Release Highlights R20+

CONTENTS

|Payments

Payments

Payment Initiation » Payment Capture Based on Instructed Amount

Available from: **202005**

Payment Order (PO) application allows the user to initiate a payment with the payment amount and currency. This functionality is now enhanced to allow the payment capture with the instructed amount and currency. These values help the PO application to calculate the debit, credit, and payment amount automatically based on instructed amount, instructed currency and payment currency.

Payment Initiation » Funds Reservation in Payment Order

Available from: **202005**

Payment Order (`PO`) application can currently reserve the funds once the supervisor authorises the payment order. This functionality is now enhanced to perform the authorisation immediately after the user captures and submits the order.

Clearing Directory » Clearing Directory Upload and Reachability Check

Available from: **202005**

Temenos Payments performs reachability check against the respective clearing directory before releasing the payments to clearing. The application is now enhanced to support clearing directory upload and reachability check for the following clearing:

Payments

- HKFPS
- BECS
- SYGMA
- SYSTAC

Hong Kong » Hong Kong Faster Payment System

Available from: **202005**

A new feature is introduced in Temenos Payments to support instant credit transfers through Hong Kong Faster payments.

Temenos Payments » Supporting Customer Initiated Cancellation Request through camt.055

Available from: **202005**

Temenos Payments is now enhanced to receive camt.055 (camt.055.001.01) message to cancel pain.001 file or entire pain.001 file (a specific bulk or transaction in the file) and send positive or negative camt.029 (camt.029.001.03) message as a response to camt.055 message.

Africa » SYSTAC Clearing for Credit Transfers

Available from: **202005**

SYSTAC is a net, secure, and automated clearing that processes large volume of non-emergency credit transactions with a unit amount of less than XAF 100 million. A new feature is introduced in Temenos Payments to support the processing of credit transfers by using certain SYSTAC clearing functions:

Africa » SYSTAC Clearing for Direct Debits

Available from: **202005**

SYSTAC is a net, secure, and automated clearing that processes large volume

of non-emergency debit transactions with a unit amount of less than XAF 100 million. A new feature is introduced in Temenos Payments to support the processing of Direct Debit (DD) by using certain SYSTAC clearing functions:

Europe » Retail Payment System German Cheque Clearing

Available from: **202005**

A new feature is introduced in Temenos Payments to support the processing of outward cheque collection request and inward cheque clearing request for Retail Payment System (RPS) German cheque clearing. This service processes the cheque payments denominated in Euros between German domestic credit institutions.

Europe » Supporting Hungary InterGIRO2 (IG2) Clearing

Available from: **202005**

IG2 is a secure and automated clearing that processes large volume of non-emergency credit transactions in Hungary. Temenos Payments now supports the processing of Credit Transfer (CT) through IG2 by using certain functions.

Africa » SYSTAC Clearing for Cheque Payments

Available from: **202006**

A new feature is introduced in Temenos Payment Hub (TPH) to handle Initiating of Outward Cheque Collection and Receiving of Inward Cheque Clearing Transaction.

Europe » Temenos Payments Hub Supports VIBER Clearing

Available from: **202006**

A new feature is introduced in Temenos Payments Hub (TPH) to support the processing of outward and inward credit transfers and returns for VIBER clearing.

Clearing Directory » Reachability Check Using IG2 or VIBER Clearing Directory

Available from: **202006**

This enhancement now supports reachability check for IG2 and VIBER payment, which helps the bank to validate the reachability of counterparty bank through a specific clearing.

Clearing Directory » Reachability Check Using RPSSCL Clearing Directory

Available from: **202006**

This enhancement now supports clearing directory upload and reachability check for RPSSCL clearing. It helps in validating the reachability of a counterparty bank through a specific clearing.

Click here to understand the installation and configuration updates for this enhancement.

Temenos Payments » Supports Account Switching

Available from: **202007**

This functionality is introduced to automatically redirect the payment to the new account while processing inward payment or book payment. However, this functionality is applicable only when Temenos Payments is implemented with Temenos Transact in embedded mode.

Temenos Payments » Status Update from External System

Available from: **202007**

A new functionality is introduced to update Temenos Payments when the external system completes the file generation.

> Click here to understand the technical impact of this enhancement for customisation and upgrades.

Temenos Payments » Retry Rules for Funds Reservation

Available from: **202007**

The Funds Reservation feature is now enhanced with an option that allows project implementation to hook Application Program Interfaces (APIs), which can evaluate customer criteria to invoke the custom automatic retry rules.

> Click here to understand the technical impact of this enhancement for customisation and upgrades.

Temenos Payments » Configuring the Rounding Method

Available from: **202008**

Temenos Payments can configure a common fractional digit (number of decimals) for transactions, charges and taxes. This functionality is enhanced for the bank users to configure different fractional digits for transaction and charge amount.

Temenos Payments » Update the Status of Charge Claims

Available from:**202008**

Temenos Payments is capable of generating these charge claims (automatically) by using the MT191 message during Close of Business (COB). This feature is now enhanced to allow bank users to view these claims using the 'Enquiry to Action on Unpaid Claims' and manually update its status.

Sri Lanka » Sri Lanka CITS Clearing

Available from:**202008**

This feature is introduced in Temenos Payments to support the processing of LankaClear Cheque Imaging and Truncation System (CITS) clearing.

Temenos Payments » Wire Transfer Regulation 2 (WTR2) Regulation

Available from: **202008**

Temenos Payments is enhanced to support Wire Transfer Regulation 2 (WTR2) regulation and the latest Financial Action Task Force (FATF) recommendation 16.

Temenos Payments » Customising the Rules Using API Exit

Available from: **202008**

Temenos Payments is enhanced to pass transaction codes to ledger, based on an API exit. This can be developed by project level implementations, which are built with logic to use any combination of the payment characteristics.

> Click here to understand the technical impact of this enhancement for customisation and upgrades.

Sri Lanka » Sri Lanka Interbank Payment System (SLIPS)

Available from: **202008**

The SLIPS feature is introduced in Temenos Payments to support Sri Lanka domestic electronic payment system, which allows batch processing of payments.

United Arab Emirates » Saudi Arabian Riyal Interbank Express (SARIE) Payments

Available from: **202008**

This feature is introduced in Temenos Payments to support SARIE, which is the Real Time Gross Settlement (RTGS) payment system of Kingdom of Saudi Arabia.

Sri Lanka » CEFTS Instant CT Payments

Available from: **202009**

A new feature is introduced in Temenos Payments to support Common

Electronic Fund Transfer Switch (CEFTS) for instant Credit Transfer (CT) payments.

Europe » Extended Remittance Information (ERI)

Available from: **202009**

Temenos Payments supports SEPA Credit Transfer (CT) clearing and ERI for customer initiation messages (pain.001).

Europe » Mediante Avviso (MAV) Clearing for Italy

Available from: **202009**

A new feature is introduced in Temenos Payments to support Mediante Avviso (MAV) clearing for Italy. It is a low-value, legacy paper-based Credit Transfer (CT), which a creditor bank issues to a creditor to collect payments from the debtor.

Temenos Payments » Supports Standing Settlement Instruction (SSI)

Available from: **202009**

Temenos Payments is enhanced to upload the Standard Settlement Instruction (SSI) file (automatically) published by SWIFT to store the currency correspondent data and upload SSI feature configured at file upload level.

Debit Collection Initiation/Temenos Payments » Instant Direct Debits (DD)

Available from: **202009**

Temenos Payments is enhanced to support instant DD payments, which

includes accepting and processing instant DD requests initiated from different channels, and send outbound instant DD messages to clearing.

Temenos Payments » Returning Cleared Cheques

Available from: **202009**

Temenos Payments is enhanced to return cleared cheques from 'Return Inward Cleared Cheques' enquiry.

Temenos Payments » Time Out Action and Reversal Request for Instant Payments

Available from: **202009**

Temenos Payments is enhanced to support configuration of the timeout actions for an outward instant Credit Transfer (CT) or Direct Debit (DD) Payment.

Sri Lanka » CEFTS Instant DD Payments

Available from:**202009**

A new feature is introduced in Temenos Payments to support Common Electronic Fund Transfer Switch (CEFTS) for instant Direct Debit (DD) payments.

Temenos Payments » File Level Net Settlement Booking

Available from: **202009**

Temenos Payments is enhanced to support File Level Net Settlement Booking across multiple transaction types, which are bulked together in a file sent to clearing.

Payment Initiation » Recalling a Previously Confirmed Payment

Available from: **202010**

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

Available from: **202010**

The Target Instant Payment Settlement (TIPS) 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

Available from: **202010**

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

Available from: **202010**

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

Available from: **202010**

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)

Available from: **202010**

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

Available from: **202010**

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.

Europe » Migration from SWIFT MT to ISO20022 MX Message Standard

Available from: **202010**

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

Available from: **202010**

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

Available from: **202010**

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

Available from: **202010**

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.

Africa » Direct Debit Clearing for Tunisia

Available from: **202010**

Temenos Payments Hub (TPH) is enhanced to support secured and automated SIBTEL (Tunisia Clearing) for Direct Debit (DD) processing.

Temenos Payments/Payment Initiation » Investigation on a Recall

Available from: **202011**

Temenos Payments is enhanced to allow users to:

- Initiate an investigation message for an unanswered recall request using the Payment Order reference of the original payment
- Get notifications when an incoming investigation request is received for an unanswered recall request

Payment Initiation » Notifications for Special Events

Available from: **202011**

The *Special Event Name* (multi-value) field is introduced in `PAYMENT.ORDER.PARAMETER` table of Temenos Payments Hub (TPH). This enables the bank users to select key events for which they need to receive notifications and disregard the others. This benefits in increasing the operational efficiency of the bank.

Africa » Processing Resubmitted Outward and Inward DD Collections

Available from: **202011**

Temenos Payment Hub (TPH) is enhanced to support the processing of resubmitted outward and inward Direct Debit (DD) collections for Système de Télécompensation en Afrique Centrale (SYSTAC) clearing.

Europe » Splitting SIC Message above 100 Million

Available from: **202011**

The Swiss Interbank Clearing (SIC) is enhanced to split SIC messages into multiple messages of 100 million CHF each (when it is above 100 million CHF). It supports and handles the following:

- Payment types (pacs.008, pacs.009, camt.056)
- Incoming R-messages requests (camt.056, camt.029, pacs.002 and pacs.004)

Payments Initiation/Europe » Time Indication Code

Available from: **202011**

Temenos Payment Hub (TPH) allows user to enter time indication code along with its time value for outbound transactions when initiating a payment from the Order Entry (OE) page. This is enhanced to capture and validate the time indication code and corresponding text during payment initiation from Payment Order (`PO`) application.

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.

Payment Initiation/Temenos Payments » Payment Execution Time

Available from: **202011**

Temenos Payments Hub (TPH) is enhanced to:

- Capture the payment execution time during payment initiation from Payment Order (`PO`) application
- Warehouse the payment order to be released at the provided execution time for processing

Europe » Equens SEPA Direct Debit (DD)

Available from: **202011**

The clearing framework of Temenos Payment Hub (TPH) supports multiple payment clearings across different countries. The Equens Single Euro Payments Area (SEPA) Direct Debit (DD) Core scheme is enhanced to support the following messages:

- camt.056 (outgoing DD cancellation)
- pacs.007 (reversal of processed DD)

Africa » Processing Cheques for Tunisia Clearing

Available from: **202011**

Temenos Payments Hub (TPH) is enhanced to support processing of cheques transactions for SIBTEL (secured and automated clearing house of Tunisia):

- Outward cheque collection request (both presentation and representation)
- Inward cheque file (both presentation and representation)
- Inward rejects for original collection request
- Outward rejects for inward cheques request

Installation and Configuration Notes

Payments

Clearing Directory » Reachability Check Using RPSSCL Clearing Directory

Available from: **202006**

A record needs to be configured in `CA.CLEARING.DIRECTORY.PARAM` table with the ID as 'RPSSCL'.

- Set the *Reachability Key* field as National Clearing Code and Payment Channel.
- Configure the *Reachability API* field with the name of the specific reachability API.

Europe » File Upload

Available from: **202010**

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

Payments Initiation/Europe » Time Indication Code

Available from: **202011**

A new channel validation routine (TARGET2Service.channelValidationApi) is released, which can be attached for TARGET2 clearing in *ValidateApi* field of `PP.CLEARING.SETTING`.

Technical Notes

Payments

Temenos Payments » Status Update from External System

Available from: **202007**

The user needs to enter the below values in an OFS request to change the status from 990 to 999:

Field	Description
Company ID	<Companyid>
FT Number	<Reference number for the payment>
Payment Status	Complete
Reason For Manual Action	UpdateStatusTo999From990
Status Code	990

```
PP.SO.TRANSACTION,/I/PROCESS//0/,INPUTT/123456/GB0010001///////////////////////////,B-
NK19107DBGDDKFF,CompanyID:1:1 ="BNK",FTNu-
mber-
:1:1-
="BNK19107DBGDDKFF",Pa-
ymentStatus:1:1-
="Co-
mplete",ReasonForManu-
alAction:1:1="UpdateStatusTo999From990",StatusCode:1:1="990"Provider API version -
PP.SO.TRANSACTION,PP.API.TRANSACTION.UPDATE.1.0.0.versionInput to be passed
: FTnumber.
```

Temenos Payments » Retry Rules for Funds Reservation

Available from: **202007**

The following signatures can be used for the Recycler Lookup API:

Input Para-meter	Output Parameter
Payment object	System ID pre-configured in RC.CAPTURE of the Type Character cannot be more than 10 alpha-numeric

Temenos Payments » Customising the Rules Using API Exit

Available from: **202008**

The following signatures can be used for the Transaction Code API:

Input Parameter	Output Parameter
Payment object	Debit book code, Credit book code, Debit charge book code and/or Credit charge book code.

Europe » Migration from SWIFT MT to ISO20022 MX Message Standard

Available from: **202010**

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)
Payment Purpose	`PAYMENT.PURPOSE.CODE`	PurpCd
Payment Category	`PAYMENT.CATEG.PURPOSE`	CtgyPurpCd

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

Payments Initiation/Europe » Time Indication Code

Available from: **202011**

The *Time Indication Code Type* and *Time Indication Code Value* are new fields
introduced in `PAYMENT.ORDER (PO)` application, which allows the user to
enter the values in *Fromtime*, *Tilltime*, *CIstime*, *Sendtime*, and *Rejecttime* fields.
The `PO` application and channel routine validates the values entered in these
fields. The user can modify the value in *Time Indication Code* through Order
Entry (OE) for repair transactions.

