX Option Contracts

Available from: [202201](#)

The Securities module in Transact is now enhanced with a process that allows the bank to setup and charge safekeep fees for derivatives option contracts. This fee can be charged from the customer at a pre-defined frequency automatically or when the option contract is exercised, expired, assigned or when a contra trade is performed.

The topics related to this feature are given below:

[Safekeep Fees Setup for DX Option Contracts](#)

[Safekeep Fees Setup for DX Option Contracts - Working with](#)

[Safekeep Fee Posted on DX Sale Transaction](#)

Securities » Calculating and Posting Settlement Penalties

Available from: [202202](#)

The Securities module is now enhanced with the calculation of penalties for all transactions that do not pass the matching criteria or settled beyond the intended settlement date.

The topic related to this feature is given below:

[Settlement Penalties](#)



Corporate Actions » Reconciling MT566 Automatically for Multiple MT565 Elections

Available from: [202203](#)

Securities module is enhanced to allow the banks to suppress MT565 for the default option based on the parameter setup. The system can now perform auto reconciliation of MT566 for the elections done through multiple MT565.

The topics related to this feature are given below:

[Suppressing MT565](#)

[Reconciling MT566 Automatically for Multiple MT565 Elections](#)

[Multiple Election and Multiple Confirmation](#)

Securities » Reimbursement of Trailer Fees to Internal Account

Available from: [202203](#)

The Securities module is enhanced to allow the banks to check, modify, deduct taxes before crediting the trailer fees reimbursement to customers with the new fields that are introduced in `SC.TR.FEE.PARAMETER` and `SC.TRAIL.FEES.ARRANGEMENT`. These fields define the internal account to which the trailer fees amount is transferred before transferring it to the customer account. Reimbursement of trailer fees is done to an internal account setup at the parameter level instead of direct reimbursement to customers.



The topic related to this feature is given below:
Reimbursement of Trailer Fees to Internal Account

Corporate Actions » Processing the MX Meeting Notification and Cancellation

Available from: [202203](#)

The General Meeting Notification message (seev.001) is to announce the meeting details, the resolutions for the meeting, vote type, and so on. Meeting notifications are different from other corporate action notifications in which each option or resolution in the notification can be separately elected. Some of the resolutions are for information purpose and do not require the shareholders voting while the remaining resolutions require the shareholders voting.

The system is enhanced to record the receipt of following messages

- seev.001 – Meeting Notification
- seev.002 – Meeting Cancellation

The enhancement allows the bank to process the incoming MX Meeting Notification and Cancellation message sent by the issuer or any intermediary. It also ensures SRD II compliancy with regards to Meeting notifications.

The topics related to this feature are given below:

ISO20022 General Meeting Messages

Reviewing Meeting Diary Notifications with Errors

Reviewing Meeting Diary Notifications with Warnings

Processing Meeting Diary Cancellation Notification



Securities » SRD II Events

Available from: [202204](#)

The SRD II events allows the bank to process the incoming Shareholders Identification Disclosure Messages sent by an issuer or intermediary. 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.

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 » BCRA Health Check API

Available from: [202105](#)

This functionality allows banks to access the Central Bank of Argentinian Republic (BCRA) service and display the status of their APIs using the ARACCT.BCRA.HEALTH.CHECK enquiry. The response from BCRA will indicate whether the services are working or not.

The topic related to this feature is given below:

[Accounts](#)

Accounts » BCRA Operations GET

Available from: [202105](#)

This functionality allows banks to use the BCRA (Central Bank of the Argentina Republic) service to check the FX (Foreign Exchange) operations executed by a customer on a particular day. This service is used to query the database in BCRA and validate the FX operations executed to amend or verify these FX operations.

The topic related to this feature is given below:

[Accounts](#)



Taxes» Additional Tax on Foreign Currency Buy Transactions

Available from: [202105](#)

This functionality allows banks to apply an additional tax whenever a customer transfer's money from an ARS account to another account owned by the same customer and with different currency than ARS. New fields were added to the exemption framework in order to define the kind of origin and the destiny currency and whether the conversion is exempted or not.

The topic related to this feature is given below:

[Taxes](#)

Taxes» Change of Exchange Rate for PAIS Tax on Book Transfers

Available from: [202105](#)

This functionality allows the user to configure the PAIS tax for foreign currency exchange made by financial institutions on behalf of the client or borrower acquirer, book transfers from ARS to USD and transactions between accounts in different currencies (ARS to USD) owned by the same customer. For PAIS tax calculation, the exchange rate market taken into account is the same as the exchange rate market used by core to exchange the book transfer itself.

The topic related to this feature is given below:

[Taxes](#)



Taxes» Stamp Tax Exemptions

Available from: [202106](#)

Stamp tax is a provincial tax managed by the local tax authority in each jurisdiction. Each jurisdiction (municipality or jurisdiction) handles its exceptions and rates.

This functionality enables banks to handle the stamp tax exemptions on the savings accounts, loans and deposits for the Provincia de Buenos Aires, Ciudad Autónoma de Buenos Aires, Santa Cruz, Santa Fe and Tierra del Fuego jurisdictions. Also, this functionality allows banks to handles the Stamp tax on non-Instrumented loans when cancellations happen.

The topic related to this feature is given below:

[Taxes](#)

Accounts » Embargo Process

Available from: [202107](#)

This functionality allows the processing of different trades from the Spanish Electronic Clearing House (COELSA), which manages all the trades received from AFIP (the tax revenue agency of Argentina) on the defaulted customer. The two main steps in seizure process through COELSA is online and batch process.

The topic related to this feature is given below:

[Accounts](#)



Taxes » Calculate Exemptions on Domestic Payments for Joint Accounts

Available from: [202107](#)

Complying with the regulation in Argentina, it is required to find specific conditions based on the combination of holders to apply or exempt the Turnover Collection tax on incoming transfers on savings accounts through domestic payments.

This functionality allows banks to handle the exemptions on holders' combination for incoming domestic transfers. When an incoming domestic transfer is received on a savings account, the system will determine if the transaction is from the same or different holder to apply or exempt the Turnover Collection tax.

The topic related to this feature is given below:

[Taxes](#)

Taxes » Padron Data

Available from: [202107](#)

This functionality allows banks to manage the cases where a customer had information in one padron and in the next padron this information is changed or the customer doesn't have any record in the new padron.

There are 12 padron files that are impacted by this functionality, 11 of them are related to Turnover Collection and one is related to the AFIP padron for VAT, Income tax, and Turnover Perception.

The topic related to this feature is given below:



| [Taxes](#)

Taxes » Turnover Collection Exemption Rule for Incoming Transfers

Available from: [202107](#)

This functionality allows banks to comply with the regulations in Argentina, by identifying the currency of the source and target accounts used in incoming transfers for some jurisdictions to exempt the application of the Turnover Collection tax on book transfers, immediate transfers, and domestic transfers when the debit and credit accounts are in USD currency.

The system will identify the currency from the source and target accounts for the incoming book transfers, incoming immediate transfers and incoming domestic transfers, if the currency of both accounts is USD currency, then the Turnover Collection tax is exempt.

The topic related to this feature is given below:

| [Taxes](#)

Taxes » Stamp Tax Rates

Available from: [202107](#)

The rates, methods applied in calculating and the minimum Stamp tax on non-instrumented loans were changed to comply with the new tax legislation in specific jurisdictions in Argentina.

This functionality enables banks to handle the Stamp tax exemptions on non-instrumented loans for the following jurisdictions: Catamarca, Chubut, La Pampa, Neuquén, San Juan, San Luis, Santa Fe, Tierra del Fuego, Santa Cruz, Tucumán, Jujuy and Córdoba.



The topic related to this feature is given below:

Taxes

Accounts » FX Blacklisted Customers

Available from: [202108](#)

This functionality enables banks to keep constant traceability for the log of denied attempts to exchange market operations by customers included in the blacklisted customers stored on the `ARACCT.FX.BLACKLIST` application and maintained at the customer module. The audit trail includes the customer information as well as the denied attempt identification and date.

The topic related to this feature is given below:

Accounts

Taxes » Tax Returns Validations in Salta and Tucuman

Available from: [202109](#)

Argentinian regulation includes Tax Returns, the returning of money to the customers, based on the information received via Padron file from AFIP and jurisdictional tax regulators in Argentina.

This functionality enables banks to return the amount that comes in the Tax Returns file without making an exact comparison on the collected amount in the account of the customer, in the files of the Salta, Tucuman and Tucuman Partial jurisdictions.



The topic related to this feature is given below:

Taxes

Taxes » Tax Rates Regulatory

Available from: [202111](#)

Some of the rates applied in calculating the Turnover Collection tax on incoming transfers on savings accounts were changed to comply with the Argentinian regulation.

This functionality enables banks to handle the rates applied in calculating the Turnover Collection tax on incoming transfers on savings accounts for the following jurisdictions: Catamarca, Corrientes, San Luis, and Salta.

The topic related to this feature is given below:

Taxes

Accounts » Adapt BCRA Customer Monthly Limit API

Available from: [202112](#)

This functionality allows banks to manage blacklisted customers which are stored in the `ARACCT.FX.BLACKLIST` application. After the blacklist validation succeeded, Temenos Transact will call Operation API to validate the eligibility of the customer to perform FX transactions. If the API response returns true, then the user will be able to authorise the payment. If the API response returns false, then the user won't be able to authorise the payment.



The topic related to this feature is given below:

Accounts

Taxes » Refund Codes for Tax Returns

Available from: [202112](#)

Argentinian regulation includes tax returns, the returning of money to the customers, based on the information received via the Padron file from the Federal Administration of Public Revenues (AFIP) and jurisdictional tax regulators in Argentina. Additionally, a certificate can be given to be presented by the customer to the bank.

This functionality enables banks to find out if a refund was performed by a client request or by a bank request and to check if an account is blocked then update the status of the record accordingly. Also, banks can identify blocked accounts through the automatic process.

The topic related to this feature is given below:

Taxes

Accounts » Multi Holders Accounts - FX Customer Transactions

Available from: [202201](#)

Complying with the BCRA's Comunicación A 7125, the savings accounts in foreign currency with more than one holder can only have credits for the purchase of foreign currency for a portfolio (generation of external assets) by one of them in each calendar month. The FX transactions where the customer buys USD from the Central Bank of Argentina (BCRA) are identified as transactions made for a portfolio (generation of external assets).



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 topic related to this feature is given below:

Accounts

Taxes » Turnover Tax Reporting

Available from: [202201](#)

Complying with the Argentinian regulation, it is necessary to periodically present the report named 'Reporte de Rendición' or Turnover tax report.

This functionality enables banks to handle the information required for generating the Turnover tax report. Based on the information provided by , the report will be generated using an external platform.

The topic related to this feature is given below:

Taxes

Accounts » FX Blacklist Upload Process

Available from: [202202](#)

In Argentina, Central Bank of Argentina (BCRA) has established lists of persons that are disabled to operate via Foreign Exchange (FX) in blacklist files. This blacklist also includes rehabilitations and modification on those persons that have been disabled at some time by the BCRA previously. Banks have to maintain the current blacklist information. In case of a customer is on a blacklist, the bank has to control that the FX operation (transfers or cash withdrawal) and



prohibited.

This functionality allows banks to manage the functional errors that can appear once the FX blacklist is processed through the Data Formatting Engine (DFE). The functional error messages will be logged, and the files will be moved to the archive folder.

The topic related to this feature is given below:

Accounts

Provisioning

Available from: [202202](#)

This functionality uploads the CENDUE and MOROS files into the system and based on the classification of the customer in the files, the corresponding customers in the bank will be re-classified.

The topic related to this feature is given below:

Provisioning

Taxes » Tax on Loan Penalty Interest During Payoff

Available from: [202202](#)

This functionality provides configurations that allow the system to apply the Generic VAT, Perception VAT and Turnover Perception when a customer is charged with the penalty interest.



The topic related to this feature is given below:

Taxes

Taxes » Turnover Collection Tax for ATM and Teller Cash Deposits Transactions

Available from: [202203](#)

The Turnover Collection tax is a jurisdictional tax charged to any physical person that performs an economic activity and whose fiscal residence is any province in Argentina. This information is provided by padrones.

This functionality allows banks to apply the Turnover Collection tax to the ATM and Teller cash deposits transactions, based on the highest rate of the respective padrons.

The topic related to this feature is given below:

Taxes

Accounts » Buy or Sell Rate in the ATM Framework

Available from: [202204](#)

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 topic related to this feature is given below:

Accounts

Accounts » Customer Monthly FX Limit during Account Closure

Available from: [202204](#)

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 topic related to this feature is given below:

Accounts

Accounts » Multi Holders Accounts Validations on FX

Available from: [202204](#)

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 topic related to this feature is given below:



| [Accounts](#)

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

Available from: [202204](#)

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.

| The topic related to this feature is given below:

| [Taxes](#)

Australia Model Bank

Withholding Tax and TFN Number » Dual Listed Securities

Available from: [202110](#)

Dual listed securities are securities that are listed on Australia as well as another country. Such securities have a different type of tax treatment and so any income arising out of events such as cash, dividend, bonuses and stock split is taxed differently. The dual listed instruments with respect to this development are those that are listed and traded on ASX, but also have a listing



elsewhere.

This functionality allows banks to calculate the Withholding Tax for the dual listed security and for stapled securities.

The topic related to this feature is given below:

[Withholding Tax and Trust Income Distributions](#)

Address Interface

Available from: [202112](#)

There is an existing functionality where the customer's address is fetched from the Equifax interface.

This functionality allows banks to capture the collateral address details and get it validated using the Equifax interface.

The topic related to this feature is given below:

[Address Interface](#)

Australia Base » Role Based Home Pages for Lending and Deposits

Available from: [202201](#)

Temenos Transact provides home pages based on the user's role. This allows the bank users, Call Centre, or Customer Service Agents, to access the data and functionality they require, investigate and correct payment exceptions, and other day-to-day functions.

This functionality allows users to access the home pages to view or perform manual operations on loans and deposits custom-made for Australian banking



operations.

The topic related to this feature is given below:

[Australia Base](#)

Lending » Auto-Repayment of a Loan from the Redraw Balance

Available from: [202201](#)

One of the widely offered functions across banks in Australia for its customers is to have offset accounts and redraw functions for mortgage contracts. In Temenos Transact, it is the UNCACCOUNT (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 to utilise the redraw balance for repayment of the loan when the redraw available is off and when the direct debit claim is failed and again failed after being re-tried two times additionally or when the repayment from the bank's internal account is failed.

The topic related to this feature is given below:

[Lending](#)

Australia Base » Role Based Home Pages for Lending and Deposits

Available from: [202202](#)

This functionality allows users to access the Customer Details screen that provides a 360-degree view of the customer's product details. The Products tab



displays all the customers' accounts (across different product lines) held with the bank. It displays a list of all the customer accounts, deposits, loans and additional information such as the account type, balance, available limit, and locked amounts.

The topic related to this feature is given below:

[Australia Base](#)

Withholding Tax and Trust Income Distributions

» Pro-Rata Threshold

Available from: [202202](#)

This functionality allows a bank to calculate the pro-rata interest income threshold for each interest period below which tax (WHT) will not be calculated and applied on the interest income. The number of days in an interest period (related to each interest capitalisation) is taken into account while calculating the pro-rata threshold.

The topic related to this feature is given below:

[Withholding Tax and Trust Income Distributions](#)

Withholding Tax and TFN Number » FX API

Extracts

Available from: [202203](#)

In the formulation and execution of an FX (Foreign Exchange) contract, there are many movements and steps that occur across multiple banking systems. With the facilitation of the FX API, there is an accurate method of capturing each



movement across the core accounts: client foreign currency account, custodial foreign currency clearing account, client AUD account, custodial AUD clearing account.

This functionality allows banks to extract the details around any foreign exchange transactions undertaken at any foreign currency account linked to the portfolio. The extract generation is based on the data built in the `CG.FCY.ACC.BASE` application.

The topic related to this feature is given below:

[Withholding Tax and TFN Number](#)

Legal Entity Fund Structure » Generic API's

Available from: [202204](#)

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 topic related to this feature is given below:

[Legal Entity Fund Structure](#)

Lending » Auto-Repayment of a Loan from Redraw Balance

Available from: [202204](#)

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.

The topic related to this feature is given below:

[Lending](#)

Lending » Schedule Recalculation without Redraw Balance

Available from: [202204](#)

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 topic related to this feature is given below:

[Lending](#)

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

Available from: [202204](#)

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.



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

Available from: [202204](#)

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

Available from: [202204](#)

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

Canada Model Bank

Lending Insurances

Available from: [202106](#)

This functionality allows Financial Institutions to offer insurance products for their Line of Credit (LOC) products. The insurance product offering for the LOC product is based on age-group-wise rate eligibility, gender, and smoking habits of the customer. The facilitation for the accessed provincial taxes on the insurance product is also applicable and accounted for the LOC product.

The topic related to this feature is given below:

Lending Insurances

Lending Renewals

Available from: [202106](#)

It is common in the mortgage and commercial term marketplace for a bank to offer its clients several terms and payment options before renewing a loan.

The topic related to this feature is given below:

Lending Renewals



CEMAC Model Bank

Trade Declaration

Available from: [202201](#)

This functionality allows banks to record the trade declarations provided by customers. This declaration will act as a limit for the trade transactions like issuance of letter of credits, documentary collections and payments or draft issues done in Temenos Transact. When the declaration is used during trade transactions, the available balance in the declaration record will be automatically updated.

The topic related to this feature is given below:

[Trade Declaration](#)

Central Bank Model Bank

Cash Reserve Ratio

Available from: [202204](#)

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 topic related to this feature is given below:

Cash Reserve Ratio

Colombia Model Bank

Account and Deposit Regulations » Account Statement for Closed Accounts

Available from: [202203](#)

The local regulation of Colombia has defined fields for generating the statements, tax certificates and annual cost report to be issued to customers.

This functionality allows users to generate the statement for the active and closed high yield savings accounts as an xml file.

The topic related to this feature is given below:

Account and Deposit Regulations

Ethiopia Model Bank

Foreign Exchange Operations » Retention Accounts

Available from: [202105](#)

This functionality allows banks to manage foreign exchange operations. It includes the retention of foreign currency accounts, the definition of applicable percentages and liquidation days with exporters, service providers to foreign



customers, resident companies, institutions, individuals and government organizations other than diplomatic missions who continually receive incoming foreign remittances.

Users can open two new retention accounts along with the main account. The foreign currency earning, when credited to the main account, will be split into two retention accounts based on the parameter percentage.

The topic related to this feature is given below:

[Foreign Exchange Operations](#)

Branch Operations » Cashier's Payment Order and Demand Draft

Available from: [202107](#)

A Cashier's Payment Order (CPO) or a Demand Draft (DD) are instruments issued and paid by a bank and treated as guaranteed funds.

This functionality enables the bank to handle specific branch operations through the management of issue and the control on the outstanding payments of the CPO and DD after a specified period.

The topic related to this feature is given below:

[Branch Operations](#)

Branch Operations » Local Money Transfer Service

Available from: [202107](#)

This functionality enables banks to handle specific branch operations through



the management of cash deposit, account debit from a bank or non-bank customer as depositor to cash payout or account credit to bank or non-bank customer as beneficiary.

The topic related to this feature is given below:

[Branch Operations](#)

Branch Operations » Cheque Date Validations

Available from: [202112](#)

The functionality allows banks to enter the cheque dates using the Gregorian calendar. The system will validate the cheque date to identify stale dated and post-dated cheques and reject the transaction.

The topic related to this feature is given below:

[Branch Operations](#)

Finland Model Bank

Collateral » Secondary Pledge

Available from: [202105](#)

Bearer bonds are the type of collaterals that can be created on ships, vehicles, aircraft, and floating charges.

This functionality allows banks to handle the status of the bearer bonds, capture the details of the underlying asset, issue a secondary pledge on a bearer bond and capture the details of the issued or received secondary pledges.



The topic related to this feature is given below:

Collateral

Collateral » Statistics Finland

Available from: [202107](#)

In Finland, according to the standard methodology of the Finnish Financial Supervisory Authority (FIN-FSA), the fair values of residential securities and commercial real estate need to be monitored regularly.

In banks, the fair value of the dwelling house type and housing company type collaterals are monitored quarterly by fetching the SF index value from the Statistics Finland interface, and if there is any change in value, based on the user decision, the respective `COLLATERAL` record is updated with the new value.

This functionality allows banks to calculate the statistical value when a new index value is fetched from the Statistical Finland interface. The new calculated statistical value, which is more than the defined percentage of collateral nominal value, is displayed in a fast-path enquiry, where the user will decide to update the nominal value with the newly calculated statistical value, in the `COLLATERAL` record or not.

The topic related to this feature is given below:

Collateral

Lending » Forbearance Process

Available from: [202107](#)

This functionality allows banks to mark a loan arrangement as forbearance if a customer is requesting the bank for any ease in the loan repayment in case the



customer has some temporal financial difficulties. The European Central Bank (ECB) requires a report of the loan that has been marked as forbearance by monitoring the customer's repayment behaviour over a specific period for some specific amendments.

The topic related to this feature is given below:

[Lending](#)

Lending » Legal Fee Cap

Available from: [202107](#)

The Finnish Consumer Protection Act for household customers introduces the concept of a fee cap, applicable for loans started from Sep 1st, 2019. A customer can only be charged a total sum of fees of 150 EUR per account and year and the charged amount cannot exceed 0,01% of the loan amount per day.

This functionality allows banks to define the eligibility of consumer credit for the KSL 7:17a and KSL 7:17b laws for a loan contract or an overdraft account. The system calculates the annual period in various cases. Also, Temenos Transact handles the charge calculation for student loans in two different phases, such as the disbursement and repayment phase.

The topic related to this feature is given below:

[Lending](#)

Lending » Penalty Interest Amount

Available from: [202107](#)

This functionality allows banks to generate bills in advance that include the applicable penalty interest amount so that this component can be added to the



paper invoice or pre-notification that is sent to the customer. The penalty interest (if any) to be part of an invoice will be calculated only until the invoice issued date. The FILEND.PENALTYINT.CALCULATION routine is introduced to calculate the penalty interest till the bill issue date.

The topic related to this feature is given below:

Lending

Payments Posting and Validations » Fee-based on Creditor Reference Information

Available from: [202107](#)

When the incoming or outgoing payments happen in Temenos Payment Hub, the payment transactions may or may not have a creditor reference number and can have any number of occurrences of the Extended Remittance Information (ERI).

This functionality allows banks to calculate and charge fees for the payment transactions based on the creditor reference number and ERI information received in the transaction. The other parameters considered to charge fees are payment initiation source, outgoing channel, incoming message type, and direction.

The topic related to this feature is given below:

Payments Posting and Validations



Collateral » Collateral for HAL and Garantia Guarantees

Available from: [202108](#)

In Finland, Garantia is a privately owned company that provides guarantee services to retail banking customers. Garantia guarantee is also called HALG guarantee.

This functionality allows banks to have a stand-alone calculator for the HALG guarantee and other validations in the creation of the HALG Guarantee Collateral. Also, the system will check whether there is an existing collateral attached when the HAL guarantee is selected as a collateral type that represents the residence that is purchased. The system will retrieve the purchase price from the attached primary collateral (house or apartment shares) and populate it in the HAL guarantee. Also, the system will generate a warning message when there is no collateral or other than an own house or apartment shares.

