

# What's New in Payments

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# IRelease Highlights



# Payments

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## Payment Initiation » Recalling a Previously Confirmed Payment

The Recalls and Cancellations feature is introduced in Payment Initiation (PI) module, which enables Payment Order (PO) application to:

- Initiate a recall request based on the eligible payment orders
- View the list of payment orders for which recall has been sent
- Record the latest status of recall

## Clearing Directory » Clearing Directory Upload and Reachability Check for TIPS Clearing

Target Instant Payment Settlement (TIPS) clearing provides a directory file that lists participant banks that are reachable through the clearing. Temenos Payments Hub (TPH) performs reachability check against the respective clearing directory before releasing payments to clearing.

This feature is enhanced to support clearing directory upload and reachability check for TIPS clearing, which helps to validate the reachability of a counterparty bank.

## Payment Initiation » API for Bulk Payments Enquiries and Versions

The Bulk Master (FTBM) module supports processing of bulk payments. New Application Programming Interfaces (APIs) are introduced for the front-end channel of the bank to perform search, amend, cancel, submit, authorise, or reject operations on bulk records.



## Argentina » Capturing Recurrence and Benefit Details

Temenos Payments Hub (TPH) is enhanced to:

- Capture 'Recurrence', 'Benefit' and 'Recurrence ID' while initiating DEBIN (Immediate Debit) order
- Query DEBIN orders and registered recurrences based on 'Recurrence' and 'Benefit'

## Europe » SEPA Rule Book Changes

Temenos Payment Hub (TPH) is enhanced to send and receive instant payments up to EUR 100,000 through EBA Instant Clearing and Equens Worldline Clearing and Settlement Mechanism.

## Europe » Request for Status Update (pacs.028)

Temenos Payments Hub (TPH) is enhanced to support the following from the Instant Payment Cancellation enquiry for Target Instant Payment Settlement (TIPS) clearing:

- Initiating requests for status update (pacs.028) for an already sent recall request (camt.056)
- Receiving, processing, and viewing requests for status update (pacs.028) received for the recall request (camt.056)

## Temenos Payments » Cut-Off Time for Inward and Book Payments

A new routing product 'CORE\_IMPCO' is introduced in Temenos Payments, which is applicable for all inward and book payments. Similar to outward payments, it allows to define the routing product in product determination configuration. This enables to use the system derived cut-off time (based on



configuration) for channel validation (during posting) of inward and book payments.

## Europe » Migration from SWIFT MT to ISO20022 MX Message Standard

Eurosystem owns and operates Trans-European Automated Real-Time Gross Settlement Express Transfer System (TARGET2). TARGET2 processes and settles payment orders (in EUR) submitted by central and commercial banks. It is migrated from existing SWIFT MT (Y-Copy) to ISO20022 MX (V-Shape) message standard.

Temenos Payments Hub (TPH) is enhanced to support the processing of following TARGET2 messages in ISO20022 format:

- pacs.008.001.08 (customer credit transfer)
- pacs.009.001.08 (bank transfer)
- pacs.004.001.09 (payment return)
- pacs.002.001.10 (payment status report)
- admi.007.001.01 (receipt acknowledgement)
- camt.056.001.08 (payment order recall)
- camt.029.001.09 (resolution of investigation)
- camt.025.001.05 (receipt)

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

## Europe » Equens SEPA Direct Debit

Temenos Payments Hub (TPH) is enhanced to support the processing of Single Euro Payments Area (SEPA) Direct Debit (DD) CORE scheme for Equens clearing, which includes:



- Interbank messages
  - pacs.003.001.02 (direct debit collection)
  - pacs.004.001.02 (direct debit return or refund)
  - pacs.002.001.03 (direct debit rejects)
  - pacs.002.001.03 (direct debit clearing status report)
  - pacs.007.001.02 (direct debit reversal for incoming only)
  - camt.056.001.02 (direct debit cancellation for incoming only)
- Reachability check for DD payments

## Europe » Equens SEPA Credit Transfer

Temenos Payments Hub (TPH) is enhanced to support the processing of Single Euro Payments Area (SEPA) Credit Transfer (CT) scheme for Equens clearing. This includes the following interbank messages:

- pacs.008.001.02 (customer credit transfer)
- pacs.004.001.02 (return of credit transfer)
- camt.056.001.01 (payment cancellation request or request for recall)
- camt.029.001.03 (resolution of investigation)
- pacs.028.001.01 (payment status request)
- pacs.002.001.03 (clearing payment status report)
- camt.087.001.05 (request to modify payment)
- camt.027.001.06 (claim non-receipt)
- camt.029.001.08 (resolution of investigation for camt.027 or camt.087)

## Africa » Credit Transfer Clearing for Tunisia

Temenos Payments Hub (TPH) supports SIBTEL (Tunisia Clearing) to process incoming and outgoing Credit Transfers (CT), return of CT denominated in Tunisian Dinar (TND), and incoming clearing reports between domestic credit institutions. SIBTEL uses the following flat files to send and receive payment messages:

- Outbound and inbound CT
- Outbound and inbound return
- Customer status report



## Africa » Direct Debit Clearing for Tunisia

Temenos Payments Hub (TPH) is enhanced to support secured and automated SIBTEL (Tunisia Clearing) for Direct Debit (DD) processing. The following are the new process flows:

- Outward and inward processing of DD collection request
- Inward rejects for original collection request processing
- Outward rejects generation for inward DD

# | Technical Notes



# Payments

## Europe » Migration from SWIFT MT to ISO20022 MX Message Standard

If any local Application Programming Interface (API) or client specific local is available to change or update details in outward Trans-European Automated Real-time Gross Settlement Express Transfer System (TARGET2) MT messages, then it needs to be modified (if required) to update the TARGET2 MX messages. API used to modify or update details in outward MX messages can be attached in *EnrichOutMsgAPI* field of TGT\_PP.CLEARING record.

In PAYMENT.ORDER table, drop-down values for the below fields are changed to list only ISO external codes. These fields are linked to the new PI.ISO.EXTERNAL.CODE table. If user wants to list values from an existing link table (along with ISO codes), then configure a record in F.TPS.INTERNAL.CONFIGS with ID as PI.ADD.ISO.CODES.

Field in PAYMENT.ORDER	Values Listed from Accounting Module (existing feature)	PI.ISO.EXTERNAL.CODE (enhanced feature)
<i>Payment Purpose</i>	PAYMENT.PURPOSE.CODE	PurpCd
<i>Payment Category</i>	PAYMENT.CATEG.PURPOSE	CtgyPurpCd

Field in PAYMENT.ORDER	Values Listed from EB.LOOKUP (existing feature)	PI.ISO.EXTERNAL.CODE (enhanced feature)
<i>Local Instr Code</i>	LOCAL.INSTR.CODE	LclInstrmCd
<i>Pymt Info Ser Level Code</i>	PAYMENT.SERVICE.LEVEL.CODE	SvcLvlCd

# Installation and Configuration Notes



# Payments

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## Europe » File Upload

EB.FILE.UPLOAD.TYPE is pre-configured to upload a file. No new product codes or conversion routines are introduced.