Regulatory Compliance

Regulatory Compliance

Consent Management » Consent Validations using Auto Complete

Available from:**202005**

The consent management module helps record and maintain consent under data protection regulations like GDPR. The *Auto Complete* field is introduced in the CDP.CONSENT property to allow banks to configure whether the *Consent Given* values within the consent arrangement should be automatically updated after validation.

IFRS9 Accounting » Updating the Risk Stage for Undrawn Commitments

Available from:**202006**

Configuring the *Risk Stage* in the Consol Key of contracts, is now extended for undrawn commitment contracts such as undrawn Loans and Deposits, Arrangement Architecture, Facility (which is SL commitment), overdraft accounts (both Accounts and Retail Accounts) and Limit.

Customer Data Protection » Rebuilding Customer Activity

Available from:**202006**

This functionality allows the user to rebuild the content for the Customer Activity applications if there is a change to any criteria or configuration that impacts Customer Activity.

Consent Management » Automated Consent Creation

Available from:**202007**

Banks can now create an automated Customer Data Protection (CDP) consent, when on boarding a customer or blocking an existing consent of an inactive customer in an automated workflow.

> Click here to understand the technical impact of this enhancement for customisation and upgrades.

Consent Management » Erasure of Customer Data at One Time

Available from:**202007**

The erasure functionality is now enhanced to allow a 'Complete' method of erasing data, which allows the bank to erase the customer data at one time.

Consent Management » Erasure Process for Prospect Customers

Available from:**202007**

This functionality enables banks to configure a default retention period for holding prospect customer's data, based on their criteria and provides the ability to erase data accordingly, if a prospect makes a request.

> Click here to understand the installation and configuration updates for this enhancement.

Obligor Objects » Creation and Maintenance of Obligor Objects

Available from:**202007**

The Obligor Objects (OX) module is designed to support the structural component of the regulatory requirements, of European Banking Association's (EBA) and Banking Commission of Central Africa (COBAC), to provide the basis for assessing the contagion effect on default of one obligor on the other or grouped obligors.

> 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.

Obligor Objects/IFRS Provisioning and Impairment » Identification of Default of Obligors

Available from:**202008**

This functionality provides the logic to identify the default of obligors, which is a pre-requisite in applying the default contagion logic to assess the effect of default of one obligor on other related obligors, by leveraging the existing asset classification logic in the Provisioning module (PV). It also provides an option to use either the PV module to perform the identification of default of obligors or update the default status using an external system.

> 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.

Obligor Objects » Default Contagion

Available from:**202008**

The Default Contagion functionality offers to assess the contagion effect of the default of an obligor on other related or grouped obligors.

> Click here to understand the installation and configuration updates for this enhancement.

IFRS9 Financial Instruments » Multi-GAAP Provisioning

Available from:**202008**

This functionality supports Multi-GAAP provisioning for a financial asset under both IFRS and Standard provisioning parallely. This allows a contract to be subject to more than one type of provisioning method based on different GAAPs.

IFRS9 Accounting » ECL Calculations under Different PiT PD Options

Available from:**202009**

IFRS processing supports the Expected Credit Loss (ECL) calculations depending on the type of Probability of Default (PD) that is received.

IFRS9 Accounting » Modification and Derecognition of Loans

Available from:**202009**

This functionality supports modification and derecognition accounting according to IFRS guidelines. This allows banks to comply with the appropriate accounting

methods as per IFRS9 guidance whenever there is modification on the terms of financial instrument.

Consent Management » Capturing Channel Details in Data Protection Consent Arrangements

Available from:**202009**

Temenos provides a new capability within the Data Protection Consent framework to capture the channel through which consent was obtained from a customer.

PSD2 Account Information » Recurring Indicator for Berlin Group APIs

Available from:**202009**

Temenos provides support for the Recurring Indicator functionality under the Berlin Group API Guideline. This assists with validating and expiring PSD2 related consent depending on the type of access.

Customer Data Protection » Excluding Customers from Customer Activity

Available from:**202010**

The enhanced Customer Activity framework now allows banks to exclude or remove certain types of customers from Customer Activity processing. This is enabled using a new parameter application, `ST.REG.EXCLUDE.PARAM.`

PSD2 Account Information » Recurring Indicator Management

Available from:**202011**

The Recurring Indicator functionality has been enhanced to support the expiry of non-recurring consents after successful use for retrieving account information. This functionality provides the ability to maintain multiple consent arrangements for a customer and TPP combination, taking into consideration the Recurring Indicator value.

IFRS9 Accounting » Interest Net Revenue Adjustment for Overdraft

Available from:**202011**

The IFRS9 Framework now allows banks to calculate the interest Net Revenue Adjustment on impaired overdraft accounts. This functionality extends the calculation of interest revenue adjustment to Overdraft Accounts, allowing the interest revenue to be recognised on the net carrying amount instead on gross carrying amount for stage 3 Overdraft Accounts.

> Click here to understand the installation and configuration updates for this enhancement.

PSD2 Payments » Berlin Group Endpoints for Bulk Payments

Available from:**202011**

The PSD2 Payment Initiation Module (PX) has been enhanced to assist banks with Bulk Payment Initiation API endpoints according to the Berlin Group Standard v1.3.4. This functionality provides the ability to:

- Capture and authorise bulk payments in Temenos Transact based on an external call.
- Cancel and authorise bulk payments in Temenos Transact based on an external call.

CRS Client Identification » CRS Corporate Customer

Available from:**202011**

The CRS module is enhanced with a functionality to identify corporate customers who are potentially reportable under CRS and to support the automatic creation and update of CRS supplementary information records for those corporate customers who were not flagged during on boarding. In addition to this, a reasonableness test is now available for corporate customers in order to detect any data inconsistencies between the indicia detected and the customer tax declaration.

FATCA Client Identification » FATCA Corporate Customer

Available from:**202011**

The FATCA module is enhanced with a functionality to identify corporate customers who are potentially reportable under FATCA and to support the automatic creation and update of FATCA supplementary information records for those corporate customers who were not flagged during on boarding. In addition to this, a reasonableness test is now available for corporate customers in order to detect any data inconsistencies between the indicia detected and the customer tax declaration.

Installation and Configuration Notes

Regulatory Compliance

Customer Data Protection » Erasure Process for Prospect Customers

Available from:**202007**

Update the *Customer Start Date* field in the `ST.CUSTOMER.ACTIVITY` application with the date on which the Customer was first created in the Transact database.

Banks requesting to retain the existing takeover date need to set the *Ap Cus Start Date Rule* field in the `ST.CUSTOMER.ACTIVITY.PARAMETER` application to *Takeover Run Date*.

Obligor Objects » Creation and Maintenance of Obligor Objects

Available from:**202007**

OX is the new licensed product code for the Obligor Objects module.

Obligor Objects/IFRS Provisioning and Impairment » Identification of Default of Obligors

Available from:**202008**

The Obligor Objects (OX) module must be installed in order for Identification of Default of Obligors feature to be enabled.

Obligor Objects » Default Contagion

Available from:**202008**

JX is the new licensed product code for the Default Contagion feature.

IFRS9 Accounting » Interest Net Revenue Adjustment for Overdraft

Available from:**202011**

Create a record in the `IFRS.ACCT.METHODS` table with ID as OVERDRAFT, to enable interest revenue adjustment and to realise the suspended amount under IF Position Type.

Technical Notes

Regulatory Compliance

Consent Management » Automated Consent Creation

Available from:**202007**

Temenos has released the following two JBC APIs as an example:

- **CK.AUTO.CONSENT.CREATION** – This API can be attached to the *Auto Create Consent* field in the `CK.PARAMETER` table to determine whether consent needs to be automatically created for a new customer. It has the following arguments:

Field	Description
Customer Id	An input argument that has the Temenos Transact Customer ID.
Allow Consent Creation	An output argument that returns the following responses: - YES to automatically create a consent. - NO to skip.
Reserved1 and Reserved2	Indicates that it can be reserved for future use.

- **CK.VALID.CONSENT.PRODUCT** – This API can be attached to the *Consent Product* field of `CK.PARAMETER` to determine the consent AA product to be used for the automatic consent creation. It has the following arguments:

Field	Description
Customer Id	An input argument that has the Temenos Transact Customer ID.
Product Id	An output argument that returns the AA consent product name to be used for consent creation. For example, CDP.CONSENT.
Reserved1 and Reserved2	Indicates that it can be reserved for future use.

Obligor Objects » Creation and Maintenance of Obligor Objects

Available from:**202007**

Attach the following hooks in `OX.OBLIGOR.PARAMETER`:

- OX.GET.OBLIGOR.DEFAULT.CLASS.HOOK – This is attached to the *Obligor Api* field in the `OX.OBLIGOR.PARAMETER` table to retrieve the list of obligors and their type.
    - Individual – One customer (beneficial owner) is returned.
    - Joint – More than one customer (beneficial owners) is returned.
- Temenos has released the OX.GET.OBLIGOR.TYPE.API sample API, to allow banks to customise the API based on their own logic. The API returns the individual and single customer ID for non-AA applications.
- In Arrangement Architecture, the *Beneficial Owner* field in the `AA.CUSTOMER.ROLE` application can be classified as joint or individual.
- HOOK.OX.GET.REFERENCE.OBLIGOR – This is attached to the *Data Inherit Api* field in the `OX.OBLIGOR.PARAMETER` table to retrieve the reference customer (primary) from the list of joint customers.

Perform the following steps for implementing the Obligor Objects module to take over the existing contracts:

- After completing the parameter setup, run the OX.OBLIGOR.CREATE.SERVICE onetime service to add the existing contracts to the `OX.OBLIGOR.DETAILS` table.
- This service selects the `ST.CUSTOMER.ACTIVITY` table and adds the list of active contracts in the `OX.OBLIGOR.DETAILS` table.
- To takeover of existing contracts, refer to the `ST.CUSTOMER.ACTIVITY` table before running the OX.OBLIGOR.CREATE.SERVICE.

Obligor Objects/IFRS Provisioning and Impairment » Identification of Default of Obligors

Available from:**202008**

Temenos has released an `OX.OBLIGOR.PARAMETER.DEF.CLASS.HOOK` record in the `EB.API` table, which contains the Java interface details corresponding to the *Default Update API* field in the `OX.OBLIGOR.PARAMETER` table. A Java or JBC hook API can be attached in this field to retrieve the risk classification of the Obligor.

- This hook is applicable only in the absence of the PV module and is invoked during the obligor classification process in COB to return the risk classification of the Obligor.
- The obligor details record is passed to this hook to retrieve the assessment result. If the result is one of the classifications mentioned in the Def Equiv Class field in `OX.OBLIGOR.PARAMETER`, then the obligor will be marked as 'Default', otherwise it will be marked as 'Performing'.

|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 in 202007

The following features have been introduced in Infinity Retail Banking.

- **Card Transactions and Statements**: Customers can view transactions performed on the card and statements through the mobile banking application. This is in addition to the existing card management functions such as Lock/Unlock, Change PIN, Replace Card, Report Lost or Stolen and Cancel Card.
  - View Transactions - View the list of recent transactions performed on the card and click on the transaction to view complete details of the transaction.
  - View Statements - View the archived statement for the card issued by the bank including previous year's statement.

- **Activate Card**: Ability to view the status of the card (such as Issued, Active and Inactive) and activate a new debit/credit card issued from the mobile banking application. Debit/credit card can be activated by providing the required details for Multi-Factor Authentication verification, for security purposes. A new card that is issued when an old card is about to expire can also be activated.
- **Payments for Europe Region**: Introduced new payment experience for Europe region in online and mobile banking applications for transferring funds between customer's own accounts, making payments to others in the same region, and international payments. This payment experience is

integrated with Temenos Transact to process the payment record for execution.

- **Bulk Transfers**: Customers can make bulk transfers to multiple beneficiaries at one go for transfers within the country.

- **Loan Payments**: Customers can make payments against the loan account for upcoming payments that are due, partial payment to clear the outstanding dues, and pay off the complete loan amount using the mobile banking application.

- **Cheque Management**: Customers can view the status of individual cheques that have been issued to them. They can create a Stop Cheque Payment request for a single cheque or a series of cheques and view the fee or service charges that are associated with the Stop Cheque Request.

- **Cheque Book Request**: Customers can place a request for new cheque books from online and mobile banking applications with an option to be delivered to the mailing address or collect from the branch directly.

- **Download Transactions**: Customers can download the details of the individual transactions displayed under an account in PDF format.

- **View Cheques and Swift MT103 Messages**: Customers can view or download transaction summary, which provides details on cheques, demand drafts, and Swift MT103 messages for reference purposes.

- **Accounts Enhancements**: Accounts overview has been enhanced to improve the customer experience with the inclusion of additional fields for various types of accounts such as Checking, Savings, Loans, Deposits, and Cards.

- **Account Ownership Change**: A primary owner of an account can raise a service request via secure message to change the ownership of the account and track the service request using a Reference ID. The bank agent is notified on the Spotlight application regarding the service request.

- **Dispute Transaction**: Customers can dispute a transaction and view the status of the dispute request on mobile banking application.

- **Notification Center**: Customers can view alerts and notifications received from the bank through mobile banking application.

- **Account Aggregation Enhancements**: Banks can automatically receive the latest Open Banking Directory provided by Central Financial Institutions. The account holders can renew consent for their external bank account held in account aggregation, before expiry (normally 90 days).

What's New in 202010

The following features have been introduced in Infinity Retail Banking.

- **Savings Pot**: Ability to help customers save money for specific needs (planning a world trip, buy a new car, or simple savings) that they have in a simple way by setting aside money within the main account and secure it from the spending. Savings Pot helps the customer to contribute towards their goals or reserve the money for savings. Two types of Savings Pot are supported:
  - Goal Pot: A Goal Pot is used to set aside funds periodically to meet a future Goals like vacation, buy a new car, etc. The Goal Pot can be created from a main Account such as savings or current account (principal account) where the latter is source of funds to the Goal Pot.
  - Budget Pot: A Budget Pot is opened to allot some money for use at a future point of time from a main account.

- **Card Management Enhancements**: Self-service capability for users to perform the following actions on the cards that they use:
  - Apply for a Debit Card: Apply for a new debit card using online banking and native mobile banking applications.
  - Activate a Debit Card: Activate a new debit card issued to the user as well as a new card that is issued when an old card is about to expire can also be activated from the online banking application.
  - Setup Daily Limits: User can set up Daily Purchase Limit or Daily Withdrawal Limit for a specific account using online banking and native mobile banking applications.
  - Ability to quickly navigate to the Card Management module from the context of an account using quick actions on the dashboard.