The topic related to this feature is given below:

[Collateral](#)

Incoming Payment Processing

Available from: [202111](#)

This functionality 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.



The topic related to this feature is given below:

[Incoming Payment Processing](#)

Incoming Payment Processing » Mapping Changes for Camt53/54

Available from: [202203](#)

This functionality allows financial institutions to process incoming payments where the company cash account is maintained in another bank.

For a camt.53 or camt.54 file, the exact date and time is stored in the *Stmt Creation Date* field from the `FIIPMT.INCOMING.PAYMENT.FILE` staging application.

The topic related to this feature is given below:

[Incoming Payment Processing](#)

Germany Model Bank

Taxation Interface to Sectras » Transaction Filter, Internal Securities and Goodwill Payments

Available from: [202105](#)

This functionality allows banks to share the tax relevant information from Temenos Transact to CPB SECTRAS. CPB SECTRAS will return the tax details and Temenos Transact will post the accounting entries against the



respective transaction.

The topic related to this feature is given below:

[Taxation Interface to Sectras](#)

Taxation Interface to CPB SECTRAS » All in Fees

Available from: [202107](#)

For German Local Taxation, the all in fee that is levied for a portfolio needs to be shared to CPB SECTRAS to allow the calculation of the necessary tax consequences for the loss pot of the client. Only the transaction cost portion of the all in fee posting needs to be shared to CPB SECTRAS.

This functionality allows banks to extract a CSV file from Temenos Transact for all the all in fee that has been levied on the portfolio and send it to CPB SECTRAS.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Data Extract for Reconciliation

Available from: [202107](#)

This functionality allows banks to extract additional data feeds from to be reconciled with a corresponding extract from CPB SECTRAS.

The *Dx Alt Id Priority* field has been added to the `DESCTX . SECTRAS . PARAMETER` application to indicate the field where the



I.S.I.N of the derivative instrument will be captured by the bank.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Position Transfers and Trailer Fees or Rebates

Available from: [202107](#)

This functionality allows banks to capture additional data for security transfers (internal and external transfers) and send it to CPB SECTRAS.

Based on the type of the beneficial owner change reason, additional recipient data and taxation details are required to be sent to CPB SECTRAS in case of external transfer out transactions.

In case of internal transfers, the taxation details are sent to CPB SECTRAS subject to the beneficial owner change reason.

Fund houses may choose to pay trailer fees to the bank to encourage customers to make investments in their funds. A part of these trailer fees is paid out by the bank to the customers. These payments are called rebates.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Taxation on Corporate Actions

Available from: [202107](#)

This functionality allows banks to send the entitlement proceeds received out of



a corporate action to CPB SECTRAS so that CPB SECTRAS in turn can calculate the tax on the entitlement proceeds and communicate the same to Temenos Transact. In Temenos Transact, the tax amount will be stored and the transaction will be authorised so that the customer account will be debited with the tax amount sent by CPB SECTRAS.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Derivatives Close Outs and DX Transfer

Available from: [202111](#)

This functionality allows banks to manage closeouts on derivatives Exchange Trade Derivatives (ETD) options. When there is closeout on derivatives ETD options, the respective closeout details will be sent to CPB SECTRAS. In return CPB SECTRAS responds with the tax amount if applicable and the closeout transaction is authorised in Temenos Transact.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Derivatives Corporate Actions

Available from: [202112](#)

This functionality allows banks to manage closeouts on derivatives Exchange Trade Derivatives (ETD) options. When there is a closeout on derivatives ETD



options, the respective closeout details will be sent to CPB SECTRAS. In return CPB SECTRAS responds with the tax amount if applicable and the closeout transaction is authorised in Temenos Transact.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Fraction Handling for Corporate Actions

Available from: [202112](#)

This functionality allows banks to share the fraction details for the fractions resulting out of an entitlement to CPB SECTRAS using the `BNK/DESCTX.CHILD.SEC.TRADE.AUTHORISE` service. When the tax response is received from CPB SECTRAS, the child trade will be updated with the tax amount and STP authorised. If any error is received, then the details are rectified from the `DESCTX.SECTRAS.SCDX.TRANSACTIONS` staging application and the trade is resent to CPB SECTRAS.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Taxation on Corporate Actions

Available from: [202112](#)

The functionality supports the processing of worthless transactions, pool factor transactions, technical transfer out and transfer in transactions. The module also



supports the processing of entitlements that have both cash and stock components. For events that have an underline cash and stock component as part of the entitlement, the *Cash or Stock Events* field has been added to the `DESCTX . SECTRAS . PARAMETER` application, where the bank needs to configure all the events where there are possibilities of both cash and stock based processed in the same entitlement.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Futures

Available from: [202202](#)

This functionality allows banks to manage closeouts on derivatives Exchange Trade Derivatives (ETD) options or futures. When there is closeout on derivatives ETD options or futures, the respective closeout details will be sent to CPB SECTRAS. In return CPB SECTRAS responds with the tax amount if applicable and the closeout transaction is authorised in Temenos Transact.

The topic related to this feature is given below:

[Taxation Interface to CPB SECTRAS](#)

Taxation Interface to CPB SECTRAS » Recon Extract for Non-WM Securities

Available from: [202202](#)

This functionality allows banks to extract additional data of all the security and derivative instruments to be reconciled with a corresponding extract from CPB SECTRAS.



The topic related to this feature is given below:

Taxation Interface to CPB SECTRAS

Global Model Bank

European Investment Fund Guarantee

Available from: [202105](#)

This functionality allows banks to credit the small and medium enterprises (SMEs) by using the collateral management in respect to EIF (European Investment Fund) guarantees. An EIF SME guarantee is a guarantee instrument based on the European Union initiative, the SME Initiative, and is used to support small and medium enterprises SMEs. The EIF's SME guarantee covers 50% of the loan balance. The guarantee is a secured collateral and its risk weight is zero in the banks' capital solvency calculations.

The topic related to this feature is given below:

European Investment Fund Guarantee

Hong Kong Model Bank

Infrastructure

Available from: [202105](#)

This functionality allows users to validate the check digit for the Hong Kong Identity Card (HKID) captured for a customer at the time of individual customer creation and customer tracking to determine the availability of CBRED



(Customer Business Relationship End Date). The system will validate the check digit of the HKID entered by the user and if it is invalid, an error will be displayed.

Hong Kong Monetary Authority (HKMA), the regulatory authority in Hong Kong mandates the maintenance of the customer-business relationship end date (CBRED) for all customers. The CBRED date has to be updated when the relationship of a customer with the bank comes to an end.

The topic related to this feature is given below:

[Infrastructure](#)

Lending » Payment Schedule Amendments and Loans Prepayment, Payoff and Waiver

Available from: [202105](#)

This functionality allows banks to manage payment schedule amendments and the prepayments or a payoff.

In the event that impacts the payment schedule, like prepayment or interest changes, the customer may opt to keep the original repayment amount with a different tenor, or a different repayment amount with a fix tenor. Besides the recalculation, the system also provides the option to configure a maximum and a minimum term for a product, and the same is adhered to when the system recalculates the payment schedule.

When a customer comes in to request a prepayment or a payoff, the system verifies if the payment day is within the notice period, and if yes, the system will keep the prepayment or payoff details. If the customer obtains an automatic settlement, the system will execute the prepayment or the payoff on the settlement day. Otherwise, the customer will settle the payment manually. The bank user can also decide whether to give the customer any waivers. Charges will be reduced once the waiver is granted.



The topic related to this feature is given below:

[Lending](#)

Lending » Mortgage Insurance Program

Available from: [202106](#)

According to regulations in Hong Kong, banks have to comply with a 60% loan-to-value (LTV) guideline on residential mortgage lending, for example, the LTV ratio for a mortgage loan should not be more than 60%. Yet if the Mortgage Insurance Program (MIP) is availed, then banks can lend out mortgage loans more than 60% of the value of the property without incurring additional credit risk.

This functionality allows banks to provide mortgage loans with higher loan to value (LTV) without incurring additional credit risk by having additional mortgage insurance attached to the lending contract. The policy premium can be a one-time charge collected by cash, added to the loan's principal, or collected annually.

The topic related to this feature is given below:

[Lending](#)

Infrastructure » Customer Business Relationship End Date (CBRED)

Available from: [202107](#)

Hong Kong Monetary Authority (HKMA), the regulatory authority in Hong Kong mandates the maintenance of the customer business relationship end date (CBRED) for all customers. This functionality allows banks to update the CBRED date when the relationship of a customer with the bank comes to an



end.

The topic related to this feature is given below:

[Infrastructure](#)

Infrastructure » Customer Business Relationship End Date (CBRED)

Available from: [202108](#)

This functionality allows banks to maintain the Customer Business Relationship End Date (CBRED) for all customers, during the opening and closure of accounts.

An activity API has been attached to ACCOUNTS/LENDING/DEPOSITS-NEW-ARRANGEMENT to perform the updates during the account opening.

The topic related to this feature is given below:

[Infrastructure](#)

e-Cheque Acceptance and Lodgement » e-Cheques

Available from: [202202](#)

The Clearing House in Hong Kong, which is HKICL, sends out a file to the participant banks on a daily basis. This is basically depositing checks that are received in an electronic form.

To promote the development of retail payment services in Hong Kong and support the Hong Kong Monetary Authority (HKMA), the Hong Kong Interbank Clearing Limited (HKICL) introduced an integrated electronic cheque (e-



Cheque) presentment, clearing and settlement platform. e - Cheque is designed to be a new electronic payment instrument containing similar features of paper cheques and additional benefits of replacing delivery and presentment in physical form, enhanced security features, cost reduction by removing manual processing and reduced paper usage.

This functionality allows users to confirm, accept or to reject the presented e-cheque as the payee bank.

The topic related to this feature is given below:

[e-Cheques Acceptance & Lodgement](#)

Outward Remittances and Conversions » CNH to CNY Conversion

Available from: [202202](#)

In the greater China region, whenever a bank has to remit funds in Renminbi (RMB) can face challenges in recognising the input values from the Beneficiary Name or Address fields contained in the Society for Worldwide Interbank Financial Telecommunication (SWIFT) messages if these values are Chinese characters, as the Chinese characters are not supported by the SWIFT messages.

This functionality allows banks to handle the incoming and outgoing SWIFT messages in MT and MX formats, considering the conversion to CCC for the outward remittance, the conversion into Chinese characters for the inward remittance and the regulatory requirement of the cross-border Chinese Yuan (CNY) remittance.

The topic related to this feature is given below:

[Outward Remittances and Conversions](#)



Common Reporting Standards (CRS) Additional Data

Available from: [202203](#)

Common Reporting Standards (CRS) is a regulatory reporting adopted widely by the central banks across the globe and aims at gathering information from the financial institutions and helping them fight against tax evasions and thus, protect the sanity of the tax systems.

This functionality allows banks to identify the reportable customers' base and consolidate their balances for the purpose of CRS reporting as required by the local regulations in Hong Kong.

The CRS report base is the central file from which the final XML report gets generated. The functionality allows the users to modify the records from this application prior to the report generation. The amendment of such records in the live application is possible through the suitable input into the `CRS.BASE.MANUAL.UPDATE` application.

The topic related to this feature is given below:

[CRS Additional Data](#)

Hungary Model Bank

Transaction Fees » Free of Charge Notification Letter

Available from: [202105](#)

This functionality allows banks to provide different Automated Teller Machine (ATM) free transaction package discounts to their customers and handles the statutory free transaction for the bank's account.



The `HUTXNF.MIGRATION.ACC.ACTIVITY.HIST` application is introduced to be updated with the ATM and teller transaction details that were done in the legacy system before migration. The source calculation routine is also modified to read the legacy transactions.

The topic related to this feature is given below:

[Transaction Fees](#)

Warrants » New Warrant Type - Authority Block with No Expiry Warrant

Available from: [202107](#)

This functionality allows banks to receive the Authority Block with No Expiry warrant from authority with no expiry date. Bank will establish this warrant on the customer accounts with no definite expiry date. Banks are allowed to settle such warrants on the customer account only upon any further notice from the respective authority. This warrant will have the same validations as other warrants except there will not be any expiry and the settlement will not happen within the queuing solution, it will be handled manually.

The topic related to this feature is given below:

[Warrants](#)

Warrants » Posting Restrictions

Available from: [202107](#)

This functionality allows banks to wait until a warrant expires or the posting restriction is lifted, when a posting restriction exists on a payer account and the posting restriction category is Change Payer Account but no other account



exists for the payer, and not to reject the warrant.

The topic related to this feature is given below:

Warrants

Warrants » Suspension and Revocation

Available from: [202107](#)

This functionality allows banks to consider the credit(s) that have arrived in the account(s) during the suspension period while revoking. All the credits that arrive into an account will be locked until revoked or rejected, to the extent of the warrant amount or pending amount. The operational risks will be handled by the bank.

The topic related to this feature is given below:

Warrants

Transaction Fees » Generate the NYASZ Id

Available from: [202203](#)

This functionality allows banks to uniquely identify the declaration record when the declaration details are sent to the central registry. The *Internal Declaration Id* in the `HUTXNF.ATM.DECLARATION.DETAILS` application will be combined with the *Customer Id* and sent to the central registry so that the same customer cannot do another declaration in another bank.

The topic related to this feature is given below:



| [Transaction Fees](#)

Warrants » Loan Transaction Code

Available from: [202203](#)

This functionality allows banks to calculate the sum of the number of components and treat the same as the booking confirmation amount. If such a sum is more than the confirmed amount, the message will be rejected by Temenos Transact. When a booking message is rejected, the update request will not be handled. When a booking message is rejected, the repayment process cycle will start again from the booking and update message.

| The topic related to this feature is given below:

| [Warrants](#)

Warrants » Sweep and Warrant Transaction Codes

Available from: [202203](#)

This functionality allows banks to define the transaction codes for sweep and warrants settlement in the queuing solution to be able to differentiate the type of settlements, for example, automatic settlement or forced settlement in the statement entry.

| The topic related to this feature is given below:

| [Warrants](#)



Warrants » Completion Reason Codes

Available from: [202203](#)

This functionality allows banks to communicate the responses from Temenos Transact to the third party clearing system in the operation at the bank (PCS), whenever a queue is completed, cancelled, or terminated due to various reasons.

New reason codes have been created and updated in Temenos Transact for various scenarios in the queuing solution.

The topic related to this feature is given below:

[Warrants](#)

Transaction Fees » Financial Transaction Levy Fee

Available from: [202204](#)

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

The topic related to this feature is given below:

[Transaction Fees](#)

Warrants » Funds Check

Available from: [202204](#)

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.

The topic related to this feature is given below:

Warrants

Warrants » Penalty Interest

Available from: [202204](#)

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

Available from: [202204](#)

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 topic related to this feature is given below:

Warrants

India Model Bank

Structured Financial Messaging System (SFMS)

Available from: [202105](#)

This functionality allows the user to capture the Indian Financial System Code (IFSC) codes of the banks and generate INFINET (Indian Financial Network) Format Number (IFN) messages whenever transaction happens in the LC (letter of credit), BG (bank guarantee) or Bills application, that warrants the exchange of messages between two banks or branches within India. The INLEND . IFSC . UPLOAD . PARAM application is introduced to hold the versions of the CUSTOMER and DE . ADDRESS applications that will be used for the automatic record creation.

The topic related to this feature is given below:

Structured Financial Message System (SFMS)

Structured Financial Message System (SFMS) » COV Messages and Interface for e-Stamp

Available from: [202107](#)

This functionality enables banks to handle the IFN 760 COV e-messages for any new bank guarantee and the IFN 767 COV e-messages for any bank guarantee



amendment (renewal) through the SFMS (Structured Financial Messaging System) platform. Since the COV messages do not follow the SWIFT (Society for Worldwide Interbank Financial Telecommunication) standards, the used tags are not the standard SWIFT tags. Hence, these messages will be generated as print messages.

The topic related to this feature is given below:

[Structured Financial Message System \(SFMS\)](#)

Structured Financial Message System (SFMS) » IFSC Code Upload Automation and Validation

Available from: [202107](#)

This functionality allows the user to capture the Indian Financial System Code (IFSC) codes of the banks and generate INFINET (Indian Financial Network) Format Number (IFN) messages whenever transaction happens in the LC (letter of credit), BG (bank guarantee) or Bills application, that warrants the exchange of messages between two banks or branches within India.

The topic related to this feature is given below:

[Structured Financial Message System \(SFMS\)](#)

Lending Compliance » Loan Validations

Available from: [202108](#)

The priority sector lending is an important role given by the Reserve Bank of India (RBI) to the banks for providing a specified portion of the bank lending to few specific sectors like agriculture and allied activities, micro and small enterprises, individuals, students for education, and other low-income groups



and weaker sections. This is essentially meant for the all-around development of the economy.

Every bank in India is given targets and sub-targets for lending under the priority sector. The priority sector lending comprises different categories such as Agriculture, Micro Enterprises, Education, Housing, Social infrastructure.

This functionality allows banks, in the case of loans to borrowers under the priority sector, to not charge the penal interest for loans up to Rs. 25,000.

The topic related to this feature is given below:

[Lending Compliance](#)

Lending Compliance » Loan Validations

Available from: [202110](#)

Every bank in India is given targets and sub-targets for lending under the priority sector. The priority sector lending comprises of different categories such as agriculture, micro enterprises, education, housing, social infrastructure.

This functionality allows banks to not charge penal interest for loans to borrowers under the priority sector up to Rs. 25,000.

The topic related to this feature is given below:

[Lending Compliance](#)

Structured Financial Message System (SFMS) » SWIFT 2021 Changes

Available from: [202201](#)

The SWIFT Release 2021 changes have an impact on IFN messaging that



comes out of Temenos Transact.

This functionality allows users to suppress or include tags in the outgoing IFN messages by using the *Tags Suppressed* and *Tags Included* fields that have been added to the `INLEND.SFMS.HEADER.DETAILS` application.

The topic related to this feature is given below:

[Structured Financial Message System \(SFMS\)](#)

Goods and Services Tax (GST)

Available from: [202202](#)

Goods and Services Tax (GST) is chargeable on any supply of goods or services sold or delivered in any country - when it is a taxable supply and made by a taxable person in the course or furtherance of the business carried on by him. GST is applicable on nearly all types of goods and services.

New configurations have been released to support the calculation of the CGST, State Goods and Services Tax (SGST), and Interstate Goods and Services Tax (IGST) taxes.

The topic related to this feature is given below:

[Goods And Services Tax \(GST\)](#)

Lending Compliance » Loan Validations

Available from: [202202](#)

This functionality allows banks to restrict the number of times a loan can be rolled over, to support straight rollover, decreased value rollover and increased value rollover.



The topic related to this feature is given below:

[Lending Compliance](#)

Israel Model Bank

Price Feed Source Selection » Percentage Limit Price

Available from: [202107](#)

This functionality allows banks to capture the limit price as a percentage of the existing last price or base price in the `SECURITY.MASTER, ILSCPR.INPUT` version. Further, the price should also follow the tolerance level set in the Sub Asset Type associated with the instrument.

The topic related to this feature is given below:

[Price Feed Source Selection](#)

Derivatives Strike Price Management » Derivatives Premium or Strike Price Quoting

Available from: [202108](#)

In Israel, all the derivatives, like the premium payments and the settlements, are traded in NIS (New Israeli Shekel), however for some of the derivatives, the strike price is quoted in Agorot (1/100th of NIS).

This functionality allows banks to handle the nuances of derivatives prices and allows users to make entries in NIS (New Israeli Shekel) as well as in Agorot for option strike prices, depending on the way the options are quoted in the local



market.

The topic related to this feature is given below:

[Derivatives Strike Price Management](#)

Matrix Tax Server Interface

Available from: [202108](#)

This functionality allows banks to store the necessary values for tax calculation for entitlements using the `ILMATX.ENTITLEMENT.TAX.VALUES` application. The values in this application are updated by the system.

The topic related to this feature is given below:

[Matrix Tax Server Interface](#)

Trading Calendar

Available from: [202108](#)

The system is able to indicate the trading dates of a stock exchange. Further, there are certain days on which trading in certain securities in Tel Aviv Stock Exchange (TASE) is not possible. Hence, there is a need to indicate the trading or non-trading days of a security. The settlement holidays are stored in the core `HOLIDAY` application.

This functionality allows banks to setup of trading holidays at the stock exchange level. There is also a provision to indicate the days of a week when a particular security doesn't trade. Any orders being placed on a trading holiday of the stock exchange or the day of the week when the security doesn't trade will result in error.



The topic related to this feature is given below:

Trading Calendar

Collateral Position Management » TASE (Tel Aviv Stock Exchange) Collateral Management

Available from: [202109](#)

This functionality allows banks to mark positions as collateral at custodian's demands. Any attempt to sell the marked portion of collateral will result in a warning or an override message. Further, there is an automatic creation of position transfer which can be completed later by the users.

The topic related to this feature is given below:

Collateral Position Management

Derivatives Strike Price Management » Derivatives Premium or Strike Price Quoting

Available from: [202110](#)

In Israel, all the derivatives, like the premium payments and the settlements, are traded in NIS (New Israeli Shekel), however for some of the derivatives, the strike price is quoted in Agorot (1/100th of NIS).

This functionality allows for the automatic assignment of options to customers who are on the primary side of a trade and have sold the options concerned.

The topic related to this feature is given below:



Derivatives Strike Price Management

Fees Optimisation » Non-Execution and Minimum Fee

Available from: [202110](#)

This functionality allows banks to calculate the execution fee (min max fees), and non-execution fees. The fees will be fairly calculated so that the customer won't be overcharged and the bank won't be undercharged.

The topic related to this feature is given below:

[Fees Optimisation](#)

Fees Optimisation » Non-Execution and Minimum Fee

Available from: [202111](#)

This functionality manages the calculation and posting of fees for securities or derivatives orders, based upon the gross amount total of the corresponding trade executions. Non-execution and minimum-maximum fees can be applied.

The topic related to this feature is given below:

[Fees Optimisation](#)



Matrix Tax Server Interface

Available from: [202112](#)

This functionality allows banks to send the Ex Event Ratio, Index Rate, Security Trust Fund and the Foreign Currency files to the Matrix Tax Server during the Close of Business (COB).

The topic related to this feature is given below:

[Matrix Tax Server Interface](#)

Fees Optimisation » Order Level Fees Optimisation

Available from: [202112](#)

This functionality allows users to reverse security trades so that the order execution is updated with the correct nominal (quantity). The trade reversal and the execution update, in most cases, will happen before the fees service runs at Close of Business Day (COB). Hence, this will not have any impact on the fees calculations. In case of an order, which didn't have any execution and a new trade is being entered, the system will calculate the minimum and maximum fees.

The topic related to this feature is given below:

[Fees Optimisation](#)



Matrix Tax Server Interface

Available from: [202201](#)

This functionality manages the interfacing with the Matrix Tax Server, which is a commonly used tax calculating engine in Israel. The transaction files are expected to be sent to the Matrix Tax Server either on a daily basis or based on specific event triggers. The response from the Matrix Tax Server contains details such as the tax amount to be charged.