- **Enhanced Money Movement Flow for Europe Region**
  - Ability to make payments against a Credit Card by paying the minimum due amount, current statement due, and total outstanding balance or any other amount.
  - Notify the user when a SEPA payment is initiated after the cut off time and provide an option to go with "Next Business day" or "Same day" payment.

- Ability to make one-time payments for accounts within the same bank, domestic and international beneficiaries.

- View Exchange Rates and Charges involved while making an International or Domestic payment.

- Adding attachments as part of the payment and transfer flow and retrieve the attachments when the user is viewing the past and scheduled transfers.

- Ability to download the payment reference when a new payment is made on the online banking application.

- Option to quickly repeat a past transfer without providing all the information again.

- Automatically retrieve the beneficiary name based on the account number for payments within same bank and look up for BIC, bank name, and bank address based on the IBAN.

- Permission based controls for adding or removing a beneficiary within same bank, domestic, and international beneficiaries.

- **Loan Schedule**: Enable the customers to view their loan/amortization schedule including previously paid instalments, instalments that are overdue from the past, and a summary of the future payments that the customer will have to pay. Ability to print the loan schedule as well as download in CSV or PDF format.

- **Account Statements**: Ability to view more than one statement in a specific month based on the frequency of the statements either weekly, bi-weekly, monthly, or a consolidated quarterly or annual statement generated in a specific month. Experience APIs have been enhanced to integrate and retrieve Statements from a third-party document management system.

- **Transaction Search**: Integrated with Transact for partial keyword search as well as searching transactions based on Transaction Type, Amount, and Date Range.

- **Service Request Microservice**: Generic order management system helps to capture different service requests created by the customers using the Digital Banking channel and maintain the entire life cycle of the service requests. Banks may require different systems for processing different type of service requests. Service Request microservice is proficient to integrate

with multiple systems for processing and different styles of order processing based on the service request type.

- Real-Time: When a user submits a service request, the order is captured in Service Request MS and instantly processed by the Core or third-party system. The acknowledgment is shown to the user immediately based on the response from both third-party system and Service Request MS.

- Near Time: When a user submits a service request, the order is captured in Service Request MS and an acknowledgment is shown to the user immediately based on the response from Service Request MS. Subsequently, the request is passed to the third-party system for processing and the status of the request is updated to the user based on the response from the third-party system.

- **Enhancements for Dispute Transaction**: Ability to capture the Dispute Transaction Request as part of the Service Request MS and pass on the request to a third-party system in the background. Also, notify the bank agent on Spotlight using a secure message whenever a dispute request is raised from online banking or native mobile applications.

- **Cheque Book Request and Stop Payment Request**: Integrated with Service Request MS with Real Time and Near Time order style to capture the order in Service Request MS and manage life cycle of the service request based on the response from the third-party system.

- **User Enrollment with Activation Code**: Bank staff can enroll an existing customer for digital banking access. Once enrolled from spotlight, the system generated username and activation code are shared with the customer via email and phone number. The customer can then enter the username and activation code in online banking application to activate their profile.

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 in 202007

The following features have been introduced in Infinity SME Banking.

- **Combined Access to Retail and Business Accounts**: This feature allows Financial Institutions (FI) to extend the capability to their customers (who have both business and retail relationships with the FI) to have a combined view of their retail and business accounts, using a single set of login credentials.
- **Business Enrolment**: Business owners can enrol their business for online banking access. The enrolments can either be auto-approved or approved by the FI's based on the configuration.
- **Native Mobile Application for Business Users**
    - Permission-driven access to features: Permission-driven access to all existing banking features in the native application to ensure that a feature and the associated actions are visible only if the user has the appropriate permissions as configured by the FI and/or by an authorised person within a company (for business users).
    - Business and Combined user dashboards: New dashboards for business users are added with easy access to business-critical functions like approvals and cash position charts. Banks can enable a specialised dashboard for users who have a combined access to their retail and business accounts.
    - Flexible dashboards: The application displays a dashboard that meets the specific needs of the user signed in to the application, based on the type of user (retail or business) and the permissions available to the user.
    - Automated Clearing House (ACH) transfers: Business users can view the history of all ACH transactions, file uploads, and approve the pending transactions and files.
    - Approvals and Requests: Business users can approve or reject transactions (Transactions, ACH Transactions, and ACH Files) and manage all the requests raised by the users.

- User management: Authorised business users can view the details of all other business users, view the permissions assigned to the users, and activate or deactivate a user.

- **Bulk Wire Templates**: Online banking application users can create, manage and use predefined wire transfer templates. The template functionality allows for faster initiation of a wire payment to a group of payees for whom frequent transfers are initiated.

- **Daily and Weekly Transaction Limits**: A transaction limits engine has been added as a service, which provides the daily and weekly balances for different transactions at various levels - company, role, customer, and account. Any feature that involves transfers or payments can query the transaction engine for a response on how to handle the transaction - either submit or schedule for execution, process for approvals, or deny the submission of the transaction.

- **Authorisation of ACH File Uploads**: Banks can manage permissions, transaction limits, and approvals for ACH File uploads.

- **Approval Management Enhancements**: Ability to auto-update the rules defined in the approval matrix when approval permissions of a business user are revoked by an admin user or by the FI. The approval status on various features is also displayed.

- **Tracking Financial and Non-Financial Events**: The Audit/Event Log engine registered with Queue Master is used to log events for approvals, rejections, and user management functions.

- **Custom Role Templates**: The business owners and other authorised managers of business users can create and manage pre-defined roles that are customised for individual business needs. Instead of setting up each user's permissions individually, an authorised user can use a predefined custom role to set up a new user quickly.

What's New in 202010

The following features have been introduced in Infinity SME Banking.

- **Dashboard Enhancements for Retail, Business, and Combined Access Users on Online and Native Mobile Banking**: A single unified dashboard is now available in the product which renders itself based on

the profile of the logged-in user.

- **Advanced Interactive Filtering, Grouping, and Sorting Options**
  - Interactive filters are available to group by account type and customer/company.
  - Extended sorting capabilities to sort accounts by account type, account name, and account balance.
  - Advanced filtering capabilities based on account type and currency.

- **Custom Views:** The custom view feature enables access to the custom views feature to create and manage custom views for a personalized experience of the dashboard. Using the custom views, a user can create and view a subset of accounts on the dashboard. These custom views are managed at a user level and are available on online and native mobile banking applications.

- **Integration with Microservices and Transact (T24) for SME Banking**: SME Banking is integrated with Transact using IRIS APIs across the various areas of functionality – accounts dashboard, account details, and transaction details for authorized users.

- **Enhanced Cash Position Charts:** The business cash position chart on the online banking application is enhanced to show cumulative values of all the credits, debits, and available balances for the time frame of choice (Daily, Weekly, Monthly, and Yearly) either for a specific customer/company or for all business accounts. On the native mobile application, a pull-down detail view of the cash position is provided.

- **Native Mobile Application Enhancements for Combined Retail and Business Users:** Indications and sectioning are added to distinguish between personal and business accounts/recipients in various modules of the application such as - Transfers, Transfer Activities, P2P transfer, Check Deposit, Bill Payment, Manage Recipients, Cardless Cash withdrawal, Card Management, and Profile Management.

- **Handling and Display of Company Name:** For business users, on all modules across the application, the accounts displayed are now grouped by the company name to which the accounts belong.

- **Enhancements/Revisions to Permission Controls:** Extended features and actions available on Bill Payments, RDC, Call Bank, PFM, Withdraw Cash, and Custom Views.

Infinity Onboarding

Infinity Onboarding application enables banks and credit unions to open an account for new customers across multiple channels. It seamlessly integrates with other Infinity apps suite and it is also available as a standalone solution, providing a simple and intuitive account opening experience.

What's New in 202007

The following features have been introduced in Infinity Onboarding:

- **Product Dashboard**: The customers expect to select their products, while FI's product managers need an easy and flexible way to publish the offers. The Product Dashboard delivers a simple and efficient UX while remaining highly configurable from a data standpoint, so that the FIs can make changes on the go. All data comes dynamically from the Marketing catalogue microservice.
- **Product Selection**: The Product Selection enables the customer to select products while in the application journey and avail single or multiple products, and choose additional features for the selected products such as debit card opt-in, e-statement opt-in, overdraft protection opt-in, and more. All data comes dynamically from the Marketing catalogue microservice.
- **Funding**: The module supports transfers between accounts including the Instant Account Verification (IAV) capability to verify an external account. Existing customers can transfer money to their newly opened account.
- **Co-applicant Enrolment**: Co-applicants can now enrol themselves through the link they receive on opening a new account to view the account(s) associated with their profile.
- **UTP Support**: Support for UTP (Unified Test Platform) and Test Automation.

What's New in 202010

The following features have been introduced in Infinity Onboarding:

- **Prospect Authentication:** Enhancements on the prospect experience with authentication from user-experience and security perspectives. The prospects will now receive a temporary password when trying to resume an application.

- **Quantum Workflow:** First version with support to Quantum Workflow covering the post-submission workflow from Submission, Decision, Core Integration, and Funding.

- **Funding:** Enhancements to funding module with support for prospect's funding of accounts.

  - Customer Due Diligence (CDD) Management in Spotlight enabling the bank's user agent to capture and update the basic CDD data for users.

  - Product Marketing Catalog Management in Spotlight integrated with Marketing Catalog Microservice and enables easier and simpler product management.

- **Microservices (MS)**

  - Release of a new set of microservices and enhancement to microservices including Origination Data Storage MS, Document Storage MS, Receipting MS, and Customer Due Diligence (CDD) MS.

  - Enhancements to Marketing Catalog MS.

- **Overall enhancements across the application**

  - Infinity Origination application enhancements.

  - Enhancements in microservices.

  - Spotlight and Workspace enhancements.

  - Bug fixes.

- **Unified Test Platform (UTP) Support:** Released additional UTP test automation scenarios.

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 in 202007

The following features have been introduced in Infinity Spotlight:

- **Ad Management**
  - A new campaign type, pop-up campaign is introduced. FIs can create pop-campaigns from the Spotlight application. The new campaign is designed to support around 15 screens in mobile banking and 30 screens in online banking.
  - Segments functionality is now a standalone component (earlier part of campaign creation flow) and allows an FI to create multiple segments and use them for various campaigns.
  - An FI can display relevant messages simultaneously on the pre-login screens of online and mobile banking applications using the campaign manager's in-app campaign functionality.
- **Secure Messages**: Enhanced to notify customers through available channels when they receive a secure message.

What's New in 202010

The following features have been introduced in Infinity Spotlight:

- **Customer Due Diligence:** Ability to capture basic due diligence information for a customer by the bank staff. This includes citizenship/tax, employment, and account usage information.
- **Products:** Ability to manage products and marketing information for products offered by the bank. Banks can ingest the product details from the existing core/product management system, and additional marketing information can be appended. The products and related marketing information can be directly created and managed via Spotlight.
- **Reports:** Ability to view, share, and download the reports in Spotlight that are created in Quantum Fabric.
- **Alerts Management:** Revamp of the alerts management to allow the FIs to configure the following:

- Channels and frequency at various levels (category, group, or alert).
- Allow the customers to choose communication details (email/phone) other than primary for alerts.
- Respective online or native mobile banking experience is enabled based on Spotlight configuration.

Infinity Corporate Origination

Infinity Corporate Origination solution simplifies business and commercial lending origination journeys. Through the infinity platform, the solution is designed to fit the market need for digital and automated lending experience, providing efficiency in the process, and maximizing customer relationships. This solution is a foundation to corporate lending, on which further developments will be made. The purpose of this initial release is to showcase the capabilities of the Infinity platform to handle a more complex setting.

What's New in 202010

The following features have been introduced in Infinity Corporate Origination:

- **New Onboarding Request (with save and resume):** Capturing all relevant information about the borrower to enable sign them up in the system. This includes Borrower Information, Facility, Related Parties, Collateral, and Upload Documents.
- **Manage Tasks:** Creating and managing the tasks throughout the lending life cycle, delegating to teammates, and setting deadlines.
- **Entity Overview:** The following entity and related information is captured in this section. Information enrichment happens throughout the different stages of the lending life cycle. Data is persisted in the Party MS. Add/View Address
    - Add/View Contact
    - Add/View or Select existing Collateral
    - Add/View Narrative
    - Add/View or select existing entity as Related Party
    - Add/View Covenant

- **Request Overview:** The following request and related information is captured in this section. Information enrichment happens throughout the different stages of the lending life cycle. Data is persisted in the Loan Origination Service (LOS) microservice.

    - Add/View Single Facility
    - Update Facility
    - Add or Select existing Collateral
    - Add/View Document
    - Add/View Narrative
    - Add or Select existing entity as Related Party
    - Add/View Borrower Fee
    - Add/View Decision
    - Add/View Condition
    - Add/View Draw Restriction
    - Add/View or Select existing Covenant
    - Add/View Compliance
    - Add/View Checklist and Task
    - Update Task

- **Facility Overview:** The following facility and related information is captured in this section. Information enrichment happens throughout the different stages of the lending life cycle. Data is persisted in the Loan Origination Service (LOS) microservice.

    - Add or Select existing Collateral
    - Add/View Document
    - Add/View Narrative
    - Add or Select existing entity as Related Party
    - Add/View Borrower Fee
    - Add/View Interest Pricing
    - Add/View Draw Restriction
    - Add/View Decision
    - Add/View Condition
    - Add/View Funding
    - Add/View or Select existing Covenant
    - Add/View Compliance

- Add/View Checklist and Task
- Update Task

- **Placeholders:** The following features are available as placeholders in the current release and planned for implementation in future releases.

  - Dashboard Graphs
  - Global search bar
  - Contextual menu Edit and Delete options
  - Entity Document Upload
  - Entity Sanction
  - Entity Risk Rating
  - Entity Credit Request History
  - Entity Limit
  - Entity Integration Account
  - Entity Service History
  - Entity Exposure History
  - Request Financial Ratio Result
  - Request Limits including Manage Limits
  - Request Risk Rating
  - Request External Service
  - Facility Risk Rating
  - Facility Settlement Status.

Microservices

Campaign Microservices » Displaying Campaigns as Pop up Messages

Available from:**202007**

Campaign microservice is now enhanced to store or retrieve the additional details related to profiles and displaying campaign in a pop up window.

Marketing Catalogue » Hierarchy of Product Catalogue in API Responses

Available from:**202007**

Marketing Catalogue Microservice is enhanced to maintain the hierarchy of the product catalogue in API's responses. The hierarchy of product catalogue in API responses will be in the following order:

- Product Line
- Product group
- Products

Party Microservice

Available from:**202007**

Party Microservice is enhanced with the following:

- The Health Check feature monitors the internal health of the party application.
- Enabling Authentication using JWT for the Docker and J2EE servers.
- Migrated the Azure server to Mongo DB.
- In addition to the legal identifier, a user can also save the alternate identifier to the PartyIdentifier functional group.

- The primary key of the TaxDetails functional group is auto-generated.
- A new reference ID type, identityType is added to the ReferenceTables functional group.

Corporate Loan Origination Service (LOS)

Available from:**202010**

Corporate Loan Origination Service (LOS) microservice enables lending facility for a corporate customer under bilateral lending arrangement. The LOS microservice helps the banks perform tasks/flows involved in Corporate Origination. It also facilitates to orchestrate and capture all the related information such as borrower details, parties involved, request details, facilities and more.

Document Storage

Available from:**202010**

Document Storage microservice provides the virus-free documents hosting capability for Infinity and core banking system. Under the hood, it connects the various Document Management System (Currently being Apache Sling and will be adding EFS AutoForm DM soon) and provides a set of common APIs to achieve a generic Document Storage solution that is vendor and core agnostic.

Receipting

Available from:**202010**

Receipting microservice generates a small static PDF receipt from the provided form definition and data payload. This supports HTML pages (Maestro forms) and PDF overlay (Acroforms). If multiple packages are provided, then this service concatenates the receipts together.

Due Diligence

Available from:**202010**

Due Diligence provides information concerning the intentions of the customer regarding the usage of services provided by the bank. The banks can assess the risk based on this information provided. These risks include identity fraud, money laundering, and terror financing.

Due Diligence microservice enables the banks to handle local regulations regarding the intentions of the customer on how he intends 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 is able to support local regulations across different geographies.

The Due Diligence microservice provides the following key functions:

- Financial Information
- Source of Funds
- CDD Assessments Events
- Party Intentions and their related reference data entities

Service Request

Available from:**202010**

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.

Savings Pot

Available from:**202010**

Savings Pot microservice provides an independent cloud-enabled solution for managing savings pot information that is required for both the front office

(Infinity) and back office (could be Transact or any other back-office system of the bank). The distribution service of Savings Pot microservice is container-based and can be deployed independently irrespective of any back-office system of the bank.

Origination Data Storage

Available from:**202010**

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.

Marketing Catalog

Available from:**202010**

Financial Institutions typically offer multiple products at a time. Marketing Catalog Microservice is a comprehensive source of system-independent data on product details and marketing content spanning all products in the bank, and capable of consuming products and services outside of the bank. For example, products offered by FinTechs or actual banking products that may be sold and marketed on behalf of banks.

The Marketing Catalog microservice provides the following capabilities:

- Product Line and Product Group details
- Product Information
- Product Feature Details
- Product Image Details
- Product Description
- Purpose
- Notes
- Disclosure
- Terms and Conditions, etc.

Arrangements

Available from:**202010**

The objective of the Arrangement microservices is to store the same bank accounts and external accounts in a designated microservices architecture. If any new account is opened in Infinity, then it will send a request to core banking system and create an entry for it. As soon as the new account entry is created in the core banking system, there will be an impact in the customer account details.

Customer account details are integrated with the Arrangement microservices using a sophisticated Integration framework. Whenever there are entries and new contract created in the core banking system, an event which is configured will pass the details to the Arrangement microservices on an asynchronous manner.

Arrangement microservices provide the following key functions:

- Capture the contract details created by customer
- Capture the payment schedule details for the contract
- Support both Real Time and Near time processing style
- Integrate with multiple systems for processing

Holdings

Available from:**202010**

The objective of the Holdings microservices is to store the accounting entries and customer account balances in a designated microservices architecture. Any transaction initiated in Infinity sends a request to core banking system and creates transactions. As soon as the transactions are created in the core banking system, there is an impact in the customer account entries and the account balances. Customer account entries and account balances are integrated with the Holdings microservices using a sophisticated Integration framework. As soon as the entries and balances are updated in the core banking system, an event which is configured passes the account entries and account balances to the Holdings microservices on an asynchronous manner.

|Temenos Transact

Analytics

DW Export » Unique Record Extraction

Available from:**202008**

The application is now enhanced to support DW incremental extraction, where the DW.INCR.PRE.PROCESS.SERVICE writes only the unique record IDs to `DW.EXPORT.WRK.FILE` eliminating the duplicates.

Operational Data Store/Snapshot Data Store » ODS and SDS Support PostgreSQL

Available from:**202008**

ODS and SDS support PostgreSQL database, in addition to the existing databases.

Operational Data Store APIs » Operational Data Store – APIs through Semantic Query Layer

Available from:**202008**

Additional APIs are now introduced into ODS to access different forms of data in Data Lake solution through Semantic Query Layer, which separates the read from the Temenos Transact system.

TDE - Administrator » Data Store Deployment in TDE

Available from:**202008**

Data Store Deployment is a new feature added to TDE to automatically deploy

Temenos Transact applications in DES, ODS and SDS, instead of deploying every application manually.

Analytics Data Store

Available from:**202009**

Analytics Data Store (ADS) provides a data platform for analytics and risk products. ADS is a section of Temenos Data Engineering (TDE) that allows the user to capture and write data from Snapshot Data Store (SDS) to ADS target DB.

Operational Data Store APIs » Operational Data Store APIs through Semantic Query Layer

Available from:**202009**

Semantic Query Layer is used to access the Temenos Transact data from Operational Data Store in data lake solution.

DW Export » Integration of DW with TDE

Available from:**202010**

DW data extraction mechanism is extended to support Temenos Data Engineering (TDE) system, where Temenos Transact data is streamed through the streaming platforms (kafka, kinesis and event hub) to the target system, in addition to CSV extraction and real-time database update. This new functionality provides DW offline (initial load processing) and online (real-time data streaming) services.

TDE - Administrator » Retry and Recovery Feature in Temenos Data Lake

Available from:**202010**

The Retry and Recovery feature is now introduced in TDE, which writes the

failed records, that is, the records that failed to reach the target (Operational Data Store (ODS) or Snapshot Data Store (SDS)) database, to exception topic (configured in the Data Event Streaming (DES) connection properties) after retrying for specific number of times in specific intervals.

Semantic Query Layer » Grouping and Versioning

Available from:**202011**

This functionality allows the user to create multiple endpoints under one API based on business logical grouping. Standard versioning logic is followed to maintain API Framework standards.

DW Integration » DW Integration in TDL

Available from:**202011**

Temenos Data Lake (TDL) interfaces with Data Event Streaming (DES) system, to stream the data from Transact to TDL Data Stores (Operational Data Store (ODS) and Snapshot Data Store (SDS)). This methodology is applicable from Transact version R16 and above. To support Transact versions from R11 to R15, TDL interfaces with DW online, to stream data from Temenos Transact to TDL Data stores (ODS and SDS).

For Transact versions from R11 to R15, TDL can be configured with DW interface by setting the *Transact Integration* field to DW in Data Event Streaming Connection Properties (TDE Admin module). For Transact versions R16 and above, TDL can be configured with DES interface by setting the *Transact Integration* field to DES.

Transact Data Hub » Livy Integration in TDE

Available from:**202011**

Livy Integration is a new feature in TDE, which provides a centralised option to submit and monitor the spark jobs, and control the spark session and context instance.

Transact Data Hub » TDH Code Optimisation

Available from:**202011**

As part of TDH, Code optimisation has been done to improve the performance of data processing from Temenos Data Lake (TDL) landing to Operational Data Store (ODS) and Snapshot Data Store (SDS) database.

The performance challenges faced in Spark Executor and Spark driver have been optimised. The existing checksum functionality has been streamlined for ODS and SDS products.

Analytics Data Store APIs » ADS APIs through GraphQL

Available from:**202011**

Semantic Query Layer is used to access Temenos Transact data from different data stores in Data Lake solution, which will separate the read from Transact system. As part of Analytics Data Store (ADS) model, Semantic Query Layer will have a framework and exposes the GraphQL end point to accept the GraphQL query as an input and process it to access the data from ADS. This generic framework leverages the GraphQL and SQLBuilder libraries to process the GraphQL query and converts them into SELECT statements to retrieve the data from ADS.

As part of initial phase, 15 APIs are released from Holding, Party and Product domains to access data from ADS in Data Lake.

Application Framework

System Core » Device Type Information

Available from:**202005**

Device type used for the transaction is now captured in the transaction details. This captured information is passed to Temenos Transact with the OFS Header or IRIS request, which will be included in the transaction audit information.

Process Orchestration » Grouping Prerequisites within Parenthesis

Available from:**202006**

Process Workflow definition now allows the users to define the decision logic and enclose prerequisite activity, status and rules within parenthesis.

System Core » Scheduler to manage services during COB

Available from:**202006**

This feature allows bank to manage the start or stop for services during Close of Business (COB) and manage the number of agents. This does not require the bank to add that job(s) into the respective COB batch records.

System Core » IRIS R18 APIs for Service Automation

Available from:**202006**

This functionality allows the third party systems to work with the service related

activities such as number of jobs completed, total number of jobs and percentage of completion.

System Core » Alert Generation for Expiring Documents and Removal of Posting Restrictions

Available from:**202007**

The customer alert functionality is now enhanced to generate alerts on all days during the notice period either when a document is created during the notice period or if *End Date* in `CUST.DOCUMENT` is changed.

System Core » Handling Corrupt Contract during Close of Business (COB)

Available from:**202008**

Now, the tSM can instruct the system to log off that specific agent, which is continuously looping, identify the contract, which caused the looping and remove it from the JOB LIST/QUEUE. This enables the COB process to get completed.

System Core » Reversal or Replacement of Records during File Upload

Available from:**202008**

This functionality enables the customers to reverse or replace a record during file upload. To enable this functionality, the *Pre Process Api* field is added in `EB.FILE.UPLOAD.TYPE` to attach the jBC API from `EB.API`. The *Reformat Plugin* routine now allows the user to return the operation with two values—ACTION-REVERSE and ACTION-REPLACE.

System Core » Scalability in COB

Available from:**202009**

This feature introduces a scalability mechanism where an external orchestrator such as Kubernetes identifies the workload based on various attributes and issues new containers using scale metric from Temenos Transact.

System Core » Elastic Scaling of Agents

Available from:**202009**

This feature allows users to capture elastic fields in workload profile for dynamic agent allocation for non-cloud implementation. It is fully compatible with Multi-Server configuration and supports distinct configuration for the multi-servers independent of each other.

System Core » Multiple Alternate Reference Definition

Available from:**202010**

This functionality enables users to define multiple alternate keys for a multi-value field in the `EB.ALTERNATE.KEY` application. Using this functionality, users can now define alternate key for both single and multi-value fields.

System Core » Master Data Access Layer

Available from:**202011**

In Temenos Transact, a new framework called Master Data Access Layer (MDAL) has been added to access the data required for a Transact application from an external system (like micro-services) using REST API.

Banking Framework

Generic Accounting Interface » Statement Sequence

Available from:**202005**

This functionality ensures that the statement entries (for CSM RESPOST and CSMBULK RESPOST) on the customer account are displayed in the order that the funds are reserved, even though the BOOK time differs from the RESERVE time because of the momentary delay in booking.

Transaction Recycler Process » Retry Processing for Settlement Account Updates

Available from:**202005**

This enhancement allows the Recycler process to consider the settlement account updates (done at the level of AA Settlement Property) for new and old retry requests, which are still in pending.

Delivery » SWIFT Standards MT Release 2020 – Universal Confirmation

Available from:**202005**

Temenos Transact now supports SWIFT (Society for Worldwide Interbank Financial Telecommunication) universal confirmations. Universal confirmations are basically payment confirmations, which provide certainty that a particular payment from the ordering customer has been duly received by the beneficiary customer.

Click here to understand the installation and configuration updates for this enhancement.

Accounts » Account Switching Service

Available from:**202005**

This feature allows the users to register a switching instruction from an existing Temenos Transact account to an external account opened in another bank. The switching information is retained in the system for a specific period of time (validity period).

Click here to understand the installation and configuration updates for this enhancement.

Accounting Unit » Decommissioning an Accounting Unit

Available from:**202006**

Temenos Transact now allows customers to decommission an existing accounting unit. The `AU.PARAMETER`, `EB.TNSFER.COMPANY` and `EB.CHANGE.COMPANY` applications have been enhanced to support the decommissioning process.

Accounts » TPH–Temenos Transact – Demand Deposit Account Integration

Available from:**202006**

The External option is added to the *Update Activation File* field in the `ACFA.TYPE` application to support the creation of an Integration Framework event when a Funds Authorisation record is processed in the system.

Limits » Liability Structure for Limit Sharing Group

Available from:**202006**

This functionality allows users to define a Liability Limit structure using the `LIMIT.SHARING.GROUP` application. This application now accepts Limit Products with alphanumeric key.

Accounts/General Ledger » Internal Funding Position (IFP) Memo Balance

Available from:**202007**

Temenos Transact now allows banks to include a memo balance type (reporting) in addition to a base balance in the Cover Control process, define and perform two cover controls for an arrangement account based on different balance types for the same debit transaction and attach a bank limit or internal limit amount to a cover control type.

> Click here to understand the technical impact of this enhancement for customisation and upgrades.

Loan Loss Provisioning » Multi-GAAP Provisioning

Available from:**202007**

The Provisioning (PV) module in Temenos Transact is enhanced to define different risk profiles, provision rates and accounting details to support multiple Generally Accepted Accounting Principles (GAAP) for the same contract.

System Tables » Exit Status for Prospects and Customers

Available from:**202007**

Temenos Transact now allows banks to mark customers or prospects who have exited their role with the bank.

Limits » Corporate Lending Club Loans: Facility Limits

Available from:**202007**

The `LIMIT.REFERENCE` application in Temenos Transact has been enhanced with a new limit type (Standalone), *Suppress Accounting* field and *Third Party Exposure* field to support Facility Limits for Club Loans.

Standing Order » Joint Beneficial Owners as Ordering Customers in STO

Available from:**202007**

For AA accounts with multiple owners, Temenos Transact now accepts a joint beneficial owner (different from the debit customer) of the account as an ordering customer in the `STANDING.ORDER` (STO) application.