The topic related to this feature is given below:

[Matrix Tax Server Interface](#)

Initial Public Offering (IPO) Allocation

Available from: [202202](#)

This functionality allows banks to automatically manage the Israel Initial Public Offering (IPO) allocation process and the IPO allocation methods including, uniform price – fifo, uniform price – pro-rata, uniform price – fifo, pro-rata, discriminatory price and fixed price. It enables the eligible bids to be identified and the corresponding allocation of securities to be performed, once the book runner provides the final price and other allocation details.

The topic related to this feature is given below:

[IPO Allocation](#)

Netherlands Model Bank



Payment Reference and IBAN Validation » Structured Reference

Available from: [202105](#)

This functionality allows users to validate the correctness of the payment reference number upon manually entering the payment details in the Payment Initiation screen.

The topic related to this feature is given below:

[Payment Reference and IBAN Validation](#)

Beneficiary Account Bank Switching Service » Bank Transfer Services

Available from: [202201](#)

The Bank Switching Service (BSS) is a Dutch service for customers to switch payment accounts seamlessly from one bank to another without disruptions. This is in line with the obligations under the Payment Account Directive (PAD). The Bank Switching Service ensures continuity of payments for a customer within a prescribed switching period of 13 months.

This functionality enables banks to use the Bank Switching Service for customers to make it easier to switch to a new bank. Banks will be able to reroute the payments messages and generate the rerouted payments messages (PACS) with the switch account details in the specific tag.

The topic related to this feature is given below:

[Beneficiary Account Bank Switching Service](#)



New Zealand Model Bank

Deposits » Reinvestment Instructions for Term Deposits

Available from: [202108](#)

Temenos Transact allow banks to update the rollover condition like changing the subsequent term. The rollover activity is scheduled using the change product arrangement condition in a deposit arrangement.

This functionality allow banks to capture the information related to the deposit reinvestment instructions and to change a deposit from maturity to rollover and vice versa. It allows users to define a new term, new rate and new interest schedule after the rollover.

The topic related to this feature is given below:

[Deposits](#)

Deposits » Reinvestment Instructions for Term Deposit

Available from: [202109](#)

This functionality allow banks to capture the information related to the deposit reinvestment instructions and to change a deposit from maturity to rollover and vice versa. It allows users to define a new term, new rate and new interest schedule after the rollover.

The system will validate whether the change in the payment frequency and the payment method (CAPITALISE (compounding) or PAY (non-compounding)) is within the period mentioned in the

XNZ.ADDITIONAL.INFO.STAND.DOWN.PERIOD. The system allows the



change if it is done within the stand-down period.

The topic related to this feature is given below:

[Deposits](#)

Deposits » Calculate the Break-Cost Interest on Full and Partial Breaks

Available from: [202110](#)

A term deposit locks in funds at a fixed rate for a fixed period, however, a bank may allow a customer to partially or fully withdraw their funds early (term), prior to the maturity date of the term deposit term (break). This functionality allows banks to calculate the break costs on full and partial breaks when a customer requests for an early withdrawal in term deposits.

The topic related to this feature is given below:

[Deposits](#)

Deposits » Calculate the Break-Cost Interest on Full and Partial Breaks

Available from: [202111](#)

This functionality allows banks to calculate the break costs on full and partial breaks when a customer requests for an early withdrawal in term deposits.

New API's have been introduced to create or retrieve the information about term deposit redemptions requested and executed.



The topic related to this feature is given below:

Deposits

Peru Model Bank

Accounts » CCI Generation

Available from: [202108](#)

According to the Peru current regulatory requirements, it is necessary to generate the Interbank Account Code (CCI). CCI is the unique code that identifies an account throughout Peru's financial system and serves to perform interbank transfers.

This functionality allows banks to generate the CCI code during the account creation. The CCI code will be displayed in the arrangement overview screen.

The topic related to this feature is given below:

Accounts

Accounts » TNA, TCEA and TREA Rates

Available from: [202109](#)

This functionality allows banks to calculate the Annual Nominal Rate (TNA), Annual Effective Cost Rate (TCEA) and Annual Effective Yield Rate (TREA) rates from the Annual Effective Rate (TEA) rate when the TEA rate is defined as the principal rate of the product. This rates will be calculate with the APR routines set in the `AA.APR.TYPE` application. The new calculated rates will be displayed in the AA arrangement overview.



The topic related to this feature is given below:

Accounts

Customer Compliance

Available from: [202109](#)

This functionality allows banks to store and amend the customer information in the customer creation process for both individual and corporate customers during the customer on boarding process.

The topic related to this feature is given below:

Customer Compliance

Taxes » Tax on Financial Transactions (ITF)

Available from: [202109](#)

As per the Peruvian laws, this functionality allows banks to apply a tax on financial transactions (ITF) on the operations carried out under different products (liabilities and assets) offered to its clients and the accounting thereof. The ITF tax applies to local (PEN) and foreign currencies (USD).

The following new products have been created for Peru: current accounts, savings accounts (savings and salary account), term deposits, personal loans, mortgage loans.

The topic related to this feature is given below:

Taxes



Saudi Arabia Model Bank

Payroll Processing and Wage Protection System » Wages Protection System

Available from: [202108](#)

Banks in Saudi Arabia have to process the salary file sent by the corporate customers and generate a standard output file with the status of each of the salary payments made to customer's employees. The format of the output file is defined by the Ministry of Labour (MOL).

This functionality enables banks to process the salary file from a corporate customer and generate a regulatory specified output file with the statuses of the salary payment.

The topic related to this feature is given below:

[Payroll Processing and Wage Protection System](#)

SIMAH Credit Bureau Interface » Salary Collateral and Reporting Cycle

Available from: [202108](#)

Regular reporting provides the financial information required by the SIMAH for new contracts, closed contracts, daily payment and newly default contracts in Temenos Transact on a daily basis.

This functionality allows banks to identify if a customer is a salaried person of the bank and automatically manage the selection of the contracts for regular reporting containing the financial information required by the Saudi Credit Bureau (SIMAH).



The topic related to this feature is given below:

[SIMAH Credit Bureau Interface](#)

Watheeq Services

Available from: [202109](#)

This functionality allows banks to store the UIDN (Unified Identification Number) for the non-government agencies at the customer level. The UIDN will be received in the request and it will be validated and the relevant relation code will be sent in the header of the response. The secondary Id details received in the request will also be stored in along with the primary Id details. Also, banks are able to block or garnish the amount from the targeted accounts or target products and to lift the related restrictions done against the customer.

The topic related to this feature is given below:

[Watheeq Services](#)

SIMAH Credit Bureau Interface » Salary Collateral and Reporting Cycle

Available from: [202202](#)

This functionality allows banks to identify if a customer is a salaried person of the bank and automatically manage the selection of the contracts for regular reporting containing the financial information required by the Saudi Credit Bureau (SIMAH). Also, banks are able to regenerate the Saudi Credit Bureau (SIMAH) files for regular, default and monthly extracts. Banks can generate the SIMAH extract outside the Close of Business (COB).



The topic related to this feature is given below:

[SIMAH Credit Bureau Interface](#)

SIMAH Credit Bureau Interface » Performance Tuning

Available from: [202203](#)

This functionality allows banks to perform the regular, default and monthly extraction during the day to day activities.

The BNK/SASIMA.UPDATE.ARRANGEMENT.CONCAT service has been introduced as part of this functionality to be triggered whenever a contract is created or the contract schedule information is updated.

The topic related to this feature is given below:

[SIMAH Credit Bureau Interface](#)

Singapore Model Bank

Withholding Tax

Available from: [202201](#)

The Withholding Tax (WHT) on Real Estate Investment Trusts (REITs) in Singapore is deducted only in case a customer has not submitted the declaration. In case the customer submits the WHT declaration form, he or she is exempt from WHT.

This functionality allows banks to calculate the withholding tax at the entitlement level, on cash distributions of Real Estate Investment Trusts (REITs).



The topic related to this feature is given below:

Withholding Tax

Spain Model Bank

Funds Processing » External Fund Transfers

Available from: [202106](#)

This functionality allows banks to update the `ESFUND . TRASPASO . REQUEST` application based on the file from the external depository or integrated depository (other than All Funds Bank (AFB)). Also, banks can send the order details to a depository other than AFB.

The record Id of the `ESFUND . TRASPASO . REQUEST` application is modified to support the two legs of the Traspaso using the same reference and to avoid duplicate Ids so that the record Id will be a 13 digit unique number and the leg of Traspaso will be separated by “.”.

The topic related to this feature is given below:

Funds Processing

Funds Processing » Cancellation Request for Fund Switch

Available from: [202107](#)

This functionality allows banks to handle the support on the request for cancellation in Triple A Plus (TAP) within a NDMA model. This functionality only considers orders as transactions can request for a cancellation, though also fund switches are suitable transactions for those cancellation requests as it will be



the Fund House or All Funds Bank (AFB) the one that, once the backend sends the transaction, can cancel it.

The topic related to this feature is given below:

[Funds Processing](#)

Allfund Bank (AFB) Interface » Allfund File Record 73

Available from: [202108](#)

This functionality allows banks to store in Temenos Transact the new subtypes in the Record 73 version 1.6 sent from All Funds Bank (AFB).

The topic related to this feature is given below:

[Allfund Bank \(AFB\) Interface](#)

Teller » Non-Customer Cash Transactions

Available from: [202110](#)

Non-customers can perform cash transactions like cash deposits and cash withdrawals (through bearer cheque) to or from the bank customer's accounts at the bank's branches. During the withdrawal with bearer cheque, if the amount exceeds the threshold, then the non-customer's *Legal Id* will be verified and if the amount is within the threshold, then the *Legal Id* is non-mandatory.

This functionality allows banks to capture the non-customer information for all cash transactions and a report will be generated to display the date-wise transactions performed by the non-customers.



The topic related to this feature is given below:

Teller

Foreign Exchange Operations » Segregation of Spot Position Accounts

Available from: [202111](#)

This functionality allows banks to segregate contingent accounts based on the transaction type and update the balance in the General Ledger due to a Forex deal spot where the value date of the deal is greater than the deal date so that the contingent spot position accounts will be segregated.

The topic related to this feature is given below:

Foreign Exchange Operations

Lending and Mortgages » Interest and Late Payment Fee

Available from: [202203](#)

This functionality allows banks to manage the accounting for the late payment fee, to book into internal account whenever is generated and book into profit and loss only when its realised. Similarly, the penalty interest is booked into internal account when accrued and book into profit and loss when is realised.

The topic related to this feature is given below:

Lending and Mortgages



SEPA Iberpay » Rulebook

Available from: [202203](#)

This functionality allows banks to manage the outward and inward cancellation requests, complying with the new SEPA Iberpay Rulebooks 2021.

Changes have been included in the positive response message to the non-receipt claim (charges only), in the positive response message to the claim for value date correction with the request for compensation payment and (or) compensation expenses and the confirmed positive response to the claim for the value date correction. Also, changes have been included with respect to the bulk investigation procedure of camt.056, camt.087 and camt.027 messages.

A new dataset DS-11 (pacs.008.001.02) has been introduced to claim the fees (charges and compensation) raised during positive response to a claim of non-receipt and the request to adjust the value date.

The topic related to this feature is given below:

[SEPA Iberpay](#)

SEPA Iberpay » Iberpay Instant Rulebook

Available from: [202204](#)

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](#)

Srilanka Model Bank

Trade Finance » Letter of Credit or Shipping Guarantee Margin Refund

Available from: [202203](#)

As per the Sri Lanka Foreign Exchange Regulations Act 12 of 2017, banks are required to hold the customer margin money in the customer's debit account currency and not in any other currency. Accordingly, while issuing a Letter of Credit (LC) for a customer, the margin money will have to be credited in the internal account denominated in the currency same as that of the customer debit account.

This functionality allows banks to collect a margin, while issuing an LC, as a specific proportion to the LC amount. The margin that has to be collected will be in the customer's account currency as against the transaction currency.

| The topic related to this feature is given below:

| [Trade Finance](#)

Tunisia Model Bank



Foreign Currency Operations » Bank Letter of Guarantee

Available from: [202105](#)

This functionality allows the user to link the TCE (Foreign Trade Title) or AVA (Business Travel Allowance) to the guarantee, set the claims to capture the preapproved documents for the TCE or AVA, validate the balances and update the usage details. When a guarantee claim is settled, the system gives the option to capture the details of the TCE and AVA to validate the available balance and update the usage details for the particular TCE or AVA.

The topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » Export Documentary Collection

Available from: [202105](#)

This functionality allows banks to link the settlements for the export collection payments based on whether the export collection payment pertains to TCE (Foreign Trade Title) or AVA (Business Travel Allowance). Whenever there is a payment happening for an export collection, certain fields from the DRAWINGS application will be updated automatically based on whether the export collection payment pertains to TCE or AVA.

The topic related to this feature is given below:

[Foreign Currency Operations](#)



Foreign Currency Operations » Business Travel Allowance

Available from: [202107](#)

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 topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » Customer Letter of Guarantee

Available from: [202107](#)

In Tunisia, there is a practice to link the pre-approved documents as Foreign Trade Title (TCE), information sheet and F2 to the guarantee issued. When the TCE, information sheet or F2 is linked which means the guarantee amount is reserved against the TCE, information sheet or F2. When the payment is made for the guarantee, then the settlement amount will be updated for the TCE, information sheet or F2.

This functionality allows banks to manage guarantees and settlements.

The topic related to this feature is given below:

[Foreign Currency Operations](#)



Foreign Currency Operations » Import Documentary Credit

Available from: [202108](#)

Central Bank requires that whenever there is an issuance or opening of an import letter of credit, it has to be linked with the underlying TCE, F2 sheet and information sheet so that the amounts can be reserved in the respective application. The reservation will be released when the actual settlement happens.

This functionality allows banks to reserve the related foreign trade title, information sheet, or F2 sheet while opening an Import Documentary Credit (IDC).

The topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » Customer Letter of Guarantee

Available from: [202108](#)

In Tunisia, there is a practice to link the pre-approved documents as TCE, information sheet and F2 to the guarantee issued. This functionality allows banks to reverse and amend a guarantee.

The topic related to this feature is given below:

[Foreign Currency Operations](#)



Foreign Currency Operations » Outgoing Transfers

Available from: [202108](#)

This functionality allows banks to initiate payment transfers on behalf of their customers for various transactions like foreign trade title, F1, F2, information sheet, etc. While processing the payments for these underlying title documents, specific regulatory checks will be done before allowing such transfers.

The topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » Import Documentary Collection

Available from: [202109](#)

This functionality allows banks to link the pre-approved documents like Foreign Trade Title (TCE), information sheet, and F2 to the Letter of Credit (LC) for the import transaction while opening or issuing. When the TCE, information sheet, or F2 is linked, means that the LC amount is reserved against the TCE, information sheet, or F2. When the drawings payment is made for the LC, then the settlement amount will be updated for the respective TCE, information sheet, or F2.

The topic related to this feature is given below:

[Foreign Currency Operations](#)



Foreign Currency Operations » Import Documentary Credit

Available from: [202109](#)

Central Bank requires that whenever there is an issuance or opening of an import letter of credit, it has to be linked with the underlying TCE, F2 sheet and information sheet so that the amounts can be reserved in the respective application. The reservation will be released when the actual settlement happens.

This functionality allows banks to reserve the related foreign trade title, information sheet, or F2 sheet while opening an Import Documentary Credit (IDC).

The topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » Outgoing Transfers

Available from: [202109](#)

This functionality allows banks to initiate payments towards schooling or professional fee as an ad-hoc payment or as a frequency-based transfer. While processing payments, the underlying transactions can be processed successfully or they can be rejected due to any errors. Accordingly, the system will handle the corresponding limit update and the users will be able to reverse or reject the transfers.

The topic related to this feature is given below:



| [Foreign Currency Operations](#)

Clearing » SIBTEL Inward Cheque Clearing

Available from: [202110](#)

Société Interbancaire de Télécompensation (SIBTEL) is the Clearing House in Tunisia and has introduced the e-clearing system. The e-clearing system is part of the modernization of the Tunisian banking system. It aims to reduce recovery times by means of a reliable, secure, efficient, and fast electronic clearing.

This functionality allows banks to process transfers, withdrawals, cheques, and bills of exchange using the e-clearing system.

| The topic related to this feature is given below:

| [Clearing](#)

Foreign Currency Operations » Foreign Trade Title Clearance - TCE Clearance

Available from: [202111](#)

This functionality allows banks to send reports to the Central Bank of Tunisia regarding foreign trade titles. It also allows the update of the imputation, settlement, reservations and advance settlement manually.

| The topic related to this feature is given below:

| [Foreign Currency Operations](#)



Foreign Exchange Operations » AVA Allocation APIs

Available from: [202112](#)

This functionality allows banks to read and automatically update the information from an allocation file. New provider APIs have been introduced for querying and managing the AVA files.

The topic related to this feature is given below:

[Foreign Currency Operations](#)

Clearing » Inward Cheques Collection (Day 5 to Payment Day)

Available from: [202201](#)

This functionality allows banks to process the incoming cheque collections when funds are not available in the payer account after D+4, where D is the clearing date.

On D+4, banks will appoint an officer to contact the customers and inform them to fund the account in order to clear the cheque.

The topic related to this feature is given below:

[Clearing](#)



Customer Infrastructure » Garnishment Handling

Available from: [202203](#)

This functionality allows users to create garnishment orders and freeze the funds from the customer accounts and freeze deposits. Also, it allows users to block and unblock securities, the details being available in the `SC.BLOCK.SEC.POS` application.

The locked amounts in the accounts can be increased or decreased, and further on released and if the judgement is against the debtor then the locked amounts will be transferred to the internal account.

The topic related to this feature is given below:

[Customer Infrastructure](#)

Foreign Currency Operations » Design Change

Available from: [202203](#)

In Tunisia, there is a practice of doing reservations to book a part or total amount of approved amount for the use of a specific trade finance operation. It can be done either manually or automatically through the Letter of credit, Bank Guarantee etc. applications. Similarly, both automatic (drawings, payments) and manual settlements can occur.

This functionality allows banks to perform the manual imputation of the Foreign Trade Title (TCE) received from customs via Tunisie Trade Net (TTN).

The topic related to this feature is given below:

[Foreign Currency Operations](#)



Foreign Currency Operations » Foreign Currency Limit Management and Sub Delegation

Available from: [202203](#)

This functionality allows banks to process the Business Travel Allowance (AVA) retrocession, limit supply, Foreign Trade Title (TCE) usage, schooling usage, schooling retrocession, information sheet usage and F1/F2 usage.

The topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » Payment Tolerance for TCE Codes 21 and 31

Available from: [202203](#)

As per the regulation in Tunisia, at the time of actual customs imputation, the imputation amount can be greater than the title amount to an extent of maximum 10%. Therefore, the actual payment can also be greater than the title amount to an extent of maximum 10%.

The Temenos Transact system allows a tolerance of 10% for Foreign Trade Title (TCE) 31 and TCE 21. The Central Bank of Tunisia (CBT) allows banks to pay maximum 10% more than the title amount and also to receive an import imputation greater 10% than the title amount Nota Bene (NB). This concerns all import modules.

This functionality allows banks to process payments that are greater than the title amount to an extent of maximum 10%.



The topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » AVA Opening and Beneficiary

Available from: [202204](#)

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 topic related to this feature is given below:

[Foreign Currency Operations](#)

Foreign Currency Operations » Outgoing Transfers

Available from: [202204](#)

This functionality allows banks to initiate payments towards schooling or professional fees 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 topic related to this feature is given below:

Foreign Currency Operations

United Kingdom Model Bank

Financial Services Compensation Scheme (FSCS)

Available from: [202201](#)

The United Kingdom's Financial Services Authority (FSA) introduced the Financial Services Compensation Scheme (FSCS) to ensure the speedy pay out of funds for depositors within a set period when a financial institution becomes insolvent. As part of the monitoring mechanism, financial institutions are required to submit reports on deposit products, balances, and other data, as required by the prudential authority, from time to time.

This functionality allows banks to generate the Fit for Straight through Processing (FFSTP) and Not Fit for Straight through Processing (NFFSTP) extracts from Temenos Transact based on the UK FSCS regulations act.

The topic related to this feature is given below:

Financial Services Compensation Scheme (FSCS)

United States Model Bank



ACH Framework » Procedures

Available from: [202105](#)

This functionality allows banks to manage the matching returns with the initiated transaction based on relaxed matching criteria of the company id, trace number and amount.

The topic related to this feature is given below:

[Procedures](#)

ACH Framework » Prenote Exception Queue with Processing Status

Available from: [202107](#)

This functionality allows banks to process the incoming pre-notification to check for a valid account in the system and automatically return to the ODFI in case of an invalid account.

The *Auto Return Pre-Note* field has been added to the `ACH.CLEARING.PARAMETER` application to allow for automatic returns. This field is checked to allow automatic returns.

The topic related to this feature is given below:

[ACH Framework](#)



Individual Retirement Accounts » IRA 10Y Plan Changes

Available from: [202107](#)

As part of the Secure Act, distributions from a non-spouse inherited IRA must be taken within 10 years rather than 5 years. This will extend the amount of time the beneficiary may take distributions from the IRA. Currently, the IRA functionality has three options for distributing funds for an inherited IRA: The Lump Sum Five-year method and Life expectancy. The Ten-year is now a new option to take distributions from the IRA.

The topic related to this feature is given below:

[Individual Retirement Accounts](#)

US Core » Regulation TCPA: Multiple Devices and Time Window

Available from: [202108](#)

This functionality allows banks be in compliance with TCPA Regulation by recording and maintaining the customer's preferences regarding contact over phone and fax and by recording and maintaining the customer's consents regarding contact over the phone, text and fax.

The topic related to this feature is given below:

[US Core](#)



US Retail » Periodic Account Statements

Available from: [202108](#)

This functionality allows financial institutions to produce period account statements.

The topic related to this feature is given below:

[US Retail](#)

US Regulations » 50 State Regulations Dormancy and Escheatment

Available from: [202109](#)

Dormancy and escheatment has been enhanced based on review of 50 states regulatory requirements.

This functionality allows banks to manage the certificates of deposits escheatment evaluation scheduling based on the first maturity date, set different escheatment periods for single maturity and renewable certificates of deposits, manage IRAs escheatment processing in case of returned mail and deceased customers, state specific pre-dormancy notice generation periods and cease the dormant charges based on the state of residence.

The topic related to this feature is given below:

[US Regulations](#)



Retail » Statements

Available from: [202110](#)

This functionality allows banks to generate the statement file with details captured in the `USCORE.COMPANY.DETAILS` application, including the company and branch information. Also, as part of this functionality, the RegE statement narrative logic has been enhanced to display the ACH return code description in customer's statement for incoming ACH returned transactions.

The topic related to this feature is given below:

[Retail](#)

ACH Framework » ACH Reg E Statements

Available from: [202110](#)

Regulation E requires financial institutions to capture Reg E ACH transaction details, addenda record information, and display incoming ACH credit or debit transactions on customers' periodic statements.