System Tables » ISO Alpha-3 Country Code

Available from:**202007**

To support the widely used ISO 3166 standards, the `COUNTRY` application in Temenos Transact now allows users to define the alpha-3 country code, three-digit numeric code, and reporting country name for each country.

System Tables » Customer Spread in Percentage

Available from:**202007**

This feature provides flexibility to the bank to set default, treasury and customer spread in percentage as basis points (BPS) for each currency market. Using this value, Temenos Transact calculates the actual spread rate and populates it in the respective fields in the `CURRENCY` application (price table).

Collateral » Exchange Rate in `CO.ASSET.DETAILS` Table

Available from:**202008**

This functionality allows Temenos Transact to consider the revised exchange rate for collateral valuation, thereby giving the latest value of the collateral. The *Exch Rate* field is added to the `CO.ASSET.DETAILS` table to store the exchange rate for each asset defined under a collateral.

> Click here to understand the installation and configuration updates for this enhancement.

System Tables/Delivery » Structured Address based on ISO 20022 Payments Standards

Available from:**202008**

Temenos Transact now allows users to capture an address based on ISO 20022 standards. The getCustomerAddressOutput API, which is used by Temenos business applications (such as Temenos Payments Hub (TPH) and Payment Orders) and other external channels, retrieves and returns the customer main address in a structured and/or unstructured format.

Click here to understand the technical impact of this enhancement for customisation and upgrades.

Centralised Reference Data » Structured Creditor Reference

Available from:**202008**

To comply with the ISO Standard ISO 11649 and support Structured Creditor Reference, the RD.GENERATE.CREDITOR.REF.API and RD.VALIDATE.CREDITOR.REF.API framework APIs are introduced in Temenos Transact to generate and validate the Structured Creditor Reference using the ENQ RD.API.STUCTUREDCREDITORREFERENCE.1.0.0 enquiry.

Collateral » Collateral Allocation

Available from:**202008**

When banks use collateral from the pooled security, collateral allocation priority has to be maintained at the collateral record level to allocate among different products. The *Contract Seq Rtn* field is added to the `COLLATERAL.PARAMETER` application to allow the users to attach a contract sequence routine.

Loan Loss Provisioning » Collateral Mitigation and Provisioning Changes

Available from:**202008**

This functionality allows banks to:

- Define an API in the *Collateral Amt Api* field in the `PV.PROFILE` application to fetch the updated and latest collateral value, if there is any change in the collateral amount.

- Define the cut-off factor at the contract level in the `PV.ASSET.DETAIL` application to calculate the base balance.

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

Limits » Updating Limit Exposure through LIMIT.UPDATE.SERVICE

Available from:**202009**

The exposure against a Limit can be updated in near real time using the LIMIT.UPDATE.SERVICE. To enable this functionality, the *Delay Txn Update* field is added to the `LIMIT.PARAMETER` application.

System Tables » Defining Beneficiaries for Payment-Related Services

Available from:**202009**

This functionality allows users to manage payees used for payment purposes by defining the beneficiary customer using an ID, BIC or name as separate attributes.

Cheque and Draft Issue Management » Charge Amount, Exchange Rate and Cheque Return Updates

Available from:**202009**

Temenos Transact now allows users to:

- Capture the charge amount when a cheque is marked as cleared.
- Capture the exchange rate at the time of realisation of drafts with foreign currency.
- Return an already cleared cheque.
- Modify the rejection reason for a returned cheque without increasing the return count.

Limits » Temporary Limits Exposure Enquiry

Available from:**202010**

The Risk & Exposure Overview (CUSTOMER.SCV.CHECK) enquiry has been enhanced to display the total temporary (sub-allocated) amount for each record in `LIMIT` in the Customer Limit Exposure section. This functionality allows the users to view sub-allocation details directly from the Risk & Exposure Overview enquiry.

System Tables » Creating Company through an Online Service

Available from:**202010**

The `COMPANY.CREATE` application has been changed to an H type template to remove the dependency between the `COMPANY.CREATE` and `COMPANY` applications. The user must create a record in `COMPANY.CREATE` manually. The COMPANY.CREATION.SERVICE automatically populates the data from this record in the `COMPANY` application. The status is updated in the *Status* field in the `COMPANY` application during each stage of the process.

Temenos Transact now allows the creation of a company through an online service.

System Tables » Support for Request to Pay in Proxy Directory

Available from:**202010**

This functionality allows the banks to:

- Capture the payment scheme and role while registering proxy identifiers.
- Obtain the details of the active proxy identifiers through an API.
- Register or deregister a proxy identifier using APIs.

Accounts » Capturing Receiver BIC in Charge Request for MTn91 Messages

Available from:**202010**

The Charge Request functionality now allows the user to capture the Receiver BIC of the financial institution that does not have a nostro or vostro relationship with the bank. This is applicable only on MTn91 message series (request for payment of charges, interests and other expenses).

Transaction Restriction » Transaction Stop Instruction for Next Payment Only

Available from:**202011**

Temenos Transact now allows users to set up a stop instruction to be applied only to a single DD transaction posted by TPH against a customer's account.

To enable this functionality, the *Applied to* field is added to the `TZ.TRANSACTION.STOP.INSTRUCTION` application.

Direct Debit » Payment Currency Validation for Multicurrency Accounts

Available from:**202011**

This functionality allows TPH to send the booking request directly to SAP in the payment currency, for multicurrency accounts. The DDA component enables the bank to parameterise a local API which is invoked before the getFullAccountInfo API returns the details to TPH and it can change the core decision regarding the payment currency. Based on the details supplied by the local API, TPH decides if it can send the booking requests to SAP in the payment currency or account currency.

Direct Debit » Defining Direct Debit Collection Limit for a DD Mandate

Available from:**202011**

The Direct Debit Mandates (`DD.DDI`) application has been enhanced to allow the users to set up a limit for the maximum number of direct debit collections that can be posted to a customer's account by a specific mandate within a specific period of time.

System Tables » Creating Beneficiaries for Customers on Standalone and Integrated Platforms

Available from:**202011**

The `BENEFICIARY` application now allows users to create and use beneficiaries for customers who are defined either on a standalone platform (for example, Temenos Payments Hub) or on an integrated platform.

When a user creates a beneficiary, if the customer is defined on a different platform than `BENEFICIARY`, the system validates if the owning customer of

the record exists.

Corporate

Cash pooling » Sweeping Suspension and Considering Locked Amount with Multiple Value Dates

Available from:**202007**

Temenos Transact now allows the users to suspend the sweep only for debit or credit by setting the *Susp Sign* field to 'Cr' or 'Dr'. If the account is blocked for debit transactions, then the sweeping is allowed for credit transactions and vice-versa.

Letter of Credit » Handling Optional Fields in MT707/708 for `LC` and `LC.AMENDENTS`

Available from:**202008**

Swift changes 2018 for MT707/MT708 is now enhanced to support optional fields. MT707 is re-structured and aligned as a mirror image of MT700.

Letter of Credit » Handling Optional Tags 50B and 53A in `LC`

Available from:**202009**

The Tag 53A and Tag 50B fields are added as part of MT707 and MT707/710/720, respectively to convey any information on LC and its amendments instead of using the free text fields.

DRAWINGS » Generic Changes to DRAWINGS

Available from:**202010**

The `DRAWINGS` module is enhanced to support generic functions as below:

- Input of drawdown account, payment account and payment method during the RD/DC stage of the drawings.
- Change of *Risk Party* for export LC during the DC stage of the drawings.
- *Auto Expiry* of the credit to be set as No for ad hoc instalment payments for Usance drawings.

Syndicated Lending » Risk Free Rates

Available from:**202010**

Syndicated Lending (SL) module supports RFRs with spread inclusive and exclusive methods. The key features are:

- RFR requires daily average (simple or compound) calculation within the current interest period.

- RFRs are based on actual transactional data and these are published with a lag

- There are no credit risk elements involved while calculating the RFRs

- RFR supports Lookback – Narrow definition and Lookback – Observation shift types

Letter of Credit » Open Account Trading in Trade Finance

Available from:**202010**

The Trade Finance module is now extended to support the Open Account Trade payment method. The `LETTER.OF.CREDIT` application allows booking of trade documents using the new payment method and the `DRAWINGS` application supports initiating of remittances against the trade documents.

Letter of Credit » Trade Evidence for Advanced Payment

Available from:**202010**

The Trade Finance module is enhanced to register the trade evidence or documents against the advance payment that is already initiated in the payment platform or module, that is, registering the shipment evidence against the advance payment is handled through the LC module.

DRAWINGS/Collections » Auto Calculation of Contract Maturity Date

Available from:**202011**

Temenos Transact now supports capturing the details of tenor days and base date to allow the auto calculation of the due date or maturity date during registering or the document checking stage, thereby reducing the manual intervention of the user.

Letter of Credit » Merchanting Trade

Available from:**202011**

The `LETTER.OF.CREDIT` and `DRAWINGS` applications are now enhanced to support the Merchanting Trade feature. This feature helps in identifying if the contract is indeed a Merchanting Trade contract and also in establishing the linking between both the export and import legs of the merchant trading contract to complete the merchant trading contract cycle.

Islamic Banking

Finance - Profit Upfront Sale Product Group » Capitalisation of Profit Accruals

Available from:**202007**

The interest accruals during initial grace period for a loan repayment can now be capitalised to the principal amount.

Private Wealth

Corporate Action » Standing Instructions on Corporate Action Event Creation

Available from:**202005**

The Securities (SC) module is now enhanced to apply the available standing instructions of customers to the respective Corporate Action event as soon as the entitlements are created. If the standing instructions exist at the time of entitlement creation, the entitlements are created in INAU status with the standing instruction applied.

Securities » LIBOR Replacement in Securities

Available from:**202005**

As part of the LIBOR transition, the Securities module is now enhanced to provide additional feasibility to calculate the coupon rate based on the RFR and the interest rate spread. New fields are introduced in `SECURITY.MASTER` to capture the RFR related characteristics of the instrument such as market conventions, number of lag days, calculation method and so on.

Securities » Upfront Payment through Internal Account

Available from:**202005**

For pension funds in some countries, the banks are legally obliged to send payment to the fund house from an internal account and debit the customer's account only when the NAV and units are declared. Temenos Transact system is enhanced to ensure that the customer's account is debited only on receipt of the allocated units for specific funds. The funds are blocked in the customer's account until allocation.

Institutional Custody » Handling MT566

Available from:**202005**

The Institutional Custody (GC) module is introduced in Temenos Transact to handle trades and transfer and CA events when banks act as a custodian. This module supports Trades and Transfers for Institutional Custody and CA for Institutional Custody features.

Available from:**202005**

Securities » Personal Assets – Transaction Modification

Available from:**202006**

The system is now enhanced to enable the banks to modify the existing buy or sell transaction (such as, date or nominal). On authorisation, the system reverses the existing transaction and rebooks a new transaction with the modified values.

Fiduciary Deposits » Term Deposit Retailing Solution for Fixed Contracts

Available from:**202006**

The Fiduciary module in the Temenos Transact is enhanced to provide a complete term deposit retailing solution.

Corporate Actions » Additional Criteria for Identifying Unique Event Security on Receipt of MT564

Available from:**202006**

The Securities Corporate Actions module is now enhanced to identify the

unique internal security ID with additional criteria.

Corporate Actions » Blocking of Positions at Ex Date or Record Date

Available from:**202006**

The Securities Corporate Actions module is now enhanced to block the eligible security positions of a corporate action event from the ex-date or record date of the corporate action event. A field is introduced in the `DIARY.TYPE` application.

Securities » Different FX Rates for Intra-day and End of Day Process

Available from:**202007**

The Securities module is now enhanced to define two different currency markets for transactions during the day and the valuations done in COB.

Corporate Actions » Purchase or Sale of Rights through Market or Custodian

Available from:**202007**

The corporate actions module is now enhanced to allow the user to place the trading instruction of the customer (purchase/sale of rights) in market or with custodian in a rights event.

Securities » Order Creation and Management for Institutional Customers

Available from:**202007**

The system is enhanced to handle inward SETR.004 and SETR.010 SWIFT messages, from institutional customers, to place a redemption and subscription

order respectively.

Corporate Actions » Handling Market Notification for Corporate Action Events

Available from:**202008**

Temenos Transact is now enhanced to handle early market notification of a corporate action event from a non-custodian and notify all the entitled customers, who are eligible to receive pre-notifications.

Institutional Custody » Handling Order Cancellation Request

Available from:**202008**

Temenos Transact is enhanced to accept the cancellation request through SETR.005 and SETR.011 for previously sent redemption (SETR.004) or subscription order (SETR.010). On receiving the cancellation request, the system can now trigger the order cancellation status message to the institutional customer through SETR.017.

Institutional Custody » Recording Order Confirmation Cancellation Instruction from Incoming SWIFT

Available from:**202009**

The system is now enhanced to record cancellation of confirmation when received through the incoming SWIFT MX message SETR.047 (subscription order confirmation cancellation instruction) or SETR.051 (redemption order confirmation cancellation instruction).

Corporate Actions » Incremental Customer Election and Confirmation per Option

Available from:**202009**

The Securities module in Temenos Transact supports the generation of customer instructions to the custodian through MT565 incrementally (that is, the previously instructed MT565 messages that are sent are not cancelled). Until the cut-off date, the instruction can be triggered multiple times for each option in each election. The custodian confirms through MT566 for each option. On the pay date, the MT566 received for each option is treated independently.

Securities » Bulk Transfers

Available from:**202010**

Bulk Transfers can be classified into Bulk Securities Transfer and Bulk Custodian Transfer (BCT). Bulk Securities Transfer is used when a new customer is on boarded or an existing customer is leaving the bank. When there is a change in custodian or transfer agent, BCT migrates all the positions held with the custodian or transfer agent to a new custodian or transfer agent. Bulk Securities Transfer and Bulk Custodian Transfer also support bulk authorisation.

Corporate Actions » Incremental Elections for Events without Ex-Date

Available from:**202010**

The system now defaults the ex-date based on the earliest date provided in the *Option Reply by Dates* fields. The customers can,

- participate in the event for the quantity held
- purchase additional units and elect the additional units purchased

New customers (who do not hold the security at the time of event creation) can also purchase the event security and become eligible to participate in the event.

Securities » Market Fees

Available from:**202010**

The following are the new features of this functionality.

- The market fees in the incoming message (MT541 or MT543) for custody clients is mapped to respective fee types and stored as part of the transaction.

- The market fees identified or calculated as part of the transaction are mapped to respective qualifiers as part of the MT541 or MT543 message sent to the custodian.

- The start date (from which a fee or tax is applicable) is defined in `SC.CHARGE.TAX.CALC.` The fee or tax is applicable only for the transactions entered after the defined date.

- An enquiry is provided to notify the institutional customers of the market fee sent to the custodian and the market fee confirmed by the custodian. Using this enquiry, the user can reconcile the market fee. User can define multiple charge calculation rules based on additional criteria such as depository and currency.

Tax Lots » Staples - Setup, Transactions and Tax Lot Maintenance

Available from:**202010**

Stapled securities are formed when two or more securities are contractually bound together so that they cannot be sold separately but are treated as a single security on the stock exchange. Different types of securities can be stapled together such as, shares, units and debt instruments. The single security which represents the staple is known as the parent, while the constituent securities are the child instruments. Temenos Transact is enhanced to support trading of stapled securities. The following features are available in this functionality:

- Staple static data includes setting up the parent and child instruments in `SECURITY.MASTER.` The unit ratio and value split for each child is captured in `SC.STAPLED.COMPONENT.`

- All the transactions (purchases, sales and transfers) takes place only on the parent security.

- The tax lots and the tax cost are maintained only at the child level and not at the parent level for tax purposes. The capital gains (CG) are calculated for each child.

- The system now allows the bank to define whether the allocation has to be set at parent or child level.

- The system supports corporate action on staples. It also supports scenarios where the standalone security becomes a stapled security or vice versa, using the new `SC.STAPLING.ARRANGEMENT` application.

- A new application `SC.STAPLES.REBUILDER` is introduced to trigger or support rebuilding of transactions when the value split across child securities is published with a backward effective date.

- The `CG.MANUAL.ALLOC` or `CG.STAPLES.MANUAL.ALLOC` applications now supports the specific allocation of parcels.

Securities » Handling Brokerage Only Transactions

Available from:**202011**

Temenos Transact now handles brokerage only transactions, where the banks acts an intermediate broker for the customer whose custody is held external. The bank can place order on behalf of its customer and on confirmation of execution by an external broker, the bank settles with the customer and the external broker separately.

Securities » Trailer Fees

Available from:**202011**

Temenos Transact is now enhanced to accept any Internal or Nostro accounts along with any valid customer account. The bank user can now select any account in the *Receivable Acc* field in `SC.TRAIL.FEES.ARRANGEMENT` application. The debit to the receivable account is posted only when the payment is received in `SC.TRAIL.FEES.HOLDING` application and the *Sett*

Status field is set to Completed. This functionality helps the banks to monitor the receivable account as the receivable account are debited only when the funds are received.

Regional Banking Solutions

Argentina Model Bank

FX Blacklist

Available from:**202005**

Temenos Transact allows the user to upload and control the FX blacklist files on a daily basis. These files contain information on blacklisted people who are not allowed to perform FX transactions. Banks can also do a manual update of its customers with the blacklist mark.

Regulatory Restrictions for Pre-Closure Fees

Available from:**202005**

The Regulatory Restrictions for Pre-Closure Fees functionality provides the ability to apply a pre-closure fee, when a loan is pre-closed based on the rules, created as a parameter.

Reconciliation of Payments

Available from:**202005**

COELSA (Electronic Clearing House) sends out files to banks to facilitate the reconciliation. These files are received by the bank and are placed in a specific configured directory. The services pick up the files received from COELSA and upload them into the `ARPYMT.BILATERAL.RECONCIL` application. The values are fed into Temenos Transact, bank-wise.

The information from Temenos Transact is picked using a service and fed into the same application against the respective bank record. The report is given in the form of a query that gives out the differences between the COELSA information and the system held information.

The user can use the enquiries delivered for the purpose of reconciling the payments that were transacted in the system for bilateral files (bank-wise), received from COELSA for direct debits and credit transfer transactions.

Taxes » Tax Concepts View in Loans

Available from:**202006**

The Tax Concepts View in Loans functionality allows the user to view the value added tax and stamp tax amount in the arrangement overview.

Embargo Process

Available from:**202006**

The Embargo Process functionality allows the processing of different trades from COELSA (Electronic Clearing House), which manages all the trades received from AFIP (the tax revenue agency of Argentina) on the defaulted customer. The two main steps in the seizure process through COELSA are the online and batch processes.

Accounts » Account Type for Inactive Accounts (Saldos Inmovilizados)

Available from:**202007**

This functionality allows the user to manage the new Saldos Inmovilizados account product. Two variations of this product are created to configure the maintenance charges for transferring funds from savings and payroll accounts.

Accounts » Customer Monthly FX Limit

Available from:**202007**

Central Bank of Argentina (BCRA) provides a list of blacklisted customers on a daily basis that are not allowed to perform foreign exchange transactions. If the customer is not blacklisted, Temenos Transact calls the Operation API to

validate the eligibility of the customer to perform foreign exchange (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 will not be able to authorise the payment.

Accounts » Early Redemption Deposit with UVA

Available from:**202007**

This functionality allows the banks to provide a fixed-term deposit with early redemption option following the mandatory application of Financial Entities that offer any other type of fixed-term deposit. This pre-cancellable type of deposit will have 2 terms, 90 and 180 days.

Accounts » PAIS Tax for FX Debit Cards

Available from:**202007**

This functionality calculates the PAIS (Para una Argentina Inclusiva y Solidaria) tax for international debit card Point of Sale (POS) transactions that require a foreign exchange from US-Dollars (USD) to Argentine Peso (ARS).

Accounts » FX Transactions Restrictions on Debit Card

Available from:**202007**

This functionality performs blacklist customers checks and preferred international account validations for FX debit card transactions before the transaction entries are posted.

Accounts » PAIS Tax for Payments

Available from:**202007**

This functionality allows the user to configure the PAIS tax for the following operations:

- Foreign currency exchange made by financial institutions on behalf of the client or borrower.

- Purchases in foreign currency made from portals, virtual sites or any other modality.

- Book transfers from ARS to USD.

- Transactions between accounts in different currencies (ARS to USD) owned by the same customer.

Taxes » Tax Returns

Available from:**202007**

This functionality sends all the debits performed for a specific tax, a specific client and in a determinate period to be returned to Catamarca, Salta and Tucuman.

Accounts » Saldos Inmovilizados Accounts - Embargo CBU)

Available from:**202008**

This functionality allows banks to apply seizures to Saldos Inmovilizados accounts when the customer does not have any available funds in other financial products.

Taxes » Income Tax of UVA Deposits

Available from:**202009**

This functionality allows users to calculate the income tax for customers that have UVA (Purchasing Value Unit) fixed-term deposits.

Taxes » Stamp Tax Calculation

Available from:**202009**

This functionality allows the user to calculate the stamp tax for non-instrumented

loans considering the tax calculation base given by the customer's jurisdiction.

Taxes » Mapping of AFIP Padron for VAT, Income and Turnover Tax

Available from:**202010**

This functionality allows banks to upload the padron files, store them in the Padron Microservice database, and send it to Temenos Transact. The padron data will be added to the customer's records so that the data is available for the calculation of the following taxes: VAT, Income, Perception, and Retention Tax.

Payment Information » DD Mandate

Available from:**202011**

This functionality allows banks to process the Argentinian direct debit mandates. The bank can identify, query, amend, and cancel direct debit mandates through COELSA, the clearinghouse in Argentina.

Australia Model Bank

Capital Gains Tax API

Available from:**202005**

The Capital Gains Tax API functionality enables banks to view API reports created in xls format for realised and unrealised gains or loss. It also allows the bank user to view the daily changes in tax lots.

BPAY (Bill Payments)

Available from:**202005**

This functionality allows banks to integrate with BPAY and whenever a standing order for BPAY is created, Temenos Transact triggers a payment order on the execution day.

Fixed Interest Non-Resident WHT Exemption

Available from:**202005**

If a non-resident WHT (withholding tax) exemption is indicated at the instrument level, there will be no withholding taxes charged, irrespective of any other setup. When the percentage values are multiplied with the entitlement amount or income amount in the `SC.ENT.INCOME.SUPP` application there can be rounding differences in total. This is adjusted against the component with the maximum value.

International Income

Available from:**202005**

The Australia Income and Withholding Tax module has been updated to align with the international securities income.

There are two types of flows for international income: auto-conversion to AUD (all entitlement holders receive the dividend in AUD). Multi-currency events,

where some of the holders opt for the local currency (AUD) and some opt for the event currency (such as USD).

Stapled Securities

Available from:**202005**

The stapled securities involve two or more child securities. The existing income and withholding tax developments allow entering the components at the diary level. In the case of stapled securities, the diary is created at the parent level. However, the withholding tax components can be entered at the child level.

Australia – Base » Alternate Account Number Generation and User Transaction Restriction

Available from:**202006**

Alternate Account Number Generation

This functionality allows banks to generate an alternate account number for each account automatically, as per the bank configuration.

User Transaction Restriction

This functionality prohibits bank users from crediting or debiting their accounts.

Capital Gains Tax API » CGT API Reconciliation and Recoverability

Available from:**202009**

This functionality allows users to generate three capital gain reports for unrealized gain or loss, realized gain or loss and parcel history or tax lots history.

Benefit of Interest

Available from:**202010**

This functionality displays the benefit of interest, for example, the difference between the actual interest calculated on the outstanding principal and the interest calculated with the offset balance at the arrangement level.

Withholding Tax and TFN Number » Term Deposit API Schedules

Available from:**202010**

This functionality allows banks to generate term deposits API extracts for upcoming payments. The schedule information will appear as additional rows during any payment event.

Withholding Tax and TFN Number » Stapled Securities Post Settlement Processing

Available from:**202010**

This functionality allows users to enter the WHT components after the settlement process of entitlements is complete. It also allows to extract the updated WHT component values from the Income API extract of the stapled securities.

Brazil Model Bank

Bacen Jud (Judicial Blocking)

Available from:**202005**

Bacen Jud is a communication tool between the judiciary and financial institutions, with technical intermediation from the Central Bank of Brazil. This system replaces the paper-craft for requesting information (existence of accounts, statement, balance, and address), blocking, unlocking and transfer of values. It seeks automation, agility, security and economy without usurping the magistrate's decision-making assignment.

File Extraction for Legal Purpose

Available from:**202005**

The File Extraction for Legal Purpose functionality enables banks to align with Brazilian regulation and provides the ability to extract information of new customers, accounts, loans and deposits in a specific path.

Payment Interface to JD Gateway

Available from:**202005**

Temenos Transact allows the user to input single request payments with specific fields for Brazil. The payment information will be exchanged through Web Services for the Available Electronic Transfer (TED) process. The user can also input multivalued request payments with specific fields for Brazil, and the payment information will be exchanged through plain files for the Credit Order Document (DOC) process.

Customer Compliance » Positive Register Customer File

Available from:**202009**

This functionality allows banks to generate the positive register customer file. The file contains the customer information that will be used by the financial institutions in Brazil that have an interface with JD Consultores.

Parceled Credit Product » Credit Operations

Available from:**202010**

This functionality allows financial institutions to collect the Imposto sobre Operações Financeiras (IOF) tax when issuing a loan for a customer. The IOF tax can be discounted in the release of the amount to the borrower (client) or the financial institution can finance it.

CEMAC Model Bank

Alyssa - Centralisation of Payment Incident

Available from:**202007**

This functionality allows banks to provide declarations to the Central Bank of Africa for the creation, regularization and cancellation of incidents of payments and to manage the creation and release of an irregular instrument of payment.

Balance of Payments

Available from:**202007**

This functionality allows the user to generate a report for foreign currency transactions to the BEAC on a monthly basis.

Alyssa - Centralization of Payment Incident » Non-Payments

Available from:**202010**

This functionality allows banks to configure the nature of a declaration and a notification, to capture additional information required by a bank, during the on-boarding process of a customer or the creation of an account, and to format and generate Alyssa Centralization of Payments (CIP) files.

Central Bank Model Bank

Vault Management System Solution » Update Current Serial Number and Authorised Person Signature

Available from:**202005**

This functionality provides the ability to place the currency in different bags, mark these bags against an entity, and keep them in the vault. Serial numbers are included on the banknotes when they are first issued. The number, which is unique for each banknote, allows the note to be traced and identified. An enquiry is available to track the currency using the serial number.

Vault Management System Solution » Adaption of Currency and Handling Specimen Currency

Available from:**202006**

This functionality allows Central Banks to run inter-branch transfers and manage specimen and commemorative currencies.

Treasury Management (Auctions)

Available from:**202009**

This module helps Central Banks to run the auction process, capture bid information, keep track of expected amounts, capture the cut-off price and select the successful bidder for treasury bills or bonds.

China Model Bank

Goods and Services Tax » VAT Processing

Available from:202008

This functionality allows users to manage the charges collected for banking transactions and accrued incomes, collected for loans, deposits, payments due to interests and letter of credits.

China Model Bank

Colombia Model Bank

Effective Rate

Available from:**202005**

A new annual percentage rate (APR) type is set up, in order to be used for the accounts and deposits products. The value for the EAR rate will be displayed in the arrangement overview and it will be stored in Temenos Transact. This functionality allows users to access the available effective annual rates at any time during the lifetime of the product.

Accounting Classification » Accounting by Status

Available from:**202009**

This functionality allows the user to configure the `EB.LOOKUP` application to define the Abandoned status in the Dormancy product condition for the saving account.

Account and Deposit Regulations » GMF Tax

Available from:**202011**

This functionality allows bank users to apply the GMF (tax on financial transactions) tax to debit transactions on savings accounts and deposits based on certain conditions.

Account and Deposit Regulations » Regulatory Reports Data

Available from:**202011**

This functionality allows users to generate the statement for high yield savings accounts as an XML file.

Account and Deposit Regulations » Services Certificates

Available from:202011

This functionality allows banks to generate certificates (on demand) for pocket savings high yield savings, deposits, and good standing products. Banks will be able to generate reports and certificates for customers to comply with local regulations and customer's needs.

Finland Model Bank

Single Euro Payments Area (SEPA) AOS1

Available from:**202005**

As part of the Payments Posting and Validations module, the SEPA AOS1 (Additional Optional Services) functionality has been developed and it allows the user to initiate SEPA outgoing and incoming credit transfers and verify that the *Acceptance Date Time* field is updated with the server current date-time.