This functionality allows for the display of the ACH return code description in the customer's statement for incoming ACH returned transactions. The predetermined ACH transaction, addenda details are captured from incoming ACH NACHA files, and dynamically stored into the *Narratives* field from the `ACH.ENTRIES` application based on the SEC codes.

The topic related to this feature is given below:

[ACH Framework](#)



US Real Time Gross Settlement » Fedwire Countdown Period for Cancellation

Available from: [202111](#)

In order to provide an adequate protections to senders of international wire transfers, financial institutions must comply with regulation E and provide the rights of cancellation to customers who send wire transfers to other consumers or businesses in a foreign country.

The RegE international transfers hold functionality has been modified to honour outgoing international Fedwire cancellation requests within 30 minutes of the payment disclosure e-mail delivery to client in accordance with Regulation-E § 1005.36.

The topic related to this feature is given below:

[US Real Time Gross Settlement](#)

US Regulations » Dormancy and Escheatment

Available from: [202112](#)

This functionality allows banks to track specific activities posted on dormant accounts. A new fast path inquiry allowing users to re-activate selected dormant accounts. The tracking mechanism updates certificates of deposits and individual retirement accounts.

The topic related to this feature is given below:

[US Regulations](#)



ACH Framework » ACH Reversal Processing

Available from: [202112](#)

This functionality enables financial institutions (ODFIs) to initiate the reversal of an ACH file, batch and entry within five business days of origination.

The topic related to this feature is given below:

[ACH Framework](#)

US Regulations » Dormancy and Escheatment

Available from: [202201](#)

This functionality allows banks to exclude linked activity classes and activities from re-activation of dormant accounts. A new fast path inquiry has been introduced to allow users to manually re-activate dormant accounts. The inquiry only lists accounts with activities linked to a new override routine. The tracking mechanism has been updated to re-reschedule escheatment evaluations based on related escheatment period changes.

The topic related to this feature is given below:

[US Regulations](#)

Real Time Gross Settlement » Updates FAIM

Available from: [202202](#)

The Fedwire feature has been enhanced to comply with THE Fedwire Service Message format requirements (FAIM v3.0.7, effective November 21, 2022).



The topic related to this feature is given below:

Fedwire

ACH Framework » ACH Reversal Corporate Files

Available from: [202202](#)

This functionality provides an ability to ODFIs to reverse File/Batch or Entries from Corporate files or Ach captures.

The topic related to this feature is given below:

ACH Reversal Processing

Lending Regulations » Flood Insurance

Available from: [202204](#)

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 Retail Lending » Tax on Advance Payments

Available from: [202105](#)

Transact is now enhanced to calculate the tax on accrued interest (both principal interest and penalty interest) at the time of repayment. At any point in the life cycle of the contract like advance payment or a partial pre-closure, tax can be calculated and collected proportionately for the accrued interest repaid. This accrued interest and tax collected appear in the loan statements.

Any advance payment of accrued interest can be configured to appear in the account statement irrespective of tax collection.

The topics related to this feature are given below:

[Accounting Entries and Tax on Accrued Interest](#)

[Accounting Entries, Tax on Advanced Interest](#)

[Tax on Accrued Interest](#)

[Tax on Advance Payments](#)

[Related Attributes](#)

[Tax on Accrued Interest and Tax Recovery Order](#)

[Tax on Advance Payments](#)

[Bills update](#)

[Loan Prepayment](#)

[Loan Preclosure -Illustration](#)

[Tax on Advance Payments](#)



Arrangement Architecture » Non Customer Facing Charges

Available from: [202107](#)

AA is now enhanced to realise the NCFC amount to P/L immediately. It can be setup for both debit and credit type charges without the need for amortization.

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

The topic related to this feature is given below:

[Non Customer Facing Charges](#)

Arrangement Architecture » Defer Closure Period for Product with Interest Property

Available from: [202107](#)

Temenos Transact is now enhanced to allow deferring of loan closure for lending products with or without interest. So, banks can retain the status of the loan arrangement beyond maturity until the agreed defer period (refund or dispute period) and perform financial transactions as well as static changes beyond the original loan maturity date.

The topics related to this feature are given below:

[Closure Type Attribute](#)

[Deferring Closure of Loans](#)



Deferring Closure of Interest Bearing Loans

Arrangement Architecture » Handling Loan Charge-off under FASB Regulations

Available from: [202107](#)

AA is enhanced to allow the bank to determine the net amount or percentage of the charge-off that helps the bank to evaluate loan losses and impairments in loan portfolios. Additionally, the bank can configure activity restrictions on a loan based on the suspend and/or charge-off status of the loan.

The topics related to this feature are given below:

[Handling Charge-off under FASB Regulations - Configuration](#)

[Handling Charge-off under FASB Regulations - Working with](#)

Arrangement Architecture » Memo Balances at Multi-Currency Level

Available from: [202108](#)

In a Multi-Currency (MCY) structure, for any credit or debit posted to a sub-account, the system raises a memo entry at the multi-currency account level. This can be achieved by ensuring a setup in MCY arrangement and sub-account level.

The MCY product's condition should be set with *Multi Currency* as Yes, *External Posting* as No and *Balance Treatment* as Memo, while the sub account has the regular setup.



The topics related to this feature are given below:

[Configuring Memo Balances at MCY Level](#)

[Memo Balances at MCY Level](#)

Arrangement Architecture » Automatic Creation of Base Currency Sub-account

Available from: [202108](#)

When a Multi-Currency Account is created, the system can be configured to create base currency sub-account automatically. This account is created in the product defined in the Sub- Arrangement Rules. This feature avoids manual creation of base currency sub- account and results in instant activation and functioning of Multi-Currency arrangement.

In the product designer, a new *Product Only* field is available that can be set as MCY. This field indicates that product can be used as a sub-account product under the MCY hierarchy. The system evaluates if the sub-account created under the MCY arrangement has *Product Only* set as MCY at the product level.

NOTE: This field is applicable only for AR product line.

The topics related to this feature are given below:

[Multi-Currency Account Creation](#)

[Configuring Automatic Creation of Base Currency Sub-account](#)

[Defining MCY Sub Account Product](#)

[Base Ccy Product Attribute](#)

[Automatic Creation of Base Currency Sub-account](#)



Arrangement Architecture and Lending » Defer Property Type

Available from: [202108](#)

The Periodic Charges functionality is enhanced with Defer Property Type that allows the bill to be issued in advance. The assessment period for the Defer type of periodic charges is from the previous to current issue bill date. Defer type periodic charges should include only the deferred charges. Other features like activity-based charges with free counts are not possible in Defer type periodic charges.

The topics related to this feature are given below:

[Defer Property Type](#)

[Defer Type Periodic Charges](#)

[Issue Bill In Advance](#)

Arrangement Architecture and Lending » Extend Cycle for Periodic Charges

Available from: [202108](#)

Scheduled periodic charges can now be extended and collected beyond the loan maturity or payment end date using the *Extend Cycle* field in the corresponding Payment Type till the loan is closed. If the *Extend Cycle* is not set, then the deferred periodic charges (that are raised after the bill issue date till loan maturity) are billed (made due) on the loan maturity date and these are not billed post maturity date.



The topics related to this feature are given below:

[Extend Cycle field in Payment Schedule](#)

[Configuring Extend Cycle](#)

Arrangement Architecture and Lending » Advance Repayments in Loan

Available from: [202108](#)

Advance Repayment of bill is now possible for all payment types except the routine and transaction amount based payment types. During an advance payment, the customer receives an interest benefit from the interest component and the principal component paid in advance. During an advance settlement:

- The system settles the accrued interest till date and the remaining interest component paid by the customer is apportioned towards the principal.
- Thus, the principal is reduced both from the advance payment of principal and any interest component that is apportioned towards the principal.
- The interest accrual after the advance payment is on the reduced principal after the advance payment.

The topics related to this feature are given below:

[Advance option in Payment Rules](#)

[Configuring Advance Payment of Installments](#)

[Working with Advance Payment of Installments](#)

Arrangement Architecture » Component Based Credit Check Processing



Available from: [202109](#)

The bank can now specify credit check for settlement and capitalisation activities using the Balance Availability Property class. These activities follow the Balance Availability configuration if the credit check is component based.

The topic related to this feature is given below:

[Component based Credit Check Processing - Settlement, Capitalisation](#)

Arrangement Architecture » Fixed Penalty Rate on Overdue Bills

Available from: [202109](#)

This feature enables the system to calculate the penalty interest by bills based on a fixed rate per overdue bill. That is, when there is an interest rate change, the system applies the new rate only on the bills overdue after the rate change. The system continues to apply the old rate on the existing overdue bills.

A new custom interest calculation routine is used for this functionality. The bank user has to configure the Penalty Interest Property to use this routine for interest accruals and accounting.

The topic related to this feature is given below:

[Fixed Penalty Rate on Overdue Bills](#)



Lending and Deposits in AA » Risk Free Rates with Amount Compounding and New Flooring Options

Available from: [202109](#)

Temenos Transact Lending and Deposits in AA has been enhanced with the options to support both positive and negative rate flooring along with zero flooring. With the movement to daily rates and period averages, the system can now apply flooring to either the daily rate that goes negative or the overall average rate that comes out negative.

The amount compounding (compounding the balance) method, compounds the interest by multiplying daily RFR rate with principal and accrued interest on any given day to calculate that day's interest accrual. The *RFR Calc Method* attribute in Interest Property Conditions now has a new Amount option to facilitate the use of this method.

The topics related to this feature are given below:

[RFR Flooring Configuration](#)

[Flooring in Lending](#)

[Amount Compounding](#)

[Flooring in Deposits](#)

Arrangement Architecture » Archival of Interest Accruals

Available from: [202109](#)

To prevent overloading of the AA . INTEREST . ACCRUALS application and solve



performance issues, the interest accruals are archived by moving the entries in the record in `AA.INTEREST.ACCRUALS` to the `AA.INTEREST.ACCRUAL.HIST` application. The user can archive the interest accruals using the *Archive Period* and *Retain Period* fields in the `AA.PARAMETER` application.

The topics related to this feature are given below:

Archival of Interest Accrual Setup

- Lending
- Deposits
- Retail Accounts

Retail Accounts (AR) » Notifying Customer of Base Rate Change in Accounts

Available from: [202109](#)

For an account with floating rate of interest, any future-dated floating rate change can be notified in advance to the customer. When a new `BASIC.INTEREST` record is created for a future dated floating rate change, the system triggers an Apply Rate Activity and schedules the future dated rate change activity. The customer can be notified in advance about this rate change by configuring a pre notice for this basic rate change.

The topics related to this feature are given below:

Advance Notifications for Floating Rate Changes

Advance Interest Rate Notifications

Notification of Customers on Base Rate Change



Arrangement Architecture » Combined Closure Triggered at Multi-Currency Account Level

Available from: [202110](#)

An MCY arrangement can be closed along with its underlying sub-accounts by initiating closure at the MCA level. In such a closure, the system automatically triggers the closure of the underlying sub-accounts as well.

To perform combined closure of the MCY arrangement along with its underlying sub-accounts the user can:

- Simulate the combined closure of the MCY arrangement along with its underlying sub-accounts and execute the simulation.
- Perform direct live closure of the MCY arrangement along with its underlying sub-accounts.

The topics related to this feature are given below:

[Combined Closure](#)

[Multi-Currency Combined Closure](#)

Arrangement Architecture and Retail Lending » Advance Repayments in Loan

Available from: [202110](#)

Banks can now settle the bills in advance for all payment types except the routine and transaction amount-based payment types. During an advance payment, the system settles the bill as-is. Therefore, the customer does not receive any benefit from the principal or interest component paid in advance. During an advance settlement,



- The system parks the funds to the new ADV<ACCOUNT> balance type and triggers the Forward Apply Payment activities with value date as the actual bill due date . This is achieved by setting the *Advance Settle Date* field as Due in the Payment rule type of the advance payment rule condition.
- The system settles the principal and interest components of the bill as-is effective on the actual bill due date.
 - It settles the bill fully/partially based on the amount paid in advance and updates the bill status as SETTLED/ADVANCED respectively.
- The system updates the General Ledger (GL) balance only on the actual bill due date.

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

The topics related to this feature are given below:

[Advance Settle Date](#)

[Advance Payment with no Customer Benefit-Configuration](#)

[Advance Payment with no Customer Benefit-Working with](#)

[Advance Payment with no Customer Benefit](#)

[Advance Settlement of Bills](#)

Arrangement Architecture » Charges in MCY Arrangement

Available from: [202110](#)

It is now possible to configure activity charges and scheduled charges in MCY arrangements. A flat amount can be defined as credit or debit charge and capitalised to the settlement account.



The Generate Charges Activity can be used to collect or pay charges in non-financial arrangements. The charge information is passed to the settlement account using *Context Name-Value* fields and capitalised in the liquidation account.

The topic related to this feature is given below:

[Charges in MCY Arrangement](#)

Retail Accounts » Retaining Unauthorised Transactions during COB in Retail Accounts

Available from: **202110**

There can be business situations where large volume of transactions are kept unauthorised during the COB process. The system deletes these unauthorised entries during COB batch and re-creates the entries after the COB batch processing which results in performance issues.

It can be parameterised to stop this deletion and re-creation of unauthorised entries during COB for selected account products to ensure better system performance. The `AA.DECISION.PARAMETER` application can be used to indicate the account products for which the unauthorised transactions can be retained during COB process.

The topics related to this feature are given below:

[Unauthorised Transaction Activities in COB - Configuration](#)

[Unauthorised Transaction Activities in COB – Working with](#)



Retail Accounts » Interest Adjustments only During COB - Retail Accounts

Available from: **202110**

When a back value dated transaction is posted in an account, the interest accruals will not be adjusted online. When *Interest Adjustments due to back dated txns* is set as:

- Null - The interest adjustments for the back value dated transactions are posted on the next accrual
- Next Cap - The posting of interest adjustments depends on the value set for *Adjust Current Period Interest along with Next Cap?* (FULL.ADJUSTMENT option). That is, when the value is:
 - Yes - The interest adjustments for the back value dated transactions are booked on the next capitalisation date.
 - Not Set - The interest adjustments for the back value dated transactions are posted:
 - The current period interest adjustments are posted on the next accrual
 - The previous period interest adjustments are posted on the next capitalisation date.

The topics related to this feature are given below:

[Full Adjustment](#)

[Interest Adjustments Options for a Back Value Dated Transaction](#)

[Illustrations of Full Adjustment](#)



Arrangement Architecture » Pricing Rules for MCY Accounts

Available from: [202111](#)

To facilitate the banks to offer a special pricing on charges levied at the multi-currency offering (arrangement) for the purpose of rewarding the customer, Transact now allows the following capabilities:

- Whenever a scheduled or activity charge is raised against a MCY account arrangement, a discount on charge or premium on bonus can be given if specific conditions are met. This special pricing can be subject to evaluation of some conditions. The evaluation rule for the pricing has to be enabled to verify the balances or transaction counts based on the overall balances or transaction count of one or all the sub-accounts combined in the MCY arrangement structure. The discount on charges or premium on bonus is given only if those conditions are satisfied.
- The user can define a pricing benefit for the CHARGE property. This pricing benefit can be a complete waiver or adjustment of the charge post evaluation of the rule specified against that pricing benefit.

The topic related to this feature is given below:

[Pricing Rules for MCY Accounts](#)

Arrangement Architecture » End-to-End Transaction Processing and Migration of MCA

Available from: [202111](#)

Preferential Pricing

To facilitate banks to reward the customers based on their relationship with the



bank or the channels through which the customers access and transact on their MCY accounts, Transact is now enhanced to apply preferential pricing to the MCY accounts through the following pricing strategies, either independently of each other or in combination:

- Regional Pricing
- Customer Related Arrangements Pricing (CRA)
- Bundle Pricing
- Package Pricing

As a result of the pricing applied, a premium or discount can be applied on the charges in MCY arrangements. The MCY arrangements can be also included in pricing evaluation based on product count and/or combined balance.

MCY Contract Take Over/Migration

It is now possible to take over a MCY account from the legacy system. When the sub-accounts are created, the sub-balance and accruals are captured at the sub-account level. The sub-account balance automatically flows to the MCY arrangement as a memo balance and it is displayed as a memo balances at the top account level.

MCY Card Processing

The user can issue a new card at the top account level and have the card fee raised and settled from the sub-account linked to card. Besides user convenience, there is ease of access to MCY account information as the balances of the customer in Single Customer View (SCV) screen is also made available.

The topics related to this feature are given below:

[Pricing Rules for MCY Accounts](#)

[Migration of MCY Account Details](#)

[Configuring Multi-Currency Account Maintenance](#)

[Linking a Card with Charge to MCY Account](#)

[Single Customer View \(SCV\)](#)



Using Payment Order to Debit/Credit Sub-Account Directly

Arrangement Architecture » Credit Check, Automatic and Customer-Initiated Position Transfer in Multi-Currency Arrangements

Available from: [202111](#)

This functionality includes:

- Credit Check - The Balance Availability Property Class is added to the MCY product line to perform a credit check at the MCA level.
- Automatic Position Transfer -The credit check for an MCY arrangement can be performed at the MCA level. As a result of this credit check at the MCA level, when the user debits an MCY arrangement (to transfer funds to another account), the system allows the transaction to be processed in a currency where the transaction amount is more than the sub-account balance. This can lead to a debit balance or overdraft in the sub-account. In such a scenario, the system can be configured to automatically move the funds from one currency to another within the MCY structure.
- Customer-Initiated Position Transfer - The customer can manually request for an internal position transfer from one currency sub-account to another under the same MCY structure.

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

The topics related to this feature are given below:

Position Adjustment and Adjustment Order Attributes



[Configuring Credit Check in MCY Structure](#)

[Working with Automatic and Customer-Initiated Position Transfer](#)

Arrangement Architecture » Capture Historical Bills and Historical Transaction Balance

Available from: [202111](#)

During the takeover of an arrangement from the legacy system, the system can also capture the historical bill and historical transaction balance in Transact. To enable this, the following two activity classes are introduced in Transact.

- Capture Historical Bills - Used to take over the settled bills from the legacy system.
- Capture Historical Transaction Balance - Used to capture the net movement for a given day from the legacy system. The interest movements from the historical interest bills adjust the running balance as well.

This feature allows the user to make back value dated changes beyond the Transact Take Over date and perform bill adjustments.

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

The topics related to this feature are given below:

[Capture Historical Bill and Balance](#)

[Processing of Back Dated Schedules](#)



Retail Accounts » Live Account Closure and Settlement Using Payment Order

Available from: [202112](#)

During the live closure of accounts (closure without simulation), the user can now use payment order to settle the closure proceeds to a beneficiary.

The topics related to this feature are given below:

[Live Payoff \(Settlement Through Payment Order\)](#)

[Live Payoff \(Through Settlement Account and Payment Order\)](#)

Retail Accounts » Temporary Limits

Available from: [202112](#)

Banks can now offer a Temporary limit to accounts along with the existing main limit. An additional third tier Interest condition can be configured for the temporary limit amount for debit interest accrual calculation different from the utilisation and the overdraft limits.

The topics related to this feature are given below:

[Refer Limit Attribute](#)

[Temporary Limits](#)



Arrangement Architecture » Direct Live Closure of MCY Accounts using Payment Order

Available from: [202112](#)

During the live closure of a MCY account (without simulation), it is now possible to configure Transact to settle the closure proceeds to a beneficiary using the `PAYMENT.ORDER` application, on the current date or a forward system date.

The topics related to this feature are given below:

[Direct Live Closure of MCY Account using Payment Order](#)

[Live MCY Payoff\(Settlement Through Payment order\)](#)

Retail Lending » Schedules based on Rule of 78 in Loans

Available from: [202112](#)

The Rule of 78 is a method used by lenders to calculate interest on a loan. It gives greater weight to months in the earlier part of a borrower's loan cycle when calculating interest, which increases the profit for the lender and the agreed interest is paid throughout the tenure of the loan.

The following routines are introduced to facilitate this functionality and can be used as the Calculation Routine in the corresponding `AA.PAYMENT.TYPE`.

- `AA.CALCULATE.RULE78.PRIN.AMOUNT`
- `AA.CALCULATE.RULE78.INTEREST.AMOUNT`

The topic related to this feature is given below:



Rule of 78 in Loans

Retail Securitisation

Available from: [202112](#)

Loan Securitisation helps to create an investor pool and the Loans can be sold to the investor , partially or fully to the investors to perform loan securitisation.

- The `AA.SECURITISATION.POOLS` (Securitisation Pool Definition) application allows the user to create a securitisation pool and record an investor details with his beneficiary information.
- The Participant Property Class can be added to an arrangement in AL product line.
- The *Balance Treatment* field can be set to Participation for a lending arrangement.
- The Share Transfer Activity is used to sell the assets to the investors partially or fully thereby perform a loan securitisation.
- For securitised loans, the accounting books change from the bank's owning book to the investor's book.

The topic related to this feature is given below:

[Retail Securitisation](#)

Arrangement Architecture » Sub Arrangement Rule Changes for MCY Products

Available from: [202201](#)

In a Multi-Currency (MCY) product, only one product can be defined as the



allowed product for sub-account creation. The base currency product of the MCY should be same as the allowed product in the Sub-Arrangement Rules product condition.

The topics related to this feature are given below:

[Configuring Sub Arrangement Rules](#)

[Sub Arrangement Rules Property Class](#)

Arrangement Architecture » Change Product in a MCY Structure

Available from: [202201](#)

It is now possible to upgrade or downgrade a multi-currency structure directly. When the user initiates a change product in the multi-currency arrangement, the system triggers another activity for the sub-accounts to also undergo a product change to the sub-account product specified in sub-arrangement rules of the new multi-currency product.

The topics related to this feature are given below:

[Change Product in MCY Structure](#)

[Tasks for Change Product](#)

Arrangement Architecture and Retail Lending » Turning Simulation Live on Current/Future Date

Available from: [202202](#)

Banks can now turn the simulations to live arrangements and activities on the



actual booking and completion dates, retaining the original set of conditions and parameters regardless of the difference between the dates on which the simulations are captured and the dates on which they are executed.

To facilitate this, the `AA.SIMULATION.RUNNER` application (used to turn the simulation live) is enhanced where the user can modify the simulation execution date to be the current system date using the *Date* field (under **User Activities** tab of `AA.SIMULATION.RUNNER`) regardless of the effective date set in `AA.SIMULATION.CAPTURE`.

The topics related to this feature are given below:

[Introduction to Simulations](#)

[Simulation Runner](#)

[Amending Simulation Run Date](#)

Arrangement Architecture and Retail Accounts » Adjustment of Funds Availability Date in Notice Accounts

Available from: [202202](#)

Banks can choose the funds availability date (*Available Start Date*) to be a business or a non-business date for notice accounts, 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:

[Available Start Date](#)

[Notice Convention](#)

[Capturing Notices](#)

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

Arrangement Architecture » Offline Update of AA Customer Tables during Takeover

Available from: [202202](#)

The new activity type option - Customer Arrangement Offline Update, available in the AA.ACTIVITY application, helps to improve the system performance during the takeover of a contract. When the takeover activity (*Type*) is set to Customer Arrangement Offline Update, the system updates an offline list file and skips updating certain customer related AA tables during the takeover process. The customer related AA tables are updated and synchronised from the list file through a background service.

The topics related to this feature are given below:

[Customer Arrangement Offline Update](#)

[Configuring Customer Arrangement Offline Update - AA](#)

[Configuring Customer Arrangement Offline Update - Deposits](#)

[Configuring Customer Arrangement Offline Update - Lending](#)

[Configuring Customer Arrangement Offline Update – Multi Currency Accounts](#)

[Configuring Customer Arrangement Offline Update - Accounts](#)



Retail Accounts » Notice Account Validations

Available from: [202203](#)

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

The topics related to this feature are given below:

[Notice Account Validations](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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



Available from: [202204](#)

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](#)

[Scheduling Info Bills](#)

Product Phases and Mortgage Overpayment Charges

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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

Data Framework

Data Lifecycle Management » PostgreSQL

Available from: [202105](#)

Data Lifecycle Management (DLM) supports ORACLE, MSSQL, DB2 and NUODB database. This feature extends the DLM functionality to support PostgreSQL database.

The topic related to this feature is given below:

[PostgreSQL](#)

Relational Replication » Enabling Tables in TDH

Available from: [202112](#)

The RR . PARAM application is now enhanced to enable applications with a valid STANDARD.SELECTION record. This allows tables that do not have PGM.FILE record and template routine to be enabled from TDH.

The topic related to this feature is given below:

[RR . PARAM Configuration](#)



Relational Replication » Field Type Conversion in RR.OVERRIDE.PARAMETER

Available from: [202202](#)

To avoid the 'Invalid multi value' error in DES, RR.OVERRIDE.PARAMETER now allows the conversion of field type from single value to multi value or multi value to sub value, for the required fields of the application.

The topic related to this feature is given below:

[Overriding STANDARD.SELECTION Values](#)

Design Framework

Temenos Workbench V1 (UXP) » JWT Authentication for Design Framework Packager

Available from: [202105](#)

This feature enables authentication support with more security to Design Framework Packager through JSON Web Tokens.

The topic related to this feature is given below:

[JWT Authentication for Design Framework Packager](#)



Temenos Workbench » Automated Propagation of Local Fields to APIs

Available from: [202106](#)

Inheritance capability is now extended to support local fields propagation to API version and API enquiry based on the propagation flags set.

This feature automatically propagates the local fields at run time in API versions and API enquiries.

The topics related to this feature are given below:

[Automated Propagation of Local Fields to APIs](#)

[Automated Propagation of Local Fields - API Version](#)

[Automated Propagation of Local Fields - API Enquiry](#)

Temenos Workbench V1 (UXP) » Managing Bulk Record Transactions

Available from: [202108](#)

Single transaction mode is now enhanced so that when the user selects Single Transaction mode, the data record validation or deployment now displays two modes of Transactions – NO Transaction mode and Single Transaction mode.

Records classified as `NoTransactionTypes` are validated or deployed first in NO Transaction mode, all other records are validated or deployed in Single Transaction mode by applying sequence per Phase/Chunks.

This avoids failure of package containing LOCAL.TABLE (LT), LOCAL.REF.TABLE (LRT) and EB.TABLE.DEFINITION (ETD) during deployment.



The topic related to this feature is given below:

[Bulk and Company Management](#)

Temenos Workbench » Workbench Profile Setup

Available from: [202109](#)

Temenos Workbench, the configuration tool for Temenos Banking Cloud, now provides all the latest configuration features with new extensibility capabilities that simultaneously controls the customizations through best practices.

To support standard and cloud-based implementation, Temenos Workbench introduced a profile mechanism that facilitates any non-Temenos managed SaaS client to select the Transact Standard or Transact SaaS profile to operate.

The topic related to this feature is given below:

[Workbench Profile](#)

Temenos Workbench » Supporting Adapter Framework Configuration Items

Available from: [202109](#)

Adapter framework now provides standard adapter features as service to Temenos Enterprise applications to interface with external applications that don't support event-based integration. A set of adapters are available in a template format, which can be used to design interfaces. Adapter Service provides various adapter end points to interface with external applications through synchronous and asynchronous interfaces. To keep the business microservice independently scalable, the Adapter service provides a scalable



interface to meet the integration-related requirements. This feature supports the configuration and packaging of the adapter framework configuration items.

The topic related to this feature is given below:

[Adapter Framework](#)

Temenos Workbench » Rendering the Configuration API Dynamically

Available from: [202109](#)

Based on the profile selected, Temenos Workbench now provides the ability to dynamically render an editor by defining the end points in the Configuration API with GET/POST without query parameters that can be used for both UX and packager configuration.

This feature helps the bank to configure a new menu entry in Workbench, which is linked to Configuration API. Based on the Configuration API, editors are auto-generated.

The topic related to this feature is given below:

[Rendering the Configuration API Dynamically](#)

Temenos Workbench V1 (UXP) » Configuring Keycloak Authentication Service

Available from: [202110](#)

Temenos Packager is now enhanced with Keycloak authentication mechanism, which is a standard authentication service implemented across all Temenos products.



The topic related to this feature is given below:

[Keycloak Authentication](#)

Temenos Workbench V1 (UXP) » Supporting Bootstrap Package API

Available from: [202111](#)

A new API is introduced that allows to deploy the Bootstrap package, as it is not ideal to insist on redeploying `dsf-iris.war` in Cloud operations. Bootstrap API allows deployment of single or multiple Bootstrap packages in jar or zip format.

Deployment of multiple Bootstrap packages is supported using a comma separator operator and wildcard. By default, deployment of the Bootstrap packages is incremental mode.

The topic related to this feature is given below:

[Supporting Bootstrap Package API](#)

Temenos Packager » Deploy API V2

Available from: [202202](#)

Deploy API is enhanced to capture response of package deployment in both success and failure scenarios. While both V1 and V2 of the Deploy API functions in the same way, V2 provides more details about the deployment in the response.

Deploy API V2 captures the following details for both single and multi-package deployments in the response.



- Package information for every success deployment and
- Detailed error information is displayed for every failure scenario.

This feature is more helpful in failure scenarios as it captures detailed information about the errors and traces the package with error, in case of multi-package deployment.

The topics related to this feature are given below:

[Deploy API V2](#)

[Configuring Properties for Temenos Packager Installation](#)

Data Packager » Importing Bulk Data Records

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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

IRIS R18 » Defaulting Value in Request Payload for UXP Browser

Available from: [202201](#)

UXPB supports rule decision through IRIS Resource Provider (RP) services, which is now extended to default the value for a field in the request payload based on the decision logic rules defined by the user. This facilitates the user to modify or default a value in the UXPB request before it reaches Transact.



The topics related to this feature are given below:

[Regex Validation for Version Fields](#)

[Rules Validation for Version Fields](#)

[Rules Validation for UXPB Fields](#)

Microservices » Virtual Table

Available from: [202201](#)

Virtual Table Microservice also referred to as Data Add on microservice allows users to define data models and services to support any new custom data additions. Once these data are made available, they can be made accessible through an API-based interface for Temenos product solutions. This microservice is designed to allow users to access any data collections through rest APIs.

The topic related to this feature is given below:

[Virtual Table](#)

Microservices » Deploying VT in EKS and Azure Serverless Environment

Available from: [202202](#)

Virtual Table Microservice supports the users to configure and deploy this service in Elastic Kubernetes Services (EKS) and Azure Serverless Environment.



The topic related to this feature is given below:

[Deploying Virtual Table in EKS and Azure Serverless Environment](#)

Microservices » Deploying VirtualTable in AWS Serverless Environment

Available from: [202203](#)

Virtual Table Microservice supports the users to configure and deploy this service in Amazon Web Services Serverless Environment.

The topic related to this feature is given below:

[Deploying Virtual Table in AWS Serverless Environment](#)

Adapter » Deploying ATM – TCP and IP Listener

Available from: [202203](#)

TCP-IP Listener is a new adapter framework that provides the following functionality:

- It replaces the existing TOCFEE component available in Transact.
- It is lightweight adapter service for cloud and on-premise based deployment.
- It is independent of database and configuration MS and has a customizable camel route.
- It has separate helm chart in the Adapter MS.
- Shell scripts supports the TCP and IP Listener to have easier Environment Configurations.



The topic related to this feature is given below:

[Deploying ATM – TCP and IP Listener](#)

Virtual Table » JSON Schema in Virtual Table Configuration

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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 Designer » Customisable Correlation ID in Integration Events

Available from: [202106](#)

This feature allows the user to select a field, whose value will be added to the JMS header as correlation ID and the same data populates in the event common section of Integration Event. Therefore, the user can correlate the asynchronous messages as the value is mapped from the request to Integration Event.



The topic related to this feature is given below:

[Customisable Correlation ID](#)

Integration Framework Runtime » Additional Modes in Event Delivery using Integration Service

Available from: [202108](#)

The following additional modes for event delivery are now available in integration service. These additional modes provide flexibility to the user in selecting various modes based on the required functionality.

- NO.BATCH.SORTED
- NO.BATCH.NO.PRIORITY
- NO.BATCH.SORTED.NO.PRIORITY
- INITIAL.LOAD

The topic related to this feature is given below:

[Integration Service Parameter Table](#)

Integration Framework Designer » Maintaining a Stable Container Name in Integration Events

Available from: [202110](#)

Integration Framework event is now enhanced to capture the group, subgroup and textgroup container names after the first publish and uses the same name when a flow is republished, ensuring the container names are not changed when fields are added to the flow or removed from the flow. This facilitates the



customers using integration events not to change their stylesheets or any mapping logic for each republish of the integration flow.

The topic related to this feature is given below:

[Transact Records](#)

Inflow » Posting Inflow Requests to Topics

Available from: [202112](#)

Inflow is now enhanced to support topics such as Azure Eventhub and Kafka.

The topic related to this feature is given below:

[Posting Inflow Requests to Topics](#)

Data Event Streaming » Validating Metrics in DES Using JMC

Available from: [202202](#)

Data Event Streaming is enhanced to support the validation of monitoring metrics using JMX metrics exposed by Temenos Monitoring library.

The topic related to this feature is given below:

[Validating Metrics in DES Using JMC](#)



Integration Framework Designer » Defining Single Flow for a Product across Companies

Available from: [202203](#)

To avoid the increase of events and flow definition, Integration designer is enhanced to reuse single flow and event definition across companies. Based on the client requirement, the company list can be modified without adding a new event and flow, which reduces the number of definitions as one event.

The topic related to this feature is given below:

[Defining Single Flow for a Product across Companies](#)

Integration Framework Runtime » Archival Solution for Delivery Events

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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 » IRIS Rules Engine

Available from: [202105](#)

Rules for an API are now written and deployed in a dedicated Rules Engine server. They are then configured in the Config Microservice against the API's operationId and domain. During Runtime, IRIS checks the API's operationID and domain, invokes the rules engine and validates the payload.

The topic related to this feature is given below:

[Implementing Rule Engine in IRIS R18 using Config Microservice](#)

IRIS R18 » Enrichment and Validation Support

Available from: [202106](#)

In IRIS R18, a workbench is launched using Kony Visualiser and Fabric for ODS and ADS for creating APIs. It requires additional validations and enrichments to include in UI for more usability and to design the API.

IRIS R18 is now enhanced with new workbench that supports additional enrichment rules and UI validations.

The topic related to this feature is given below:

[Enrichment and Validation Support](#)

IRIS R18 » Local Reference Field Extensibility

Available from: [202106](#)

While creating API through irf-work-bench, IRIS now displays all the local



reference fields from `LOCAL.TABLE` that are enabled for propagation along with API core fields defined in Version of API.

The topic related to this feature is given below:

[Local Reference Field Extensibility](#)

IRIS R18 » Additional Features and Support » Process Workflow Support

Available from: [202107](#)

IRIS now supports process workflow through APIs. The new functionality creates an API based on the `PW.PROCESS` application. After this, the respective procedures are triggered with a special header containing PW ID also called the PAT ID. Further, the PAT ID is placed in the OFS request to identify it as a PW request.

The topic related to this feature is given below:

[Process Workflow Support](#)

IRIS R18 » Rules Engine Support for UXPB

Available from: [202108](#)

The new feature allows you to define your own rules against a UXPB operation. This will enable rules validation for UXPB before performing any operation in Transact if rules are applicable to the specific resource.

The topic related to this feature is given below:



Rules Engine Support for UXPB

IRIS R18 » API Timeout

Available from: [202108](#)

IRIS now supports timeout of the API based on the SLA mapped against the `apiSlamappings.json` file where you can define SLA for an API during its creation in the work bench and gets packed within the service jar. Each SLA is defined with a timeout value in milliseconds in the Config MS.

The topic related to this feature is given below:

[API Timeout](#)

IRIS R18 » Sample Error Response for 400, 500 and Default for New Quantum Based IRIS Workbench

Available from: [202108](#)

In this release, you can map the fields of payload, response and fields of business error response to any sample data. The solution uses the IRIS endpoint to load the fields of an artefact to map the field to sample value in workbench. Once the artefact is added and fields are mapped to the sample data, workbench should be able to create inventory with sample data and send the request to IRIS to generate the swagger and service xml. The generated swagger json will have the sample data as example in definitions.



The topic related to this feature is given below:

[Sample Error Response for 400, 500 and Default for New Quantum Based IRIS Workbench](#)

IRIS R18 » Authentication with Keycloak

Available from: [202109](#)

In IRIS R18, a workbench designed using the Kony Visualiser and Fabric. The login screen is integrated with Keycloak for authentication. JWT token will be sent as part of the OFS request.

Now, the login screen is used to authenticate the user using Keycloak and logout functionality is implemented. When an API is invoked with JWT token in authorisation header, the same token is sent as part of the OFS request for further authentication in Transact and with the new token.

The topic related to this feature is given below:

[Authentication with Keycloak](#)

IRIS R18 » IRIS Logger - Metrics on Grafana Dashboard

Available from: [202109](#)

IRIS now supports to push the IRIS logs into the Grafana dashboard. You can write it in a file or push it into the dashboard based on the simple configuration in log4j2.properties file. This functionality enables to view the IRIS logs directly in a more organised way in Grafana dashboard instead of viewing it on a log file.



The topic related to this feature is given below:

[IRIS Logger - Metrics on Grafana Dashboard](#)

IRIS R18 » Resource Based Descriptions in Vocabulary

Available from: [202109](#)

The vocabulary description for a key can be defined based on the resource given in the endpoint. IRIS now supports the user to define the vocabulary description of a property in swagger based on the resource provided in the API endpoint.

The topic related to this feature is given below:

[Resource Based Descriptions in Vocabulary](#)

UXP Browser » Navigation Guide

Available from: [202110](#)

The UXP Browser is enhanced to sort the enquiry columns in ascending or descending order by clicking the column header. The user can view the sort option by clicking the column header and sort the data in the enquiry table.

The topic related to this feature is given below:

[Sorting of Enquiries](#)



IRIS R18 » Generation and Deployment of API Artefacts from Config Microservices

Available from: [202110](#)

In IRIS R18, a workbench is designed using the Kony Visualiser which downloads the generated artefacts as a zip to the local file system. IRIS provides a mechanism to generate the artefacts or load the inventory and swagger from the config microservice.

Now, the workbench downloads the generated artefacts to config microservices if configured. Otherwise, artefacts are downloaded to a local file system. IRIS also has the capability to deploy the services and swagger files from the config microservice if configured. The benefits of the enhancement are:

- Ability to store the generated artefacts from workbench to config microservice.
- Ability to deploy the available services in config microservices.
- Ability to get the swagger or inventory json from config microservices.

The topic related to this feature is given below:

[Generation and Deployment of API Artefacts from Config Microservices](#)

IRIS R18 » Regex Engine

Available from: [202110](#)

IRIS supports the regex validation of the API request payload based on Regex configuration stored in the Config microservices.

Now, IRIS validates the request payload value against the Regex configured in the RegexConfiguration record in Config microservices. If the validation is successful, IRIS sends the transaction request to Transact. If the validation fails, Regex Engine returns the decision object which contains the error codes and



error details of the validation failure. IRIS then converts the transaction call into an Validate call and sends it to Transact, and the result of both the Transact response and Regex Engine response are sent to the client as a response with 400 status code. The API payload validation performed at the IRIS level is a benefit.

The topic related to this feature is given below:

[Regex Engine](#)

IRIS R18 » Rules Engine Support for UXPB

Available from: [202110](#)

Mapping of the UXPB operation against rules is now standardized similar to APIs where rules should be mapped against the operation ID instead of vice versa.

Users can now define their own rules against a UXPB operation. This enables rules validation at UXPB before performing any operation if rules are applicable to that specific resource. Users can also build and deploy their external rules and restrict the UXPB operation based on this rules validation.

The topic related to this feature is given below:

[Rules Engine Support for UXPB](#)

IRIS R18 » Config MS Reversion and Standardization

Available from: [202111](#)

Configuration files and design time artifacts are stored and uploaded through the API interface. The upgraded MS version supports the text data string payload.



Now, the new micro service V2.0.0 functionality supporting the text data string payload on storing and fetching the data through the API interface, where explicit encoding and decoding of the data is not required from the application end.

The uploaded payload against the V1.0.0 API interface can also be retrieved with the V2.0.0 API interface. Supporting upgraded V2.0.0 micro service API interface is in IRIS R18.

The topics related to this feature are given below:

- [Implementing Rule Engine in IRIS R18 using Config_Microservice](#)
- [Regex Engine](#)
- [API Timeout](#)

IRIS R18 » Rules Engine Invocation Defaulting Value

Available from: [202111](#)

IRIS supports to default values for fields in the request payload during rules evaluation, that is, the rule engine can set value for the request payload field, and this new value will be sent to the Transact. IRIS has an existing functionality in which it supports only the validation rules (true or false).

Now, IRIS supports defaulting capability, that is, the rules engine can update the request payload value based on the condition written and this new value is sent to the Transact through OFS. Rules are written and deployed in a dedicated Rules Engine server.

The topic related to this feature is given below:

- [Implementing Rule Engine in IRIS R18 using Config](#)



| [Microservice](#)

Interaction Framework » IRIS Logger - Metrics on Grafana Dashboard

Available from: [202112](#)

The new functionality supports the capture of various IRIS metrics and transfers the same into the Grafana dashboard. This also enables the user to view the IRIS metrics directly in a more organized way in the Grafana dashboard.

| The topic related to this feature is given below:

| [IRIS Logger - Metrics on Grafana Dashboard](#)

IRIS R18 » Auto-defaulting of Field Values

Available from: [202201](#)

The Generic Config microservice now allows the user to define and store a default value for a field. When any of those defined fields have empty values in the request payload, the system automatically defaults the corresponding mapped values during runtime before proceeding with the Regex or rules validation.

This feature helps the user to avoid inputting the same value repeatedly for every API request.

If the field defined for auto defaulting has a value in the request payload, then defaulting is avoided.

| The topic related to this feature is given below:



Auto-defaulting of Field Values

IRIS R18 » Elimination of Inherited Fields in Child API Response

Available from: [202201](#)

IRIS now supports the deletion of the inherited fields from the child API response. The user can replicate the fields from a parent API version to a child API version by defining the name of the parent API in the **Inherit Source Version** field in the child version. The user can now decide whether to retain a particular field that is inherited by defining the **Display Type** field in the child version. The inherited fields with **Display Type** set to Nodisplay will be eliminated from the child API response.

The topic related to this feature is given below:

[Inheriting Version](#)

IRIS R18 » Viewing Tracer Information in Grafana

Available from: [202203](#)

IRIS is enhanced to integrate with the TemnTracer common component to push the captured tracing information of each configured span into Jaeger. Based on the predefined configuration, the collected data can be projected in Grafana.

The topic related to this feature is given below:



| [IRIS Tracer](#)

IRIS R18 » Warmup Functionality in IRIS

Available from: [202203](#)

All the predefined services are loaded in IRIS cache through an API after the server starts.

To load all the predefined services without any API initiation during server startup, IRIS is enhanced with additional JVM arguments that loads all the predefined services automatically.

| The topic related to this feature is given below:

| [Warmup Functionality](#)

IRIS R18 » Supporting Python Script in IRIS

Available from: [202203](#)

IRIS support banks to extend the interaction framework to customise and script their own validations and business specific logics separately during runtime configuration with backward compatibility. It allows defining Python hooks rather than changing the core framework. It provides flexibility to the banks to define validation based on domain and operations associated with the API request. Using Python scripts, both the request and response payload can be extended for validation.

| The topic related to this feature is given below:

| [Supporting Python Script](#)



IRIS R18 » Support for Generic Accounting Interface

Available from: [202204](#)

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

Available from: [202204](#)

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

Available from: [202204](#)

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](#)

Platform Framework

Microservices Framework » MS SQL Support

Available from: [202107](#)

Microservices framework now supports MS SQL database that allows the usage of multiple MS SQL server instances to be installed and operated on a single machine.

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



The topic related to this feature is given below:

[MS SQL Support](#)

Adapter Microservice » Deploying Adapter Microservice on Azure Kubernetes Service (AKS) and On-Premise

Available from: [202110](#)

Adapter Framework provides a standard feature to Temenos Enterprise applications, to interface with external application that do not support event-based integration. A set of adapters are available in a template format, which can be used to design new interfaces. This feature supports the deployment and configuration of Adapter Microservice on Azure Kubernetes Service and On-premises environments.

The topic related to this feature is given below:

[Deploying Adapter Microservice on Azure Kubernetes Service and On-Premise](#)

Infrastructure » Automatic Inbox – Outbox Clean up

Available from: [202111](#)

Infrastructure is now enhanced with auto clean up procedure, which is available in all the microservices.



The topic related to this feature is given below:

[Automatic Inbox – Outbox Clean up](#)

Infrastructure » Distributed Logging

Available from: [202111](#)

Microservice Framework is now enhanced to identify errors and events raised from individual microservices after enabling the Logger monitoring. You can refine the search to view only the required logs by using filters on microservice name, function name or layer and the log levels.

The topic related to this feature is given below:

[Distributed Logging](#)

Transact Email » Supporting PDF Attachments

Available from: [202111](#)

Transact Email is now enhanced to support the bank to send the alerts and statements to the customers using plain text password pdf attachments, which secures the customer account information. The Email sent can be enriched with enriched attachment using HTML. This feature allows the banks to switch between Emails with or without attachment based on the requirement and can customise the Email message sent to the customers.

The topic related to this feature is given below:

[Supporting PDF Attachments](#)



Generic Configuration » Enabling Cache Service

Available from: [202112](#)

The Generic Configuration microservice is enhanced with a cache service that stores and updates the configuration data for applications. This feature allows other microservices to retrieve the application configuration data using the ConfigClient library and helps to reduce the HTTP API calls.

The topic related to this feature is given below:

[Enabling Cache Service](#)

Observability » Metrics

Available from: [202112](#)

All kinds of Microservices consist of API, INGESTER, Scheduler & DB services. Separate metrics are added to each service.

Temenos Transact is now enhanced to provide a support for metrics. This enhancement enables the metrics in eight infra microservices (adapter, callbackregister, traceability, serviceorchestrator, metering, eventstore, genericconfig, entitlement) and sample microservices for verifying the application in metrics in Grafana IU.