Lending » Due Date Offset

Available from:**202006**

This functionality allows the users to set the first repayment due date for new loans and modify the due date for existing loan arrangements.

Lending » Legal Fee Cap

Available from:**202006**

The Legal Fee Cap functionality calculates the charge amount and overrides the final charge amount per day based on the cap fee rule, for each fee available in a particular loan account.

HAL Guarantee

Available from:**202006**

The `CMBASE.HAL.CALCULATOR` application is introduced, to enable the bank user to capture the values related to the loan to derive the HAL guarantee values based on the calculation routine.

Customer Processing » Customer Account Enquiries

Available from:**202006**

This functionality allows banks to use the International Bank Account Number and Social Security Number as search criteria while searching for the details of an account.

Customer Processing » Overdrawn Accounts Enquiry

Available from:**202006**

The Overdrawn Accounts Enquiry allows banks to use the *IBAN*, *SSN* or *Corporate ID* as well as the *Branch* or *DAO* code part of the search criteria and these details are also displayed in the outputs.

Account Related Processing » ITELLA Scanned Payments

Available from:**202008**

This functionality generates the account statement on a defined frequency for each account using the ITELLA postal services, as per the information requested by ITELLA. ITELLA is the postal service in Finland responsible for the delivery of the account statements requested by customers.

Payments Posting and Validations » Payment Confirmation Slip

Available from:**202008**

This functionality allows users to generate the payment confirmation slip from the `PAYMENT.ORDER` application in the Finnish format, based on the nature of

the transaction, to send it to the customer.

Periodic Interest » Configure the Date for the Periodic Interest Rate

Available from:**202008**

This functionality allows users to set the periodic interest rate for the current date for loan contracts for individual customers, using the `NORPIR.PARAMETER` application.

Subsidy Loans » Configure the First and Last Disbursement

Available from:**202008**

This functionality allows the user to define the minimum first disbursement percentage and the maximum allowed number of disbursements.

Student Loan » KELA Interface

Available from:**202008**

This functionality allows users to send details to KELA whenever there is a new student loan request in the bank or a change in the loan details during the loan transfer.

Student Loan » Term or Maturity Date

Available from:**202008**

This functionality allows users to calculate the repayment maturity date of student loans depending if KELA (Social Insurance Institution of Finland) sends the interest capitalisation confirmation for a loan or not.

Account Related Processing » Account Statements Including Generic and Regulatory Notifications

Available from:**202009**

This functionality allows banks to capture additional notifications to be sent to the customer as part of the account statement. This applies to all types of accounts that are offered to retail and corporate customers.

Payments Posting and Validations » Finnish Reference Number

Available from:**202009**

This functionality allows the user to validate the received or captured creditor reference number, in the Finnish format or International Creditor Reference Number (RF) format, at the bank level, regardless of the channel for both outgoing and incoming transactions.

Student Loan » Student Loan Termination

Available from:**202009**

This functionality allows the user to perform the loan termination for student loans and normal loans. The user can set the loan termination and maturity date for the loan that needs to be terminated and select the demand reason as appropriate. The user can reverse a loan termination.

Student Loan » Display KELA Details

Available from:**202009**

This functionality allows banks to validate the disbursements done for a student loan against the plan provided by KELA. The bank can cancel the student loans

to facilitate the transfer to another bank and Temenos Transact will not allow disbursements for cancelled loans.

Account Related Processing (Including Support of ASP Accounts) » ASP Account Closure Extract

Available from:**202010**

This functionality allows banks to collate the details of the ASP (House Builder Savings Account) accounts and sent them to the State Treasury.

Invoicing Capability (Fininvoice) » Subsidy Invoicing and Credit Note

Available from:**202010**

This functionality allows banks to generate invoices in the Finvoice format for the subsidy interest that is due from a subsidy provider on the same due date. When an invoice sent to the subsidy provider is incorrect, a credit note for that invoice will be generated in the Finvoice format.

Payments Posting and Validations » Automatic Processing of Recall Message

Available from:**202010**

This functionality allows banks to handle the outgoing and incoming camt.056 request and perform certain validations and enrichments.

Invoicing Capability (Fininvoice) » Customer Invoicing and Credit Note

Available from:202011

This functionality allows banks to generate customer invoices with the interest due, the repayment details, and also credit notes in an XML format.

Germany Model Bank

Taxation Interface to Sectras » Sectras Taxation

Available from:**202011**

This Sectras Tax Interface module integrates the Temenos Transact system with the Sectras taxation system for German taxation. The module supports taxation of all cash related income on liability account products like current accounts and time deposits.

Global Model Bank

All Funds Bank Interface » Fund Catalogue Record 71 Sub03

Available from:**202008**

This functionality allows users to process the commission details for the Record 71 Sub03 received from AFB in the `ALLFND.FUND.SECURITY` application.

All Funds Bank Interface » Order Settlement Document

Available from:**202008**

This functionality allows users to load the data from the incoming file from AFB in the `ALLFND.TRANSACTION.LOG` application, and update the confirmation date, value date, currency, and commissions in the `SC.SEC.EXE.ORDER`, `SECURITY.TRANSFER`, `POSITION.TRANSFER` and `ESFUND.TRASPASO.REQUEST` corresponding applications.

Core Functionality for all Country Modules » MiFID TRAX Reporting

Available from:**202008**

This functionality allows users to capture multiple trading venue transaction identification codes provided by the broker, when there are multiple executions for a single order using the *Trd Venue Txnid* field from the `SC.EXE.SEC.ORDERS` application.

Hungary Model Bank

Warrants » Queuing of Payments

Available from:**202005**

This functionality ensures that the collectible amount shall not be utilised by the customer for any other purpose than the prioritised collections already existing in the queue.

Warrants » Queuing of Payments

Available from:**202006**

This functionality now allows users to retain the collection orders, fees, charges or lending related payments in a queue in case of no or insufficient balances on customer accounts. It ensures that the collectable amount will not be utilised by the customer for any other purpose than for the prioritised collections available in the queue.

Transaction Fees » Financial Transaction Levy Fee

Available from:**202007**

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

Warrants » Queuing of Payments and Warrants

Available from:**202007**

This functionality allows banks to have a legal compliant collection process in case of insufficient funds on the customer accounts.

Warrants » Queuing of Payments and Warrants - UOD

Available from:**202008**

This functionality allows users to queue unauthorised overdrafts. A queue is established when an eligible account has a UOD due to debit interest and/or charges and/or fees charged to that account.

Warrants » Queuing of Payments and Warrants - Settlement

Available from:**202008**

This functionality allows bank users to manage settlements for warrants and loans. The *Min Payment Amount Check* field is introduced in the `HUWRNT.QUEUE.TYPE` application to specify whether during the partial settlement of a warrant, the minimum threshold amount defined for partial settlement is required or not.

Warrants » Queuing of Payments and Warrants - Cashpool

Available from:**202008**

This functionality allows the user to handle cashpool accounts for collection. The available balance is calculated based on the accounts of the customer. In the case of cashpool accounts, the aggregated or shared balance usage depends on the type of cashpool and type of collections.

Warrants » Queuing of Payments and Warrants - CLC

Available from:**202008**

The functionality addresses the tasks performed by the Customer Level Collection (CLC) service, which is a common service used for warrant collection, collection of loan repayments and collection of an un-authorised overdraft (UOD). Collections happen across all accounts of customers, except for certain types of accounts which are excluded.

Payment Account Validations » IBAN Validation

Available from:**202009**

This functionality allows banks to validate the International Bank Account Number (IBAN) when payment orders are initiated manually or from the Pain.001 or MT 101 files.

Transaction Fees » Free of Charge Notification Letter

Available from:**202011**

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.

Warrants » Priority Change of Unauthorized Overdraft

Available from:**202011**

This functionality allows banks to be fully compliant with the rule that the regulatory warrant priority is higher than the Un-authorized Over Draft (UOD)

Temenos Transact

collection priority.

India Model Bank

Customer Enhancements and Validations

Available from:**202005**

This functionality allows the user to create new customers following the Indian regulations. When a customer is onboarded, the customer record will be created and the following information will be validated: nationality and residence, address, date of birth, identification documents, industry codes (if applicable) and the customer relation (if applicable).

Accounts » Corporate Customer Account Types Configuration and Validation

Available from:**202006**

The Accounts functionality allows banks to configure the different types of corporate accounts that can be opened, their eligibility, validations and the transfer and closure processes.

Account Parties » Nomination Registration for Accounts and Deposits

Available from:**202006**

This functionality allows the nominee to receive the outstanding balance in the account as a trustee of legal affairs, in the event of the death of the depositor.

Accounts » Internal Account Restriction

Available from:**202007**

This functionality allows banks to store the reference number of the original transaction during the reversal of an entry in Temenos Transact.

Goods and Services Tax

Available from:**202007**

This functionality allows the user to identify which taxes can be applied from the following taxes available: CGST and SGST, or IGST. The system will automatically calculate these taxes using new routines.

Payments Information » Remittance Regulatory Returns to FIRC

Available from:**202007**

A Foreign Inward Remittance Certificate (FIRC) acts as a documentation for a foreign money transfer. It tracks the amount of the transfer in both the foreign currency and in rupees, as well as where the transfer comes from and where it ends up. The `DEAL.SLIP.FORMAT` application allows the users to define the FIRC layout to enable print advice generation in Temenos Transact.

Accounts » Booking Branch Information Printed on Account Statements

Available from:**202008**

This functionality allows users to generate and print account statements that contains the branch details, using the BNK/IN.PRINT.STATEMENT service.

Lending Compliance » Foreign Currency Advances

Available from:**202008**

This functionality allows users to generate the necessary reports with a specified frequency for each customer category so that, every month, the bank can monitor and review the unhedged portion of the foreign currency exposures of their

customers.

Lending Compliance » Loan Rolled Over

Available from:**202008**

This functionality allows banks to track and restrict rollovers for customer loan contracts created under the short-term loan product.

Lending Compliance » Penal Interest

Available from:**202008**

The functionality allows the user to configure and capture the classification of a loan under the priority sector category, to prevent charging penal interest for the principal amount up to 25000 rupees.

Payments information » Remittance Regulatory Returns to RBI and FIRC

Available from:**202008**

This functionality allows users to mark the already issued FIRC series ID as cancelled using the `INPYMT.FIRX.SERIES` application, so that the next available FIRC series will be assigned to this payment transaction. No change will be made in the payment transaction.

Accounts » Tax Deduction (TDS) on Deposits

Available from:**202009**

This functionality allows banks to outline the exact eligibility criteria and applicable scenarios for calculating the interest and tax deduction (TDS) for fixed deposits. Whenever the interest on customer deposits crosses the threshold, the tax will be deducted.

Lending Compliance » Minimum Tenor and Working Capital

Available from:**202009**

This functionality allows banks to have a minimum tenor check on the loans for large borrowers as per the regulatory guidelines. Large borrowers are identified from the Central Repository of Information on Large Credits (CRILC). These customers will be bulk classified in the system.

Lending Compliance » Non-Performing Asset (NPA) Validations and Calculations

Available from:**202009**

The functionality allows banks to classify, monitor and manage the lifecycle of the accounts and non-performing assets as per the Reserve Bank of India's (RBI) regulations.

Goods and Services Tax

Available from:**202009**

The Goods and Services Tax (GST) is an indirect tax for the entire country. This functionality allows the user to apply the GST tax for transactions involving currency conversions using the `PAYMENT.ORDER` application.

Lending Compliance » Bank Guarantee Validations and Restrictions

Available from:**202010**

This functionality allows users to define the guarantee beneficiaries and validate the specific records. The `PAYMENT.CATEG.PURPOSE` application allows users to define the beneficiary categories for the guarantees.

Lending Compliance » Loan Rolled Over

Available from:**202010**

This functionality allows users to repay past-due loans and then roll over those loans from the date of repayment.

Goods and Services Tax (GST) » Calculating Split Tax

Available from:**202010**

The Goods and Services Tax (GST) is an indirect tax for the entire country. This functionality allows banks to calculate the split tax using the `FUNDS.TRANSFER` and `MM.MONEY.MARKET` applications.

Accounts » Issuance of Electronic Bank Realisation Certificate (eBRC)

Available from:**202011**

This functionality allows both the automatic and manual trigger in the system for the generation of electronic bank realisation certificates (eBRC).

Lending Compliance » Import and Export Data Processing and Monitoring System

Available from:**202011**

This functionality allows banks to manage the import process and transactions. The system allows the issuance of a bill of entry (BOE), the BOE acknowledgement letter, and if needed, the extension of the BOE, settlement, and closure.

Lending Compliance » Merchanting Trade and Interest on Import Bills

Available from:**202011**

Merchanting trades are transactions when there is a trader in India buying and selling goods from country A and country B with the goods never coming to India. This functionality allows banks to monitor and control the merchanting trades.

Israel Model Bank

Fees Optimisation » Non-Execution and Minimum Fee

Available from:**202007**

This functionality allows the user to charge the minimum or the maximum fee for the sum of all partial executions and the non-execution order fee or cancellation.

Price Feed Source Selection » Separate Price Feed for Own Book Revaluation (ICE Feed)

Available from:**202008**

This functionality allows the user to choose multiple price feed sources to change the price per security and portfolio. In addition to the price feed selection, there is also a provision for using the manual price feed, stored in the *Last Price* field in the `SECURITY.MASTER` application.

Stock Borrowing and Lending Agreement Conditions » Contract Conditions Framework

Available from:**202009**

The functionality allows banks to comply with the Stock Borrowing and Lending (SBL) agreement for borrowing stocks and lending transactions. The `ILSBLF.FRAMEWORK.AGREEMENT` application allows the configuration of the required lending and borrowing terms at various hierarchy levels.

Matrix Tax Server Interface » Matrix Tax Engine Interface

Available from:**202010**

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 Matrix Tax Server is used to do the calculations of all Israeli taxes.

Stock Borrowing and Lending (SBL) Agreement Conditions » Contract Conditions Framework

Available from:**202010**

This functionality allows the Securities Borrowing and Lending (SBL) framework to hold certain details, such as the minimum or maximum borrowing or lending amount or percentage.

Collateral Position Management » TASE Collateral

Available from:**202011**

This functionality allows banks to manage the collateral positions by marking and unmarking the bank's security trading positions in the `ILCOPM.COLLATERAL.POSITIONS` application.

Italy Model Bank

Customer Account and Transactional Data for Regulatory Reporting

Available from:202006

As per the regulatory requirements in Italy, banks can now report, to the Italian Internal Revenue Agency, the details of opening, closing balances, the sum of debit or credit transactions and the average credit transactions on a yearly basis.