The topic related to this feature is given below:

[Enabling Observability using Metrics](#)



Infrastructure » Database Auto-upgrade

Available from: [202201](#)

Microservices Database can now be upgraded without any manual intervention. This is achieved by allowing application to become database-agnostic and creating a tooling, which generates the database-specific installation scripts from the database models (JPA entity classes /.entity). This feature allows the infrastructure services to upgrade with no downtime of the microservice database and restricts any backward compatibility changes in the database model during development.

The topic related to this feature is given below:

[Database Auto-upgrade](#)

Infrastructure » Distributed Tracing

Available from: [202202](#)

Infrastructure microservice framework now supports the distributed API tracing in Jaegar UI. Distributed tracing is a method to track requests that interact through distributed cloud environments using a unique transaction identifier. This tracing method helps the user to find accurate points of failure and reasons for bad performance and provide breakdown of our operations to our database, APIs, or other microservices.

The topics related to this feature are given below:

[Distributed Tracing](#)

[Observability](#)



Infrastructure » Adherence of Business Event-Names to BIAN Standards

Available from: [202203](#)

This feature helps to adopt the externalisation of the Banking Industry Architecture Network (BIAN) standards in events raised across Temenos. These event names are expected to be fully compliant with the BIAN service domain and operation names. The product domain name present in the event name should be changed dynamically to the BIAN service domain name by receiving it from the configuration microservice during runtime.

This protects the impacts in the product from future BIAN standard changes, as the externalisation of the BIAN service mapping is performed outside the code and transformation is done as a part of the event library runtime.

The topic related to this feature is given below:

[Adherence of Business Event-Names to BIAN Standards](#)

Infrastructure » Reference Data APIs

Available from: [202203](#)

Reference data APIs are introduced as part of Microservice Framework to support respective business microservice for storing and retrieving reference data with the help of two parameters (Type and Refcode) in APIs.

The topic related to this feature is given below:

[Reference Data APIs](#)



| Trade Finance

Miscellaneous Deals » Swift 2021 - Revamp of Category 7 MTs - Issuance of Guarantees and Stand By LCs

Available from: [202107](#)

SWIFT has revamped the Category 7 MTs related to guarantees and standby L/Cs in 2021 for a better straight through process.

- New fields are introduced in Miscellaneous Deal (MD) to support direct mapping of SWIFT message Tags (both mandatory and optional) as part of changes in 760, 767, 768 and 769 messages respectively (both inward and outward).
- MD now allows:
 - Generation of newly introduced swift messages namely 761, 765, 775, 785, 786 based on the event, as applicable.
 - Generation of counter undertaking ,counter-counter undertaking and issuing local undertaking that are applicable as per swift 2021 MT standards.
- It also now supports advising the guarantee received to the beneficiary through another bank with or without confirmation.

The topics related to this feature are given below:

[Swift Changes 2021 for Issuance of Guarantee - Introduction](#)

[Swift Changes 2021 for Issuance of Guarantee - Configuration](#)

[Swift Changes 2021 for Issuance of Guarantee – Working with Tasks for Issue or Register Guarantees](#)

[Enquiries and Reports for Issue or Register Guarantees](#)



Miscellaneous Deals » Standby Letter of Credit – Confirmation, Presentation and Reimbursement

Available from: [202107](#)

As part of SWIFT 2021 changes to Miscellaneous Deals (MD), Standby Letter of Credit (SBLC) and its related functionalities are introduced in MD.

- Standby guarantees are introduced in MD- and MT760-specific fields. These fields are available exclusively for SBLC (for example, Introduction of *Confirmation Instructions* fields, *Available With* field for Presentation).
- A set of associated fields, called the Presentation Register, is introduced for registering documents presented under SBLC undertaking, handling discrepancies: acceptance or rejection, presenter details and for recording a second presentation after rejection. The bank can take up roles like beneficiary bank, paying bank or advising bank under a contract. This allows users to migrate their existing SBLC contracts under LC along with documents received.
- MD supports reimbursement functions like adding a reimbursing bank under an SBLC undertaking, receiving authorisation to reimburse on behalf of issuing bank, making subsequent amendments to the same, requesting for reimbursement of claim under contracts wherein reimbursement authorisation has been received for other SBLC contract, cancelling and reissuing reimbursements to another reimbursing bank by the issuing bank.
- It allows the banks to add its own confirmation against an SBLC contract received and advise the same through a second advising bank.
- It allows transfer of local undertaking contract in MD issued by the bank to second beneficiary as per the terms of the undertaking received. This



allows users to issue transferable SBLC contracts from the MD module itself, instead of issuing the same from LC.

The topics related to this feature are given below:

[Standby Letter of Credit](#)

[Tasks for Standby Letter of Credit](#)

[Presentation under Standby Letter of Credit](#)

[Tasks for Presentation under Standby Letter of Credit](#)

[Reimbursement Processing under Standby Letter of Credit](#)

[Tasks for Reimbursement Processing under Standby Letter of Credit](#)

SWIFT 2021 - Maintenance of Demand Guarantee / Standby Letter of Credit undertaking

Available from: [202107](#)

As mandated by SWIFT, MD supports the generation of MT765 demand of payment or extension, and MT785 and MT786 for refusal and payment respectively. Introduced a new flow for amendment cycle as part of changes in MD, linking outward MT767 with inward MT787 and vice versa, basing changes to MD . DEAL and applicable validations based on the same. MD module now allows the generation of newly introduced SWIFT messages namely MT761, MT765, MT775, MT785 and MT786 based on the event as applicable.

The topics related to this feature are given below:

[Swift 2021 Changes in Amendment Flow - Introduction](#)



[Swift 2021 Changes in Amendment Flow - Working with Tasks for Amendment of Issued or Registered Guarantees](#)

[Enquiries and Reports for Amendment of Issued or Registered Guarantees](#)

[Swift 2021 Changes in Acknowledgment Flow](#)

[Swift 2021 Changes in Registering Claim under Guarantee - Introduction](#)

[Swift 2021 Changes in Registering Claim under Guarantee - Working with Tasks for Register Claim under Guarantee](#)

[Enquiries and Reports for Register Claim under Guarantee](#)

[Swift Changes 2021 for Pay or Reject of Claim](#)

[Tasks for Pay Reject Claim under Guarantee](#)

[Tasks for Margin or Provision](#)

[Tasks for Cancel/Reinstate Guarantee](#)

Letters of Guarantees (MD) and Trade Finance (LC) » Implementing SWIFT 2021 Changes in MT103 and MT202 COV

Available from: [202109](#)

The SWIFT 2021 release addresses the changes in MT103 and MT202 COV messages, which are used in guarantees or standby letter of credit, and their business flow that generates the message from Temenos Transact.

In this enhancement, fields validations for option of F for tag 59 are introduced in the MD . DEAL to capture the details for the fields. Similarly in DRAWINGS wherein the payment message is triggered, the 59F tag is introduced.



The topics related to this feature are given below:

[Sending MT103 and MT202 COV](#)

[Implementing SWIFT 2021 Changes in MT103 and MT202 COV](#)

Letters of Guarantees (MD) » CSN Currency in Miscellaneous Deal

Available from: [202111](#)

The Miscellaneous Deal (MD) module is enhanced to support the introduction of CSN currency to avoid conversion of currency during commission collection and amortization. The new functionality supports the calculation and collection of commission in local currency other than the currency mention in `MD . DEAL`. The *CSN Currency* field in `MD . DEAL` can be updated as deal currency or local currency to allow an option to take commission, raise accounting entries and subsequent amortization to be generated in local currency and deal currency.

The topics related to this feature are given below:

[Time-based Commissions](#)

[Commission Rate Revision](#)

[Calculating Guarantee Commission based on Commission Period](#)

[Claimed Commission](#)

[Amortisation or Accrual of Charges in `MD . DEAL`](#)

[Movement in Participation](#)



Syndicated Lending » Risk-Free Rates (RFR)

Available from: [202111](#)

The Syndicate Lending (SL) module is enhanced to support the amount compounding calculation method and zero flooring functionalities for RFR contracts. It also records the daily RFR rates for reconciliation purposes for RFR contracts. The `SL.LOANS` application is enhanced to support manual migration of individual IBOR contracts to RFR contracts. It also support bulk or automatic migration of selected IBOR contracts to RFR contracts.

The topics related to this feature are given below:

[Risk-Free Rates in Syndicated Lending](#)

[Risk-Free Rates in `SL.LOANS`](#)

Trade Finance » CSN Currency in Letter of Credit

Available from: [202112](#)

The Letter of Credit (LC) module is enhanced to support the introduction of CSN currency to avoid the conversion of currency during commission collection and amortization. The new functionality supports the calculation and collection of commission in local currency other than the LC currency mentioned in `LETTER.OF.CREDIT`. The *CSN Currency* field in `LETTER.OF.CREDIT` can be updated as deal currency or local currency to allow an option to take commission, raise accounting entries and subsequent amortization to be generated in local currency and deal currency.

The topics related to this feature are given below:



[Charges and Commission](#)

[Defining Commission](#)

[Waiving Default Charges](#)

Letters of Guarantees » Release of Margin/Provision

Available from: [202112](#)

The MD . DEAL application is enhanced to release the provision in provision currency and an option to enter the exchange rate in case the provision release account is in a currency other than the provision currency.

The topic related to this feature is given below:

[Understanding Release of Provision](#)

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

Available from: [202204](#)

Assignment of Proceeds feature in LETTER . OF . CREDIT is enhanced to allow users to add assignment rate and assignment spread. The differential amount due to rate spread from assignment is now included in exchange profit gain/loss calculation for the Drawings.

The topic related to this feature is given below:



| Adding Assignment Rate and Assignment Spread



Treasury

Forex » Extension and Cancellation of Client FX Forward Contracts

Available from: [202106](#)

The Foreign Exchange (FX) module now supports partial or complete cancellation and extension of an FX contract and rebooking of a new FX contract with an extended maturity date.

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

The topics related to this feature are given below:

[Post-trade Events](#)

[FX Post trade events \(FOREX.BALANCES\)](#)

[Tasks for Post Trade Events](#)

Money Market » Risk-Free Rate Flooring in Money Market

Available from: [202107](#)

The `MM.MONEY.MARKET` application already has the capability to enable or disable negative rates in contracts. It is now enhanced to provide Daily, Average and Total options for Risk-Free Rate Flooring.



The topic related to this feature is given below:

[Risk-Free Rate Flooring in Money Market](#)

SWAP » Risk-Free Rate Flooring in SWAP

Available from: [202107](#)

The *SWAP* application is now enhanced to set up various Risk-Free Rate floor types (Daily, Average and Total) at Swap contract level for each transaction.

The topic related to this feature is given below:

[Risk-Free Rate Flooring in SWAP](#)

FOREX » Partial Utilisation of FX Spot Contracts

Available from: [202107](#)

The *FOREX* application is now enhanced to support utilisation of FX Spot contracts, along with FX Forwards by external applications for the purpose of hedging their currency exposures.

The topics related to this feature are given below:

[Partial Utilisation of FX Spot Contracts](#)

[Capturing Forex Spot Option Deal](#)



SWIFT 2021 Changes related to MT600

Available from: [202107](#)

The Commodity Trade Confirmation (MT 600) is amended to align with the changes made to MT 300 in SR 2019.

Transact FX has been enhanced to support the SWIFT 2021 changes for MT 600 confirmation message, to tighten the settlement and trade party fields, and to promote a more structured use of the messages. This is achieved by:

- Enabling the *Default OptionJ* field in `FX.PARAMETERS` (introduced as part of SWIFT 2019 changes) for defaulting Option J, to determine the identifiers for tags with Option J of MT 600 confirmation also.
- Repurposing the fields of FX application (such as *Cpy Corr Add*, *Intermed Add*) to identify settlement party of the contract which was earlier mapped to Option D is now mapped to Option J, instead.
- Restricting the system to populate Option A when BIC is the only available information and none of the other identifiers such as account number, LEI code, tax ID or clearing code are available, given that the *Default OptionJ* field is set to Yes.

Money Market » Amount Compounding of Money Market Contracts using RFRs

Available from: [202108](#)

As an alternative to rate compounding method for using RFRs in transactions and calculating interest, amount compounding (or compounding the balance instead of the rates) which is a more accurate method is available for calculating interest in case of changing principal within a given interest period.

The `MONEY.MARKET` application now supports amount compounding of money market contracts using daily RFRs.

| The topics related to this feature are given below:



[Calculation Methods for RFR Averaging](#)

[Amount Compounding of Money Market Contracts using RFRs](#)

Swaps » Lookback and Lockout Convention for RFR Swaps

Available from: [202109](#)

To enable the hedging of cash products such as RFR loans and deposits, the *SWAP* application is enhanced to support Lookback and Lockout market conventions for RFR Swaps. It also supports processing of increase or decrease in the notional principal for RFR Swaps.

The topics related to this feature are given below:

[SWAP . TYPE](#)

[Layout of IRS Deal Capture screen](#)

Forex » Continuous Linked Settlement for Forex Transactions

Available from: [202201](#)

The *FOREX* application supports trade-booking, amendment and post-trade settlement functionalities for direct and indirect participants of Continuous Linked Settlement (CLS). CLS eliminates settlement risk through a Payment vs Payment (PvP) mechanism.



The topics related to this feature are given below:

[Configuring Continuous Linked Settlement](#)

SWAPS » Payment Delay Conventions in RFR SWAPS

Available from: [202204](#)

The SWAPS module is enhanced to support the processing of delayed interest payments and delivery messages in RFR swaps.

The topics related to this feature are given below:

[SWAP.PARAMETER](#)

[Payment Delay](#)

Installation and Configuration Notes



Banking Framework

Delivery » SWIFT 2021 Rulebook Changes

Available from: **202107**

To activate this functionality, the SWIFT21 module code has to be installed. The *Curr Swift Rel* is configured in `SWIFT.PARAMETER` as 2021.

Generic Accounting Interface » Incremental Authorisations

Available from: **202108**

The following new fields have been added to Temenos Transact applications:

Application	Fields
AC.LOCKED.EVENTS	RESERVATION.ID JOURNAL.ID
AC.INWARD.ENTRY	JOURNAL.ID UPDATE.MODE

The following new columns have been added to FAMS tables:

Table	Columns
Ms_ac_locked_events	ReservationId JournalId
Ms_ac_pending_request_queue	JournalId UpdateMode
Ms_ac_request_archive	JournalId UpdateMode



Accounts » Processing Merchant Return Transactions

Available from: **202111**

The following fields have been added to Temenos Transact applications:

Application	Fields
AC.LOCKED.EVENTS	TRANSACTION.CODE MERCHANT.FLAG
TRANSACTION	MERCHANT.FLAG

The following new columns have been added to FAMS tables:

Table	Columns
Ms_ac_locked_events	MerchantFlag TransactionCode
Ms_ac_pending_request_queue	MerchantFlag TransactionCode
Ms_ac_request_archive	MerchantFlag TransactionCode
Ms_transaction	MerchantFlag

Generic Accounting Interface » Best Match for Full Booking

Available from: **202111**

The following data items have been added to Temenos Transact table:

Table	Fields
AC.ENTRY.PARAM	PRTIAL.BOOKING AMOUNT.TOLERANCE

The following fields have been added to Temenos Transact tables:



Table	Columns
AC.ENTRY.PARAM	AMOUNT.TOLERANCE
AC.INWARD.ENTRY	PARTIAL.BOOKING MATCH.RES.STATUS RELEASED.RESERVES
TRANSACTION	MERCHANT.FLAG

Generic Accounting Interface » Generic Accounting Interface Performance Improvements

Available from: **202111**

The following field has been added to Temenos Transact table:

Table	Fields
AC.ENTRY.PARAM	<i>Attributes</i>

Enquiries and Investigation

Available from: **202112**

Temenos clients upgrading from a release prior to 202112 who already have the DE license code will automatically receive the QA license code. New Temenos clients will automatically receive this module when they license Temenos Payments (PP) or SWIFT module (SF).

Delivery MX Translation » Translating MT210, 900, 910 Messages to ISO20022 CBPR+ Messages

Available from: **202201**



Following are the configurations 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.

Cheques and Card Issue Management » Card Management

Available from: **202202**

The following Record is added to Temenos Transact tables:

Table	Record
EB.OBJECT	CARD.ISSUE

NOTE: EB.OBJECT definition of CARD.NO is not be supported by CARD.ISSUE application and the local or client specific definition of EB.OBJECT>CARD.NO must be migrated to EB.OBJECT>CARD.ISSUE to continue to use the modified length for CARD.ISSUE application.

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

Available from: **202204**

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

Available from: **202204**

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



| Corporate

Lending Facility » Enhanced Evidence Management

Available from: **202108**

The user has to enable the `AA . PROPERTY` record of the Evidence Property Class for forward dated conditions.



Islamic Banking

Islamic Financing » Direct Purchase of Asset from Seller – Ad hoc Vendor

Available from: **202112**

The following installation should be performed to initiate the direct purchase of an asset from a seller:

- The *Resale Settle Cat* field in the `IS.PARAMETER` table has to be configured with the Resale Wash Account Category (Valid Internal account category).
- A Resale Wash Account is formed based on the category parameterised in this field and gets populated in `IS.CONTRACT`, when there is no Transact account available for the seller.

Islamic Deposits and PDS » Payment of Special HIBA Profit Amount for Mudaraba Deposits/Accounts

Available from: **202112**

The following tables should be configured for Special Hiba Payments:

`ID.SYSTEM.PARAMETER`

- The `FT.TXN.TYPE.CONDITION` (FTTC) record mentioned in the `ID.SYSTEM.PARAMETER` in the *Spl Hiba Txn Type* field has to be used. This record is also used while raising adjustment entries for fixed profit deposits.
- The *Txn Code Dr* configured in the FTTC record mentioned above, has to be mapped in the Activity Mapping product condition record for the related AA Product. (Already provided as part of model bank setup).



ID . POOL . PARAMETER

- Configure the *Spl Hiba Adj Pl Categ*, *Spl Hiba Income Categ* and *Spl Hiba Expense Categ* fields in the ID . POOL . PARAMETER table, to raise profit adjustment entries for fixed profit deposits. These field values should hold valid PL categories related to the income/expense/adjustments of Special Hiba.



Technology

Interaction Framework

UXP Browser » User Externalisation using Keycloak IAM

Available from: **202204**

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.

Platform Framework

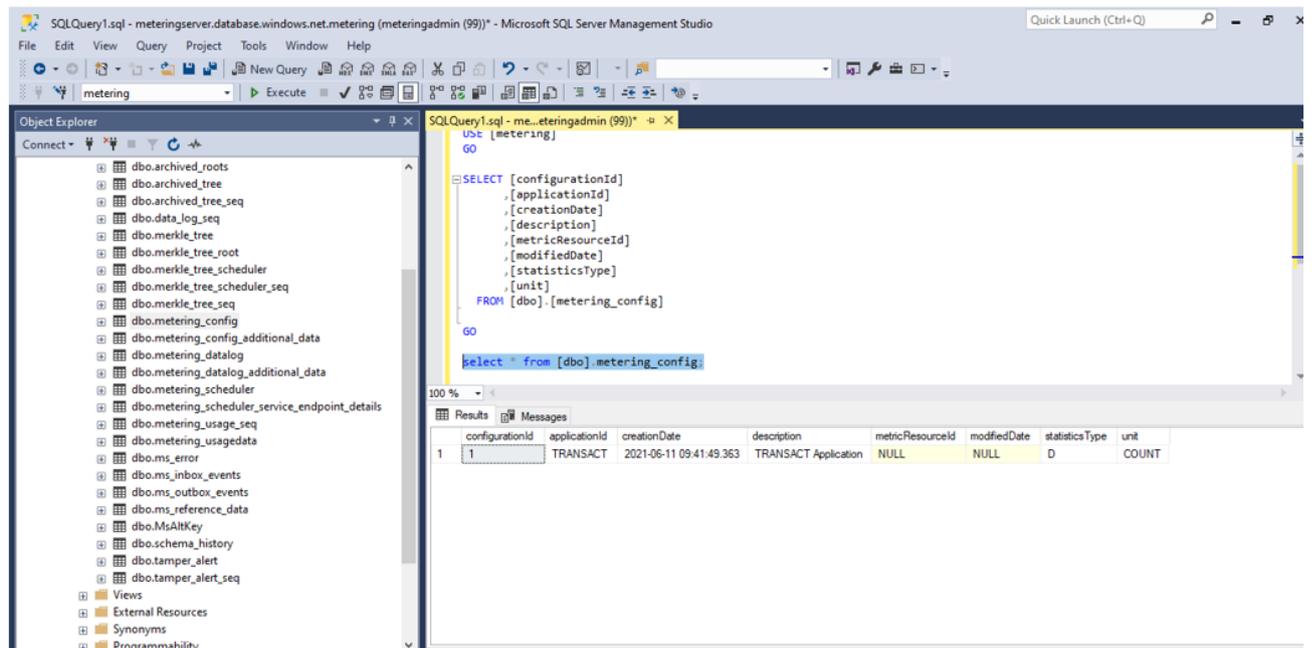
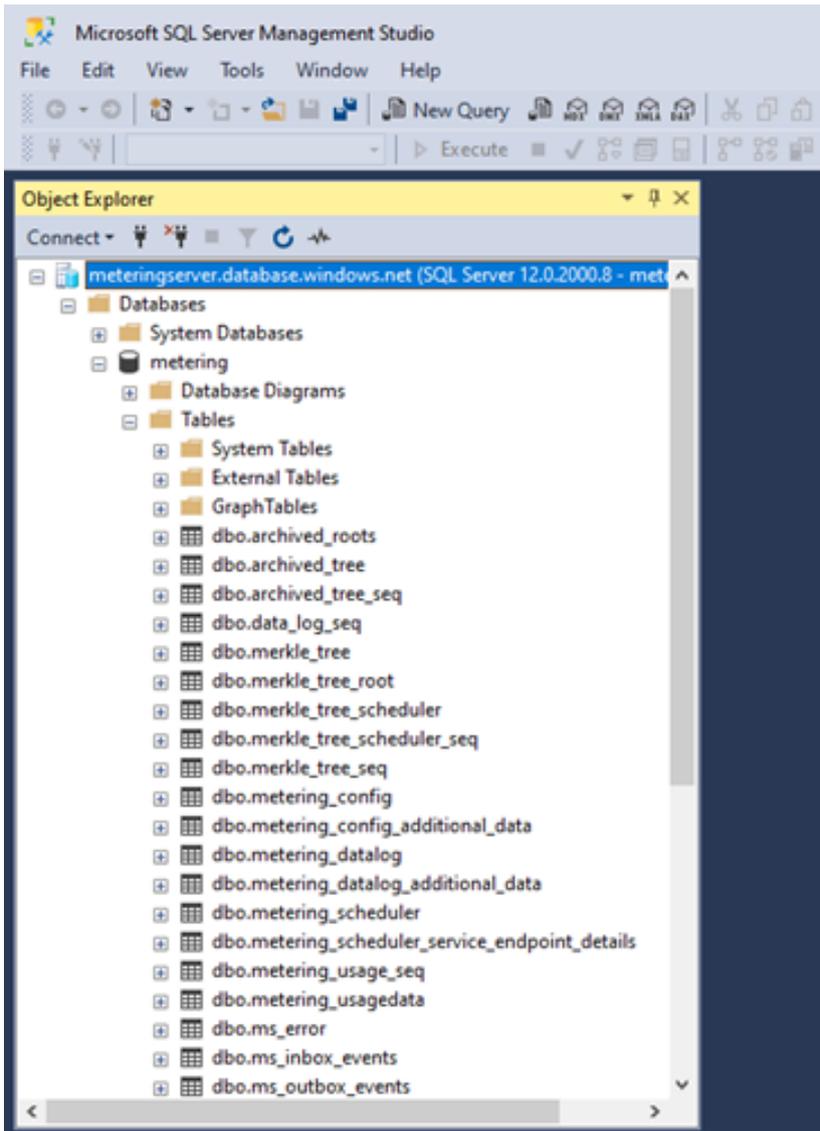
Microservices Framework » MS SQL Support

Available from: **202107**

SSMS 18.9.1 is the latest general availability (GA) version. If you have a previous GA version of SSMS 18 installed, installing SSMS 18.9.1 upgrades it to 18.9.1.

- Release number: 18.9.1
- Build number: 15.0.18384.0
- Release date: April 20, 2021

The following are the sample screen captures of MS SQL database with metering service.



| Technical Notes



Application Framework

Security Management System » Using Keycloak for Identity Management

Available from: **202105**

Keycloak integration is not supported for Legacy Browser.

This functionality is available from R21 and above releases.

System Core » COMO Log Information

Available from: **202202**

Transact now supports a new common attribute (variable)

BF\$MSG.LOG.LEVEL, which can hold one of the following values, to categorize the messages logged to COMO.

- DEBUG
- INFO
- WARN
- ERROR

The underlying mechanism to log information to COMO remains as is and all jBC codes continue to invoke the existing API (OCOMO). However, the level of the message should exclusively be defined, before the call to OCOMO failing which the default level is automatically set to DEBUG.

```
BF$MSG.LOG.LEVEL = "DEBUG" ;* Categorize the message as DEBUG  
CALL OCOMO('log Message for the DEBUG log Level')
```

The `TAFJTrace.properties` file allows to define the default logging level for COMO. By default, the level will be set to INFO.



```
##### Allowed values for COMO level are : DEBUG/INFO/WARN/ERROR only #####  
logger.COMO.name = COMO  
logger.COMO.level = INFO  
logger.COMO.additivity = false  
logger.COMO.appenderRefs = como  
logger.COMO.appenderRef.como.ref = como  
#logger.COMO.appenderRef.mail.ref = mail
```



| Banking Framework

Accounts » Accounts – System-wide Jobs for COB Efficiency

Available from: **202106**

The following jobs have been moved out of COB and released as service.

- CUSTOMER.CHARGE.ACC.BUILD
- REBUILD.GROUP.ACCOUNT
- FT.TAPES.EOD

Accounts » Accounts – System-wide Jobs for COB Efficiency

Available from: **202107**

The following jobs have been modified to run as TSA.SERVICE.COB at application stage rather than being run within the COB process.

- AC.CHG.REQ.LIQ.TO.HIST
- AC.EXPOSURE.END.OF.DAY
- PURGE.EXTERNAL.ARRANGEMENT
- ACCT.RATE.CHANGE
- CARD.TYPE.EOD
- EOD.CARD.CLEAR
- DE.HISTORY.QUEUE.CONVERT
- DE.RMA.MOVE.TO.HIS
- ST.CHANGE.MARGIN.RATES
- EOD.REBUILD.ACCT.GRP.COND
- EOD.ASSET.SCHED.PROCESSING
- COND.PRIORITY.UPDATE



Few system-wide jobs have been merged into different composite jobs as follows:

- The ACCOUNT.SYSTEM.EOD.1 composite job has been added that executes the following jobs as actions for the accounts as applicable. These composite jobs select the ACCOUNT file and execute each action only when the account is applicable to be processed under respective action.
 - IC.ACCT.SUSP
 - IC.POST.NEXT
 - EOD.REBUILD.ACCT.AVAIL
 - STO.EOD.ACCRUAL
 - STO.BALANCES.EOD
 - EOD.PURGE.EXPIRED.NOTICES
- The ER.EXP.RECS.EOD composite job has been added that executes the following jobs as actions for the AC . EXPECTED . RECS as applicable. These composite jobs select the AC . EXPECTED . RECS file and execute each action only when the expected receipts is applicable to be processed under respective action.
 - AC.EXP.RECS.REUSE.LIMIT
 - AC.EXP.RECS.REQUEST.ADV
 - AC.EXP.RECS.CANCEL.ADV
 - AC.EXP.RECS.EOD
- The ACCOUNT.SYSTEM.EOD.2 composite job has been added that executes the following jobs as actions for the account as applicable. These composite jobs select the ACCOUNT file and execute each action only when the account is applicable to be processed under respective action.
 - ACCOUNT.GROUP.CHANGES
 - FT.STO.PAY
 - CLEAR.ER.FIELDS.AC
- The ACCOUNT.SYSTEM.EOD.3 composite job has been added that executes the following jobs as actions for the account as applicable. These composite jobs select the ACCOUNT file and execute each action only when the account is applicable to be processed under respective



action.

- EOD.OD.ACCT.ACTIVITY
- AC.EOD.NSF.EVALUATION
- CHECK.ACCOUNT.CLOSURE
- AC.EOD.NSF.EXPIRY.PROCESS

Accounts » Accounts – System-wide Jobs for COB Efficiency

Available from: **202108**

The following jobs have been modified to run as TSA.SERVICE.COB at application stage rather than being run within the COB process.

- EOD.AC.VIOLATIONS.HIST

Few system-wide jobs have been merged into different composite jobs as follows:

- The ACCOUNT.SYSTEM.EOD.4 composite job has been added that executes below said jobs as actions for the account as applicable. These composite jobs select the ACCOUNT file and execute each action only when the account is applicable to be processed under respective action.
 - AC.BAL.REFER
 - PRINT.ACCOUNT.STMT
 - DELETE.CLOSED.ACCOUNTS
 - ACCT.STMT.MT942.RESET
 - EOD.AC.VIOLATIONS

Accounts » Accounts – System-wide Jobs for COB Efficiency

Available from: **202110**

The following jobs have been modified to run as TSA.SERVICE.COB at application stage rather than being run within the COB process:



- CM.EOD.LIQ.TO.HIS
- EB.LIMIT.TXNS.INSPECT
- REBUILD.ACCR.REV
- AC.ACCT.OVERDRAWN.CUST

Few system-wide jobs have been merged into composite job as below:

The EOD.ACCT.OVERDRAWN composite job has been added that executes the following jobs as actions for the account as applicable. These composite jobs select the records from `ACCOUNT` and execute each action only when the account is applicable to be processed under respective action:

- AC.ACCT.OVERDRAWN.PRE
- AC.ACCT.OVERDRAWN
- EOD.OD.ACCT.ACTIVITY

Limits & Collateral Management » Limits & Collateral Management – System-wide Jobs for COB Efficiency

Available from: **202109**

The following jobs have been modified to run as `TSA.SERVICE.COB` at application stage rather than being run within the COB process.

- EOD.STOCK.ARCHIVE
- DC.PURGE
- CO.REPORT.EXCEPTIONS

Few system-wide jobs have been merged into different composite jobs as follows:

- The `LIMIT.END.OF.DAY` composite job has been added that executes the following jobs as actions for the account as applicable. The following composite jobs select the records from `LIMIT`, and execute each action only when the limit is applicable to be processed under respective action.
 - `LIMIT.UTILISE.REVAL`
 - `COLLATERAL.REQD.UPD`



- COLLATERAL.LIMIT.EOD
- CO.REBUILD.ALLOC.PRIORITY
- UNUTILISED.LIMIT.SWEEP
- The COPOOL.END.OF.DAY composite has been added that executes the following jobs as actions for the COLLATERAL . POOL as applicable. The following jobs select the records from COLLATERAL . POOL and execute each action only when the pool is applicable to be processed under respective action.
 - COLLATERAL.POOL.EOD
 - CO.RECALC.SUFFICIENCY.RATIO

Generic Accounting Interface » Incremental Authorisations

Available from: **202108**

The getOneReservation provider API has been changed to allow the user to request a specific incremental reservation by specifying the *Journal ID* in the query. If no *Journal ID* is supplied, all the incremental reservations associated with the given reservation ID will be returned. *Reservation ID* and *Journal ID* are returned in the body.

The getReservations provider API has been changed to return the *Reservation ID* and *Journal ID* in the body for each reservation.

Collateral » Margin Valuation through Credit Policy Structure

Available from: **202110**

The CO . VALUATION . PARAMETER application has been moved from the Collateral (CO) module to the Margin Valuation (MV) module. Any local processing referring CO . VALUATION . PARAMETER from the CO module (in case of componentised format) has to be changed to access it from the MV



module.

Accounts » Processing Merchant Return Transactions

Available from: **202111**

The `getOneReservation` provider API has been changed to return the *Transaction Code* along with the *Merchant Flag* when the user requests the details of a reservation to be retrieved.

The `getReservations` provider API has been changed to return the *Transaction Code* and *Merchant Flag* in the body for each reservation.

Enquiries and Investigation

Available from: **202112**

L3 routines accessing the `EB.QUERIES.ANSWERS` application in an incorporated way should be changed to access from QA instead of DE.

Cheques and Card Issue Management » Card Management

Available from: **202202**

New versions are created for the below IRIS APIs:

holdings-cards-service-v2.0.0

- `createCardIssue` (POST)
- `updateCardIssue` (PUT)
- `deleteCardIssue` (DELETE)
- `getCardIssues` (GET)

reference-cards-service-v1.0.0



- `getCardTypes(GET)`



Corporate

Lending Facility » Enhanced Evidence Management

Available from: **202108**

For evaluating evidences, the following setup should be in place.

- The complex data element can be defined as an algebraic expression between data elements and numbers. The allowed operations are +, -, * and /.
- The routine based calculation for a data element can be performed by defining a routine in the *Routine* field in the `AA.DATA.ELEMENTS` application.
- The *Notice Days* field defined in the Evidence Property Class takes precedence over the notice days defined in the `EV.EVIDENCE.REQUIREMENT` application.



Islamic Banking

Islamic Deposits and PDS » Reversal of PDS Distribution

Available from: **202112**

During reversal of PDS distribution,

- On triggering the reverse action in the `ID.PDS.ACTION` table (*Action* set as Reverse Distribution), a REVERSE record gets created in the `ID.PDS.ACTION.STATUS` table to track the status of reversal.
- The status of the reversed record is marked as COMPLETE in `ID.PDS.ACTION.STATUS` once redistribution gets over. This record moves to the `ID.REVERSE.DISTRIB.HIST` history table post a COB after completing the redistribution. This table has the history of all reversed PDS distributions.
- Upon re-distribution, the records of `ID.DEPOSIT.BALANCES` and `ID.ACCOUNT.BALANCES` (for the reversed distribution) move to the `ID.DEPOSIT.BALANCES.HIST` and `ID.ACCOUNT.BALANCES.HIST` history tables respectively.

Islamic Deposits » Calculating Shareholder Equity Amount using Hook Routine

Available from: **202202**

The shareholder equity amount is calculated by creating a hook routine and attaching it to the `SH.RECALC.RTN` field in `ID.POOL.PARAMETER` based on requirement of the bank.

The `SH.RECALC.RTN` field is enabled to attach only jBC routine and the hook routine must be a valid entry in `EB.API`. The arrangement reference number and the simulation reference can be retrieved in the hook routine by using the



common variables given below:

arrangementRef = AA.Framework.getArrId() ;* Arrangement Reference

controlList = EB.Service.getControlList() ;* Current control list

pdsActionId = FIELD(controlList<1>,'-', 1) ;* Simulation Reference

The six parameters in hook routine are divided as follows:

- Three incoming
- Two outgoing
- One reserved for future use

The below table describes the arguments used in hook routine.

Arguments	Description
Argument 1	Holds the array values of total balances and total weighted balances of accounts or deposits participated in the pool calculation
Argument1[1]	Holds the total calculated balances of the pool, includes accounts or deposits balances
Argument1[2]	Holds the total balances of shareholder accounts configured in the pool parameter
Argument 2	Holds the array values of total account balances, account weighted balances, account excluded balances calculated during the PDS simulation
Argument2[1]	Holds the average balance of accounts participated in the simulation calculation
Argument2[2]	Holds the weighted average balance of accounts participated in the simulation calculation
Argument2[3]	Holds the excluded balances of the accounts participated in the simulation calculation
Argument 3	Holds the array values of total deposit balances, deposit weighted balances, deposit excluded balances and early matured deposit balances
Argument3[1]	Holds the average balance of deposits participated in the simulation calculation
Argument3[2]	Holds the weighted average balance of deposits participated in the simulation calculation



Argument2[3]	Holds the excluded balances of the accounts participated in the simulation calculation
Argument 4	<p>Indicates the outgoing argument from the local routine. The shareholder equity amount calculated by the routine can be returned based upon the configuration setup in simulation calculation (using the <i>Sh Add Excl Acct Bal</i>, <i>Sh Add Wt Deposit Bal</i>, <i>Sh Add Early Mat Bal</i>, <i>Sh Add Wak Dep Bal</i> in the fields in <code>ID.PDS.ACTION</code>). The balances are added into the returned shareholder equity amount and used for PDS simulation calculation.</p> <p>Example1: If Argument 4 is 1000 and Argument 5 contains 0, then the balances of <code>ID.PDS.ACTION > Sh Add Excl Acct Bal</code>, <i>Sh Add Wt Deposit Bal</i>, <i>Sh Add Early Mat Bal</i>, <i>Sh Add Wak Dep Bal</i> are added to 1000 and considered in the PDS simulation calculation.</p>
Argument 5	<p>Indicates the outgoing argument used to return the total shareholder equity amount. This amount is considered in the PDS simulation calculation. It is suggested to return either Argument 4 (or) Argument 5 as shareholder equity amount based on the requirement. Argument 5 takes the precedence when both Argument 4 and Argument 5 are passed through the routine</p> <p>Example1: If Argument 4 is 0 and Argument 5 contains 3000 then 3000 is considered as shareholder equity amount in the PDS simulation calculation</p> <p>Example2: If Argument 4 is 1000 and Argument 5 contains 500 then the system considers total shareholder Amount as 500</p> <p>Example3: If Argument 4 is NULL and Argument 5 contains 0 then system considers total shareholder amount as 0</p> <p>Example4: If Argument 4 is 1000 and Argument 5 contains NULL then the system considers total shareholder amount as 1000</p>
Argument 6	Indicates the argument reserved for future use



Private Wealth

Securities » Securities – System-wide Jobs for COB Efficiency

Available from: **202107**

Various system-wide Securities (SC) jobs have been merged to run as a single master job. The SC.EOD.TRN.CON.DATE master job selects and processes the records from TRN.CON.DATE. The following jobs are merged and executed as actions under the SC.EOD.TRN.CON.DATE job.

- SC.RECALC.SEC.POSN
- SC.UPD.VALUE.DATE.POSN
- SC.TRAIL.FEES.UPD.BV.EXTRACT

The SC.EOD.FEES.REPORT master job processes the SELECT routines that contains the list of jobs. The following jobs are merged and executed as actions under the SC.EOD.FEES.REPORT job.

- SC.SAFE.FEES.ACC.REPORT
- SC.SAFEKEEP.ACC.REPORT
- SC.SAFE.ADV.POST
- SC.EOD.UPD.POS.WORK
- SC.SAFE.FEES.REPORT
- SC.SAFEKEEP.REPS
- SC.ADV.FEES.REPORT
- SC.ADV.CHG.REPS

NOTE: Each action is performed for the records, only when the criteria for the respective action is fulfilled.



Securities » Securities – System-wide Jobs for COB Efficiency

Available from: **202108**

Various system-wide Securities (SC) jobs have been merged to run as a single master job. The SC.EOD.SEC.ACC.MASTER master job selects and processes the records from SEC . ACC . MASTER. The following jobs are merged and executed as actions under the SC.EOD.SEC.ACC.MASTER job.

- SC.FEE.REALISE
- SC.POS.MVMT.CLEAR
- SC.OL.VAL.SEC

The SC.EOD.SAM.ACTIVITY master job selects and processes the records from SEC . ACC . MASTER. The following jobs are merged and executed as actions under the SC.EOD.SAM.ACTIVITY job.

- SC.GROUP.POS.ASSET.CLR
- SC.OL.VAL.MASTER
- FD.EOD.UPDATE.CUST.VALUE
- SC.EOD.POS.ASSET.HIS
- SC.EXT.ADV.FEES.ACTIVITY
- SC.EXT.ASSETS.BAL
- SC.EXT.SAFEKEEP.ACTIVITY
- SC.EXT.CLOSING.BAL

The SC.EOD.SAM.FEE.CALC master job selects and processes the records from SEC . ACC . MASTER. The following jobs are merged and executed as actions under the SC.EOD.SAM.FEE.CALC job.

- SC.CPMF.SKF.SINGLE.CALC
- SC.CPMF.SKF.PRATA.CALC
- SC.CPMF.ADC.SINGLE.CALC
- SC.CPMF.ADC.SINGLE.CALC
- SC.SAFE.FEES.ACCRUAL
- SC.SAFE.FEES.MONTHLY.ACRL



- SC.ADV.FEES.ACCRUAL
- SC.ADV.FEES.MONTHLY.ACRL

NOTE: Each action is performed for the records, only when the criteria for the respective action is fulfilled.

Securities » Securities – System-wide and Application-wide Jobs for COB Efficiency

Available from: **202109**

Various system-wide Securities (SC) jobs have been merged to run as a single master job. The SC.EOD.SECURITY.MASTER master job selects and processes the records from SECURITY.MASTER. The following jobs are merged and executed as actions under the SC.EOD.SECURITY.MASTER job.

- SC.SOD.RECALC.PRICES
- SC.CALC.YIELD.CON
- EOD.SCINDICES.UPDATE
- SC.PE.POST.MGMT.FEES
- SC.PE.POST.MGMT.FEES.POST

The SC.REVAL.PROCESSING.POST job have been moved from application wide to system wide and group under SC.EOD.SEC.ACC.MASTER master job.

Various application-wide Securities (SC) jobs have been merged to run as a single master job. The SC.APP.SECURITY.UPDATE master job selects and processes the records from SECURITY.MASTER. The following jobs are merged and executed as actions under the SC.APP.SECURITY.UPDATE job.

- SC.CLEAR.CASH
- SC.UPDATE.SUPP
- SC.SEC.TIME.SERIES.UPDATE

The following list of jobs have been defined as COB Scheduler (TSA.SERVICES.COB) under SC.SYS.AUTO.UPD batch:

- SC.EOD.BLK.RECS
- SC.CLEAR.RECLASS.WRK
- SC.UPD.PORT.DORM.STATUS



NOTE: Each action is performed for the records, only when the criteria for the respective action is fulfilled.

Securities » Securities– Start of Day Jobs for COB Efficiency

Available from:**202111**

Various application-wide Securities (SC) jobs have been merged to run as a single master job. The SC.BATCH.SOD.SM master job selects and processes the records from SECURITY.MASTER. The following jobs are merged and executed as actions under the SC.BATCH.SOD.SM job.

- SC.EOD.BLK.SEC
- SC.SOD.NAU.DIARY.ARCH
- SC.SOD.DIARY.ARCH

The following jobs are merged and executed as actions under the SC.SOD.FEES.REPORT job.

- SC.SAFE.FEES.ACC.REPORT
- SC.SAFEKEEP.ACC.REPORT
- SC.SAFE.ADV.POST

The following list of jobs have been defined as COB Scheduler (TSA.SERVICES.COB) under SC.SOD.TRAIL.FEES batch:

- SC.TRAIL.FEES.ACCR.POST
- SC.ACCR.DATE.UPDATE
- SC.ORD.TRD.FWD.ACCT
- SC.SOD.BROKER.POS.UPDATE
- BOND.LENT.MASTER.EOD
- SC.UPDATE.SM.PRICE
- SC.SM.INT.RATE.UPD
- COB.SC.GROUP.TRADES.ACCOUNTING
- SC.CLEAR.FEE.EXTRACTS

NOTE: Each action is performed for the records, only when the criteria for the respective action is fulfilled.



Securities » Securities Jobs for COB Efficiency

Available from: **202203**

Various application-wide Securities (SC) jobs have been merged to run as a single Master Job. The SC.EOD.TRADING.POSITION master job selects and processes the records from SC.TRADING.POSITION. The following jobs are merged and executed as actions under the SC.EOD.TRADING.POSITION job.

- SC.UPD.STP.BALANCES
- SC.EOD.TRADE.UPD.CONSOLE.POST
- SC.PL.ADJUST.ACCT
- SC.CLEAR.TRANS.REVAL
- SC.TRADE.POS.ACCRUAL
- SC.REVAL.PROCESSING

The following list of jobs have been defined as COB Scheduler (TSA.SERVICES.COB) under SC.EOD.RERUN batch:

- SC.STOCK.DIV.RERUN
- SC.DIV.COUP.RERUN
- SC.BOND.RED.RERUN
- SC.CI.RERUN

NOTE: When the criteria for the action is fulfilled, then the respective action is performed for the records.

Securities » Fiduciary– Application-wide Jobs for COB Efficiency

Available from: **202110**

Various application-wide Fiduciary (FD) jobs have been merged to run as a single master job. The FD.EOD.ORDER.CUST master job selects and processes the records from FD.ORDER.CUST. The following jobs are merged and executed as actions under the FD.EOD.ORDER.CUST job.

- FD.COMPLETE.AUTHORISATION
- FD.EOD.REPLACE.ORDER



- FD.UPDATE.GROUP.PAYMENT
- FD.EOD.NOTICE.SCHEDULES
- FD.EOD.LIQ.TO.HIS

The following list of jobs have been defined as COB Scheduler (TSA.SERVICES.COB) under FD.EOD.CYCLE.DATA batch:

- FD.EOD.CYCLE.GROUP.PAYMENT
- FD.EOD.CYCLE.GROUP.PAYMT.POST

The FD.EOD.STATIC.CHANGES.POST job has been removed from FD.END.OF.DAY and the logic has been merged within FD.EOD.CYCLE.GROUP.PAYMT.POST.

NOTE: Each action is performed for the records, only when the criteria for the respective action is fulfilled.

Repo » Repo– Start of Day Jobs for COB Efficiency

Available from: **202112**

Various application-wide Repo (RP) jobs have been merged to run as a single master job. The REPO.SOD.MASTER master job selects and processes the records from REPO. The following jobs are merged and executed as actions under the REPO.SOD.MASTER job.

- RP.SOD.DETERMINE.ACTIVITY
- RP.SOD.STATUS.CHANGE
- RP.SOD.MARGIN.CALL
- RP.SOD.UPDATE.POSITIONS
- RP.SOD.MATURITY
- RP.EOD.SOD.DELIVERY
- RP.SOD.LIQ.TO.HIS

NOTE: Each action is performed for the records, only when the criteria for the respective action is fulfilled.



Repo » Repo – End of Day Jobs for COB Efficiency

Available from:**202202**

Various application-wide REPO (RP) jobs have been merged to run as a single master job. The REPO.EOD.MASTER master job selects and processes the records from REPO. The following jobs are merged and executed as actions under the REPO.EOD.MASTER job.

- RP.EOD.DETERMINE.ACTIVITY
- RP.EOD.STATUS.CHANGE
- RP.EOD.MARGIN.CALL

NOTE: When the criteria for the action is fulfilled, then the respective action is performed for the records.

Derivatives » Derivatives– Start of Day Jobs for COB Efficiency

Available from:**202201**

The following list of jobs have been defined as COB Scheduler (TSA.SERVICES.COB) under DX.COB.ORD.ARCHIVE batch.

- DX.COB.ORD.ARCHIVE
- DX.NS.POST.SYNCHRONISE
- DX.COB.TRANS.ARCHIVE
- DX.CLEAR.FILES

Derivatives » Derivatives – Start of Day Jobs for COB Efficiency

Available from:**202202**

Various application-wide Derivatives (DX) jobs are merged to run as a single master job. The DX.TRADE.SOD master job selects and processes the records



from DX.TRADE. The jobs which are merged and executed as actions under DX.TRADE.SOD are

- DX.POST.PREM.SWAP.CDS
- DX.FWD.POST.SOD

The DX.REP.POSITION.SOD master job selects and processes the records from DX.REP.POSITION. The jobs which are merged and executed as actions under DX.REP.POSITION.SOD are

- DX.SOD.RP.CONSOL.TXNS
- DX.SOD.RP.REBUILD
- DX.SOD.CUST.POS.REBUILD
- DX.SOD.RP.REBUILD.TOTALS
- DX.SOD.RPA.TIDY
- DX.NS.SOD.SYNCHRONISE

Mutual Funds » Mutual Funds– Start of Day Jobs for COB Efficiency

Available from:**202201**

The following list of jobs have been defined as COB Scheduler (TSA.SERVICES.COB) under MF.START.OF.DAY batch.

- MF.EXECUTE.PLAN
- MF.PURGE.ORDERS
- MF.CALC.TRAIL.FEE

NOTE: Each action is performed for the records, only when the criteria for the respective action is fulfilled.



| Retail

Arrangement Architecture » Non Customer Facing Charges

Available from: **202107**

To enable the Non-customer type charges feature new events are released. To find the updated AC.EVENTS, click [here](#).

Arrangement Architecture and Retail Lending » Advance Repayments in Loan

Available from: **202110**

Read the [AC . EVENTS](#) section for more information on the events to be configured for the Advance payment using the *Advance Settle Date* field setup.

Arrangement Architecture » Credit Check, Automatic and Customer-Initiated Position Transfer in Multi-Currency Arrangements

Available from: **202111**

The following events must be configured in AC . EVENTS for Automatic and Customer Initiated Position Transfer:

- ACCOUNT-CR.MOVEMENT-PAY-INT
- ACCOUNT-DR.MOVEMENT-DUE-INT

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



Arrangement Architecture » Capture Historical Bills and Historical Transaction Balance

Available from: **202111**

The following events must be configured in `AC.EVENTS` to process back dated schedules.

- ACCOUNT-CREDIT-PAY-HIS
- ACCOUNT-DEBIT-DUE-HIS
- INTEREST-CAPTURE.BILL-DUE-HIS
- INTEREST-CAPTURE.BILL-PAY-HIS

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

Arrangement Architecture and Fixed Deposits » Notice for Redemption of Funds

Available from: **202204**

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

Available from: **202204**



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.



| Trade Finance

Cash Pooling » System-wide Jobs for COB Efficiency

Available from:**202107**

Merge the jobs which have a common table select to reduce COB timings. The PO.EOD.PROCESS master job selects and processes the records from AC.CP.GROUP.PARAM. The following jobs are merged and executed as actions under the PO.EOD.PROCESS job.

- AC.CP.BACK.VALUE.ADJUSTMENT
- AC.CP.EOD.SWEEP
- AC.CP.SWEEP.CHARGE
- AC.CP.IFP.FINANCING.PRD

Miscellaneous Deal » Application and Start of Day Jobs for COB Efficiency

Available from:**202108**

Merge the jobs which have a common table select to reduce COB timings. The MD.EOD.PROCESS master job selects and processes the records from MD.DEAL. The following jobs are merged and executed as actions under the MD.EOD.PROCESS.

- MD.EOD.PROCESS.SCHEDULES
- MD.EOD.ACCRUAL
- MD.EOD.STATIC.CHANGES
- MD.TRANSFER.TO.HIST

The MD.SOD.PROCESS master job selects and processes the records from MD.DEAL. The following jobs are merged and executed as actions under the



MD.SOD.PROCESS.

- MD.SOD.PROCESS.SCHEDULES
- MD.SOD.ACCRUAL

The MD.SOD.PARAMETER.UPDATE master job selects and processes the records from MD . PARMETER. The following jobs are merged and executed as actions under the MD.SOD.PARAMETER.UPDATE.

- MD.SOD.ACCRUAL.POST
- MD.SOD.MONTH.START.CHECK

Letter of Credit » Application-wide and Start of Day LC Jobs for COB Efficiency

Available from:**202110**

Merge the jobs which have a common table select to reduce COB timings. The DR.EOD.PROCESS master job selects and processes the records from the DRAWINGS application. The following jobs are merged and executed as actions under the DR.EOD.PROCESS job.

- LC.EOD.PERFORM.DISCOUNT
- LC.EOD.PROCESS.SCHEDULES
- LC.EOD.ACCRUAL
- LC.MATURE.USANCE
- LC.EOD.PROCESS.CONSOLE

The LC.EOD.PROCESS master job selects and processes the records from the LETTER.OF.CREDIT application. The following jobs are merged and executed as actions under the LC.EOD.PROCESS job.

- LC.AMORTISATION
- LC.EOD.PROCESS.SCHEDULES
- LC.EOD.ACCRUAL
- LC.EOD.REVOL.ACTIVITY
- LC.MATURE
- LC.EOD.REVOL.UTL.PROCESS



- LC.EOD.PROCESS.CONSOLE
- LC.CLOSING.LCS

NOTE: Certain jobs are shared between DR.EOD.PROCESS and LC.EOD.PROCESS, as the jobs process the records of both DRAWINGS and LETTER.OF.CREDIT.

The DR.SOD.PROCESS master job selects and processes the records from the DRAWINGS application. The following jobs are merged and executed as actions under the DR.SOD.PROCESS job.

- LC.SOD.PROCESS.SCHEDULES
- LC.SOD.ACCRUAL
- LC.MATURE.USANCE.SOD
- LC.START.OF.DAY

The LC.SOD.PROCESS master job selects and processes the records from the LETTER.OF.CREDIT application. The following jobs are merged and executed as actions under the LC.EOD.PROCESS job.

- LC.SOD.PROCESS.SCHEDULES
- LC.SOD.ACCRUAL
- LC.MATURE.SOD

NOTE: Certain jobs are shared between DR.SOD.PROCESS and LC.SOD.PROCESS, as the jobs process the records of both DRAWINGS and LETTER.OF.CREDIT.

Factoring and Forfeiting » Application-wide and Start of Day BL Jobs for COB Efficiency

Available from: **202110**

Merge the jobs which have a common table select to reduce COB timings. The BL.EOD.PROCESS master job selects and processes the records from the BL.BILL application. The following jobs are merged and executed as actions under the BL.EOD.PROCESS job.

- BL.EOD.AMORTIZATION
- BL.EOD.MATURITY



- BL.EOD.DELIVERY
- BL.EOD.MAT.TO.HIS

The BR.EOD.PROCESS master job selects and processes the records from the BL . REGISTER application. The following jobs are merged and executed as actions under the BR.EOD.PROCESS job.

- BL.REV.SUSP.INTEREST
- BL.EOD.DELIVERY

NOTE: The BL.EOD.DELIVERY job is shared between BL.EOD.PROCESS and BR.EOD.PROCESS, as the job processes the records of both BL . BILL and BL . REGISTER.

The BL.SOD.PROCESS master job selects and processes the records from the BL . BILL application. The following jobs are merged and executed as actions under the BL.SOD.PROCESS job.

- BL.SOD.AMORTIZATION
- BL.SOD.MATURITY



Treasury

Forex » Extension and Cancellation of Client FX Forward Contracts

Available from: **202106**

To calculate the cancellation rate, the *Canc Rate Rou* field is introduced in `FX.TRANSACTION.TYPE`. The `FX.GET.CANC.RATE` API can be attached to this field to enable the default calculation. A custom API can also be attached to this field to calculate the rate as required.

To derive the cancellation profit and loss, `FX.GET.CANC.PL` API can be attached to the *Charge Routine* field on the `FT.COMMISSION.TYPE` record. A custom API can also be attached to this field to calculate PL.

| Extensibility APIs



Java Extensibility

Category: ■ New ■ Enhanced ■ Existing ■ Deprecated

Package	Class	Method name	Description	Hook/ API
system	Session	getExternalUserId	Returns the Id of the external user.	API
atm	AtmMessageLifecycle	updateRecord	This hook enables the implementer to update records for any table after the ATM request has been processed.	Hook
accounting	AccountingEntry	postUpdateRequest	This Interface enables the implementer post updates to records asynchronously during the accounting phase of a transaction.	Hook
accounting	AccountingEntry	generateStatementEntryEvent	This interface enables the implementer to generate an Integration event for a Statement Entry.	Hook
rates	Charge	getCommissionCondition	Gets the customer commission condition for the LETTER.OF.CREDIT, LC.AMENDMENTS or DRAWINGS applications.	API
rates	Charge	getFundsTransferCondition	Gets the customer charge condition for the FUNDS.TRANSFER application.	API
rates	Charge	getChargeCondition	Gets the customer charge condition for the BL.BILL, TELLER, LETTER.OF.CREDIT, LC.AMENDMENTS or DRAWINGS applications.	API



Package	Class	Method name	Description	Hook*/API
rates	Charge	calculateCharges	This method enables implementer to pass customerCondition parameter while calculates the 'charge' amount in both local and deal currency for many types of transaction such as loans, deposits etc.	API
rates	Charge	calculateTax	This method enables implementer to pass customerCondition parameter while calculates the 'tax' amount in both local and deal currency for many types of transaction such as loans, deposits etc.	API
rates	Charge	calculateCommission	This method enables implementer to pass customerCondition parameter while calculates the 'commission' amount in both local and deal currency for many types of transaction such as loans, deposits etc.	API
accounting	TransactionRecycler	evaluateSettlement	This interface enables the implementer to evaluate a settlement for processing by updating the settlement details, setting an error status or handing off settlement for processing against other accounts.	Hook
accounting	TransactionRecycler	processSettlement	This interface enables the implementer to process a settlement by providing FUNDS.TRANSFER(s) or PAYMENT.ORDER(s) and updating the SETTLEMENT.STATUS, alternatively settlement can be achieved by providing a SettlementHandoff within the SettlementResponse to process the settlement against other accounts.	Hook
system	DataMapper	convertFieldValue	To convert the given value and return the converted value while mapping data from one record to another.	Hook



Package	Class	Method name	Description	Hook/ API
party	BIC	getBicInformation	Returns information about the given BIC from the table RD.CENTRAL.BANK.DIR or DE.BIC.	API
account	IBAN	getBic	Returns the BIC (Business Identifier Code) corresponding to the given IBAN if available.	API
account	IBAN	getIbanInformation	Returns an IbanInformation object with calculated and looked up values relating to the given IBAN (International Bank Account Number).	API
atm	AtmMessageLifecycle	getCharge	Enables the implementer to calculate and return the ATM charge.	Hook
payments	PaymentLifecycle	getSource	Enables the developer to get the source from which the payment message originated and is invoked for channels other than SWIFT.	Hook
payments	PaymentLifecycle	getSwiftSource	Enables the developer to get the source from which the payment message originated and is invoked for the SWIFT channel.	Hook
payments	Message	updateFieldValue	Provides java hook feature for all the request types from the external system.	Hook
system	Session	getClientConnection	Returns a client connection object giving IP address, channel and hostname (ie TSS\$CLIENTIP).	API
system	ServiceLifecycle	getTableCriteria	Enables the implementer to return a TableCriteria that is used to control the selection of ids from a table.	Hook
system	DataFormattingEngine	getHeaderData	Enables the implementer to return a string that is used as the	Hook



Package	Class	Method name	Description	Hook*/API
			header for the extracted file.	
system	DataFormattingEngine	getTrailerData	Enables the implementer to return a string that is used as the trailer for the extracted file.	Hook
party	Account	lockContractBalancesRecord	Returns and locks the contractBalancesRecord for the account object, for the duration of the current transaction. This method is to be used only within a transaction boundary and throws an exception when called outside of a transaction boundary. The lock is released at the end of the transaction. If the account is for a syndicated or club loan, multi-currency processing occurs.	API
party	Account	getContractBalancesRecord	Returns the contractBalancesRecord for the account object.	API
party	Account	getAvailableBalance	Returns the usable balance of an account incorporating the balance type, limit and locked amounts. This method supports High Volume Transaction (HVT) accounts.	API
contract	Account	convertReportFieldValue	Enables the implementer to return a converted field value for the transaction report. This interface is invoked from the authorise method of enabled applications within the transaction lifecycle. It is also invoked from the TX.TXN.BASE.UPDATE method at the local processing stage of the transaction report.	Hook
payments	PaymentLifecycle	getStatementNarrative	Gets the narrative which will be updated in the statement lines of POR.POSTING.AND.CONFIRMATION table.	HOOK



Package	Class	Method name	Description	Hook/ API
payments	PaymentLifecycle	getRequestType	Determines the request type used by the transaction recycler to determine which entries should be stored for recycling, when the payment occurs after the cut-off time.	HOOK
payments	PaymentOrderLifecycle	applyChargeType	Determines whether a charge type defined in the <code>PAYMENT.ORDER.PRODUCT</code> table is included for the charge calculation.	HOOK
payments	PaymentOrderLifecycle	setProductId	Changes a payment order product id for the payment order process.	HOOK
payments	PaymentOrderLifecycle	validatePaymentOrderRecord	Validates payment order record.	HOOK
payments	Message	updatePaymentObject	Updates the entire payment object.	HOOK
payments	PaymentOrderHook	isChargeApplied	Deprecated. Use <code>PaymentOrderLifecycle.applyChargeType</code> instead.	HOOK
payments	PaymentOrderHook	setPaymentOrderProduct	Deprecated. Use <code>PaymentOrderLifecycle.setProductId</code> instead.	HOOK
payments	PaymentOrderHook	getPaymentOrderProductId	Deprecated. Use <code>PaymentOrderLifecycle.setProductId</code> instead.	HOOK
payments	PaymentOrderHook	validateRecord	Deprecated. Use <code>PaymentOrderLifecycle.validatePaymentOrderRecord</code>	HOOK



Package	Class	Method name	Description	Hook*/API
			instead.	
payments	PostingSchemeAPIHook	getStatementNarrative	Deprecated. Use <code>PaymentLifecycle.getStatementNarrative</code> instead.	HOOK
payments	BalanceCheckApiHook	recyclerLookup	Deprecated. Use <code>PaymentLifecycle.getRequestType</code> instead.	HOOK
contract	Calculation	calculateTaxAmount	Deprecated. Use <code>Calculation.getTaxAmount</code> instead.	HOOK
contract	Calculation	getTaxAmount	Enables the implementer to calculate and return the tax amount to be applied for the transaction.	HOOK
clearing	InwardEntry	validateEntry	Enables the implementer to validate an inward clearing entry returning a validation response containing an override or error where applicable.	HOOK
system	DataExporter	getIds	Enables the implementer to return a list of ids identifying the records to be processed and extracted for the specified table.	HOOK
system	DataExporter	getRows	Enables the implementer to extract data from the application record to one or more rows of data for export.	HOOK
system	DataExporter	getCustomFields	Enables the implementer to return a list of custom field values to be appended to the row which has been extracted from the application record.	HOOK



Package	Class	Method name	Description	Hook/ API
system	DataExporter	excludeId	Enables the implementer to filter records from the data extract by excluding them.	HOOK
system	DataExporter	transferDataExtract	Enables the implementer to transfer the entire data extract from dataExtractPath to the desired location.	HOOK
system	DataExporter	setCustomFields	Enables the implementer to set the values of the provided custom fields that are appended to the data export for the application record.	HOOK
system	DataExporter	getFilterCriteria	Enables the implementer to filter either the record Id or the entire transaction from data export processing, by returning the appropriate filter criteria.	HOOK
system	Delivery	getBankRmaStatus	Validates whether the bank can receive a given message type according to the SWIFT Relationship Management Application (RMA).	API
system	Delivery	getMessageRmaStatus	Validates whether the given message type requires a receiving organization to have RMA capability in order to process the message.	API
system	Delivery	getSwiftRmaStatus	Validates whether the given message type can be sent to the bank.	API

**Hooks are placeholders in Transact where routines can be attached to an application. For example, version, enquiry, delivery and so on.*

IWealth Suite



Wealth Suite

Channels and Channels Packaging » Monitoring Past and Upcoming Transactions

Available from: [202106](#)

This functionality allows the user to monitor the past and upcoming transactions by providing search criteria in Wealth Suite Channels. It enables user to:

- View the past transactions available in the dashboard.
- View the upcoming transactions available in the dashboard.
- Create and maintain past transaction views by providing appropriate filter criteria.
- Create and maintain upcoming transaction views by providing appropriate filter criteria.

The topics related to this feature are given below:

[PM Dashboard - Monitoring Past and Upcoming Transactions](#)

[PM Dashboard - Transaction Monitoring](#)

[PM Dashboard - Expected Transaction Monitoring](#)

[PM Dashboard – Configuration of Transaction and Expected Transaction Monitoring](#)

[Functions Enabling the Channels – PM Menu Items](#)

[Formats](#)

[Channels Related Screens](#)

[Channels Packaging Parameters](#)



Script Language Reference Guide and Functional Instruments » Supporting Concurrent Dividends

Available from: [202106](#)

This functionality allows user to store concurrent and overlapping dividends records and also enabling the financial functions to consume those dividends.

The topics related to this feature are given below:

[INSTR_FLOW - Arguments](#)

[Income Event Payment Table](#)

Channels » Viewing Price History Table

Available from: [202106](#)

This functionality allows the user to view the price history for an instrument as a table in addition to being able to view the price history for an instrument as a graph.

The topic related to this feature is given below:

[Viewing Price History Table](#)



Channels and Portfolio Management » Enabling Cash Management Plan in Portfolios to Support Cash Management Strategies

Available from: [202110](#)

Wealth Suite offers a new financial plan referred as cash management plan to support the cash management requirements of the managers and advisors. The Front Office – Portfolio Management (FO PM) is enhanced with additional functionalities to support the cash management strategies for the portfolios.

The topics related to this feature are given below:

[Cash Management Plan](#)

[Creating Cash Management Plan](#)

Channels and Channels Packaging » Viewing Reconciliation Differences in Position Comparison Dashboard

Available from: [202110](#)

Channels is now enhanced with a new dashboard named Position Comparison, which allows the user to:

- View the list of positions, which have reconciliation differences for a selected date range.
- Search for positions based on search criteria like instrument, portfolio code and type of error.
- Add reason or comment for the reconciliation differences for a selected portfolio.



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

The topics related to this feature are given below:

[Viewing Position Comparison](#)

[Position Comparison](#)

Channels and Channels Packaging » Introducing Tactical Model Allocation in Strategy

Available from: [202202](#)

The Strategy feature is now enhanced with the Tactical Model Allocation (TMA) functionality in model portfolios, which allows the user to:

- Manage a non-overlay portfolio when the TMA model is linked.
- Exclude a specific market segment when the market structure is selected as part of the model portfolio.
- Realign the portfolio based on a specific model portfolio.
- Restrict to link a model portfolio that has the same market structure as investment profile.

The topics related to this feature are given below:

[TMA in Channels](#)

[Realign of Portfolios](#)

[TMA in Channels Packaging](#)



Channels and Channels Packaging » Searching and Realigning Model Portfolios in Strategy

Available from: [202202](#)

The Strategy feature is enhanced to allow the users to search and realign portfolios that are directly linked with Model Portfolios or linked through an Investment Profile strategy.

The topics related to this feature are given below:

[Realigning Portfolios Linked Directly or Indirectly with Model Portfolio](#)

[Model Portfolio](#)

[CONTAINS SUB MODEL Function](#)

Installation and Configuration Notes



| Wealth Suite

Channels and Channels Packaging » Viewing Reconciliation Differences in Position Comparison Dashboard

Available from: **202110**

The user has to perform the following prerequisite tasks to use the Host Comparison Reconciliation functionality:

1. The user has to perform setup in `aaa.install.cfg` file and `pass.properties.file`.
2. Add the `PCK_GL_HC_VALO` function, and format it to the function security and format profile respectively for the advisor.
3. Update the `hc_bo_load.ctl` (control file) and `host_comp_batch.properties` file in Hostcomp folder.
4. Create a `BO.dat` file or generate it from Back Office (BO).

Read [System management guide - Oracle](#) for more details on host comparison and the setup.

Temenos Banking Capabilities



Temenos Banking Capabilities

Temenos Enterprise Pricing

Available from: [202204](#)

Temenos Enterprise Pricing (TEP) provides a centralized framework for a bank to streamline product creation and distribution across channels and lines of business, as well as combine products and/or services and manage, maintain and monitor the pricing among them in order to offer various options to their customers. TEP allows the banks to manage their products and pricing using a common framework for all the Product Types. TEP as a framework,

- Operates with any core banking and front-end application (product definition environment for a bank) focusing on business needs rather than technical concerns, providing a wizard-like approach.
- Allows the bank to fully configure products and their pricing for different customer categories and package those products.
- Follows the four-eye principle, that is, the maker-checker concept, which ensures that any product definition/amendment becomes effective only after approval.

The pricing capabilities of TEP include:

Capability	Description
Individual product pricing	Supports configuration and servicing of fees/cashback, either periodically or when an activity takes place, and interest rates for the bank's products irrespective of the core banking system that services these products.
Transaction and Service Fees	Allows definition of non-product specific fees for: <ul style="list-style-type: none">• Transactions (financial activities) Withdrawals, deposits, payment orders and so on.• Services (non-financial activities) - Statement printing or reprinting and so on, which can be overwritten at the product level, if required.
Regional Pricing	Allows configuration of adjustments on product pricing, depending on the region where the product is offered.



Packages	Enables users to package products, regardless of which core system is servicing each product, together and provide incremental or substitutional pricing and benefits. Package pricing can be defined by considering the aggregated balances and activities of all arrangements/contracts constituting the package.
Customer Segment Pricing	Allows configuration of pricing benefits on fees, cash backs, and interest rates, for any or all products across the enterprise, depending on the segment the customer belongs to.
Loyalty Plan	Allows configuration of loyalty tiers (for example, silver, gold, or platinum), where pricing benefits on fees, cash backs, and interest rates may apply for a specific product or all products across the enterprise. The loyalty tier of customers gets automatically reviewed periodically to assess upgrade/downgrade.
Household Pricing	Enables users to define enterprise-wide pricing, considering the aggregated balances and activities across the household.

The topic related to this feature is given below:

[Temenos Enterprise Pricing](#)