Italy Model Bank

Mexico Model Bank

Account Parties » Nomination Registration for Accounts and Deposits

Available from:**202006**

This functionality allows bank users to register one or more nominees, for an individual account or term deposit, and control that the percentage allocation summation is equal to 100%.

Account Compliance » Account Product Creation

Available from:**202006**

This functionality allows users to create current and savings accounts with specific characteristics. All the products configured need to be validated and authorised before using them to create accounts.

Account Compliance » Deposit Product Creation

Available from:**202006**

This functionality allows users to define different deposits products offered in Mexico. It provides the option to configure the settings of the products through properties, product conditions, additional settings and product builder.

Lending Compliance » Credit Product Creation

Available from:**202006**

This functionality allows users to create lending products with specific characteristics. It provides the option to configure the settings of the lending products through properties, product conditions, additional settings and product builder.

Account Parties » Nominee Details in Accounts and Deposits

Available from:**202009**

This functionality allows users to register one or more nominees in an individual account or term deposit and control that the sum of the percentage allocation is equal to 100%.

Customer Compliance » Customer Regulatory Requirements

Available from:**202009**

This functionality allows the user to create records for the different types of customers like new individual, business individual, corporate customers and trust. The user can also create individual, corporate customers, prospects, stakeholders and employers records using the `PERSON.ENTITY` application.

Netherlands Model Bank

iDIN Authorisation Service » iDIN Issuing

Available from:**202010**

This functionality enables banks to offer the iDIN service to customers. This service allows a customer to use the bank's login methods for online shopping and log in to insurance companies or public institutions.

iDEAL Payments » iDEAL

Available from:**202010**

This functionality allows banks to offer their customers the possibility to make payments from their current account using the iDEAL online payment method. In Netherlands, iDEAL is a brand and online payment method for online guaranteed payments in a (web) store.

Currence eMandate » eMandate Incassomachtigen (Issuing)

Available from:**202011**

This functionality enables the bank to use the Currence eMandate service, for issuing and amending eMandates, based on the request from the debtor (bank customer) from the merchant environment.

Government Order SEPA Direct Debit » Overheidsvordering (Government Order)

Available from:**202011**

This functionality allows banks to handle the incoming SEPA (Single Euro Payments Area) Direct Debit related to government orders with the validations and the checks specific to the government orders.

iDIN Authorisation Service » iDIN Customer On-boarding

Available from:**202011**

The *Lastname Prefix* and *Cus Initial* fields are added to the `CUSTOMER` application to capture additional details while generating the response in the NLIDIN.API.CUSTOMER.QUERY.1.0.0 no file enquiry.

Saudi Arabia Model Bank

Account Freezing-Unclaimed Accounts and Posting Restrictions

Available from:**202005**

The Account freezing-Unclaimed Accounts and Posting Restrictions functionalities have been developed, which allows the user to apply posting restrictions at the customer or account level. The user can also monitor the statuses of the customer's account, as the status of an active account can change sequentially when there are no transactions posted in the customer's account for a specific period.

Customer Documentation ID Expiry

Available from:**202005**

The Customer Documentation ID Expiry functionality has been developed, which allows the user to create alerts for the legal ID expiring dates of Saudi nationals, non-Saudi nationals or expats, special cases, minors and veiled women. The user can also create posting restrictions for these types of accounts before and after the expiry date.

Watheeq Services

Available from:**202005**

This functionality allows the bank to integrate with the Watheeq Edge system. The Watheeq Edge system supports the integration of financial institutions with various statutory organisations of Saudi Arabia. Watheeq Edge has control over the fulfillment of Saudi Arabian Monetary Authority (SAMA) requests. It parses each SAMA request into various parts and calls different integration operations to construct the SAMA response.

Account Infrastructure » Account Freezing and Unclaimed Accounts

Available from:**202006**

This functionality allows the user to apply posting restrictions at the customer or account level. If the account dormancy status is abandoned, then, the system locates the arrangement from the concat file and removes the unclaimed or dormant posting restriction.

Customer Infrastructure » Customer Documentation ID Expiry

Available from:**202006**

The `EB.ALERT.REQUEST` application is introduced, where the user can create a record to define all the available alert events. The messages and alerts that are sent to the client will be stored in the `EVENT.LOG` application.

Watheeq Services

Available from:**202006**

This functionality allows the bank to integrate with the Watheeq Edge system. Get Account Details, Get Account Balance, Get Deposits List, Get Liabilities List, Get Product Users List, Get Safe List and Get Shares List services of Watheeq are used to establish interactions between the Saudi Arabian Monetary Authority (SAMA) and the financial institutions.

Early Closure Charges » Minimum or Maximum Rate

Available from:**202008**

This functionality allows users to calculates the maximum and minimum interest

rates for products. The rates will be recorded based on Saudi Interbank Offered Rate (Sibor) rates. The calculation of the maximum and minimum rate is done at the time of revision.

Customer Infrastructure » Foreign Currency Exchange

Available from:**202008**

This functionality allows banks to manage the requests raised by non-customers to perform foreign exchanges from foreign currency to local currency. Each transaction has to be within the transaction and cumulative limit which is based on the legal document or visa type.

AI ELM Interface - Yakeen Services » Customer ID Check

Available from:**202009**

This functionality allows banks to query the Yakeen system to verify customer information as part of the customer onboarding process. Yakeen is a third party system offering many services. Yakeen services are used to validate customer information during the onboarding process.

Goods and Services Tax

Available from:**202009**

This functionality allows the user to calculate the output Value Added Tax (VAT) on liable income sources. VAT is applied to all charges collected from customers.

Customer Infrastructure » Specific Account Products

Available from:202010

This functionality allows banks to follow the rules set by the Saudi Arabia Monetary Agency (SAMA) for opening new accounts and create new customers.

SIMAH Credit Bureau Interface » SIMAH File Naming Convention

Available from:202010

This functionality allows banks to report the Performing/Regular file by product wise and also report the monthly update file which contains all the active contracts. The file name format is changed to <Member Code>_<TYPE>_ <Temenos Transact Product Name>_<Frequency>_<Date YYYYMMDD>.xml.

Spain Model Bank

Funds Catalogue Addendum

Available from:**202005**

AFB sends the funds commercialised by the bank and the information in the 71, 73, 74, 20 and 90 records. These records contain instrument-level details and are provided by AFB to update the distributor's structural, functional, and operational information about the funds available in the bank. This functionality will assist the bank to read additional record types 73, 74, 90 and additional fields in record types 71 and 20 that are part of the incoming files from AFB.

Withholding TAX Pending Charges

Available from:**202005**

This functionality supports tax calculations and processing with respect to withholding for Personal Income Tax (PIT), Corporate Income Tax (CIT) and Non-Resident Income Tax (NRIT) in the context of Spanish laws for capital gains and various corporate action events, wherever restricted by the bank to withhold taxes.

Allfund Bank (AFB) Interface

Available from:**202006**

Temenos Transact groups all the rebalancing orders received from TAP and generates the flat file, at end of the day, to be sent to AFB.

Cheques and SNCE Clearing

Available from:**202006**

This functionality manages the processing of the interbank fees defined for SNCE03, SNCE04, SNCE05, SNCE07 and SNCE08.

Cheques and SNCE Clearing » Partial Cheque Returns

Available from:**202007**

This functionality allows the bank to clear a cheque to the extent of amount that is requested by the customer, and the balance amount that is unpaid in the cheque will be returned.

Cheques and SNCE Clearing » Regulatory Requirement for SNCE04

Available from:**202007**

The exchange of cheques is carried out using the SNCE04 proprietary message format. The record of the SNCE04 inward files and outward files from the `DFE.MAPPING` application contains the maximum limit definition to indicate if the instrument will be marked as truncated or non-truncated. This configuration will hold the revised limit amount.

Customer Infrastructure » AJD Notary and Other Fees

Available from:**202007**

As part of the AJD Notary and Other Fees functionality, a new product configuration is released for the vendor product (notary) to capture the additional fees, which are paid by the bank to notary.

Informa Interface » Informa AnaCredit Report

Available from:**202007**

The *Duns Number* field is added in the `CUSTOMER,CORP.ES` version to accommodate the DUNS number. The DUNS number is a unique nine-digit

identification sequence that provides unique identifiers of single business entities, while linking corporate family structures together. The `INFORMA.ANACREDIT.DETAILS` application stores the information received from Informa.

SEPA Iberpay » Cut-off Changes for SEPA CT

Available from:**202007**

As part of this functionality, a new cut-off time is available for Single Euro Payments Area (SEPA) credit transfers (CT). The payments initiated after the cut-off time will have the settlement day as the next working day.

SEPA Iberpay » Order Accounts for Domiciled Payments

Available from:**202007**

This functionality allows banks to create entries to contingent accounts to recognise the risk associated with a direct debit return after a certain number of days, as permitted by Spanish clearing regulations. As part of this functionality, new configuration records are released in the `PP.STATUS.ACTION` application, along with the API for different statuses (for example, 706 and 999) of the direct debit processing.

Special Institutions Interfaces » Embargo Payments

Available from:**202007**

This functionality allows the users to unblock the files received from the tax authorities: AEAT (Agencia Estatal de Administración), Navarra, and Guipuzkoa territories.

Tax Payments Collections » Cancellation File to AEAT

Available from:**202007**

This functionality includes the following:

- Validation of the tax model codes.
- Generation of the outward files to AEAT based on the AEAT calendar.
- Cancellation of tax payments based on the customer request.
- Processing bulk tax payment transactions.
- Recycling of transactions for tax payments.

Special Institutions Interfaces » Embargo

Available from:**202008**

This functionality allows users to process the Phase A, B, C and un-blocker files received from the tax authorities: AEAT (Agencia Estatal de Administración Tributaria) for rest of Spain, and Navarra and Guipuzkoa for territories.

Cheques and SNCE Clearing » SNCE03 Regulatory Requirement for Account Verification

Available from:**202008**

This functionality allows banks to send and receive account customer validation messages to or from participating banks across Spain through the Iberpay communication services on a 24x7 schedule.

Allfund Bank (AFB) Interface » Automated Generation of Legal Documentation for International Funds

Available from:**202010**

This functionality allows banks to generate a report in XML format to customers to advise them that the cut off time of a security has changed.

Lending and Mortgages » Mortgage Act 2019 Early Repayment & Cancellation

Available from:**202010**

This functionality allows banks to calculate and charge compensatory fees when early refunds are triggered by customers, considering the thresholds and rules established in the Spanish Regulation for Mortgages and Loans, 2019 LCCI (Ley Reguladora de Contratos de Crédito Hipotecarios).

Lending and Mortgages » APR for Multi-Tier Interest Rate Loans

Available from:**202010**

This functionality allows banks to see the highest Annual Percentage Rate (APR) rate in the stimulation overview screen so that banks can consider the worst-case when calculating the APR for multi-tiers interest loans to the customer.

Sri Lanka Model Bank

Provisioning and Collateral » Collateral Management

Available from:**202006**

Temenos Transact is enabled to maintain the different types of collateral with different data fields and rules defined for each collateral type. The details captured under the collateral types will be utilised for provision calculation, collateral management, and other reporting requirements.

Provisioning and Collateral » Non-Performing Loan Parameters and Consumer Lending

Available from:**202006**

This functionality handles the classification of credit facilities like overdraft and loans as non-performing, based on specific conditions. It allows users to manage classification or declassification of loans and overdrafts as per the rules defined in the `LKPVCO.PARAMETER` application.

Lending » Parameters on Restructure of Facilities

Available from:**202006**

This functionality allows banks to track the number of times a facility has undergone restructure or reschedule and impose a monitoring period for a restructure or rescheduled facility.

Dormancy » Dormancy and Abandandon Property

Available from:**202007**

This functionality allows users to classify bank issued instruments like pay order as abandoned property, if an instrument remains unrealised for a specific period of time after its expiry date.

Provisioning and Collateral » Non-Performing Loan Parameters

Available from:**202008**

This functionality enables users to classify credit facilities like overdraft and loans as non-performing, based on specific conditions.

Provisioning and Collateral » Collateral Management

Available from:**202008**

This functionality allows users to create different classes of collaterals with rules defined for each class. The rules defined for each collateral class will decide whether the collateral type can be considered for provision.

Goods and Services Tax » VAT Tax on Cheque Charge

Available from:**202009**

This functionality allows the user to calculate the Output Value Added Tax (VAT) based on liable income sources. VAT is a tax on domestic consumption of goods and services. There are two types of VAT taxes: Input and Output VAT.

IFRS9 Impairment

Available from:**202009**

This module allows banks to classify the credit facilities, including loans and overdrafts, non-fund based facilities, bank guarantees, and letters of credit as per the IFRS (International Financial Reporting Standards) regulations. Also, the ECL (Expected Credit Loss) is calculated based on specific criteria.

Withholding Tax

Available from:**202009**

This module allows users to calculate the tax for all joint holders of an arrangement. Temenos Transact will split the tax for customers.

Switzerland Model Bank

Securities Reporting » SIX Transaction Reporting

Available from:**202007**

The SIX Transaction Reporting functionality has been enhanced to comply with regulatory requirements. This functionality supports the upload of the ISIN's (International Securities Identification Number) file received from the SIX server and the eligibility of a report transaction.

Tunisia Model Bank

Customer Infrastructure » Customer and Customer Relationship Management (CRM)

Available from:**202008**

This functionality allows the validation of the legal documents that need to be submitted by the customer when creating a customer record.

Customer Infrastructure » Customer and Customer Relationship Management

Available from:**202009**

This functionality allows the validation of the legal documents that need to be submitted by the customer when creating a customer record.

Account Infrastructure » Account Statement, Chequebook or Passbook

Available from:**202010**

This functionality allows banks to check the customer's eligibility for issuing chequebooks and generate account statements in the AFB120 format.

Customer Infrastructure » Garnishment Handling

Available from:**202010**

This functionality allows users to create garnishment orders and freeze the funds from customer accounts.

Foreign Currency Operations » Business Travel Allowance

Available from:**202011**

This functionality allows users to open, amend, and renew business travel allowances (AVA) files.

Foreign Currency Operations » Foreign Currency Limit Management and Sub Delegation

Available from:**202011**

This functionality enables banks to handle the foreign currency operations based on the currency guidelines set by the government and (CBT) Central Bank of Tunisia. The foreign currency operations are processed within the authorized limits granted by CBT and set by banks in addition to managing and tracking their usage.

United Kingdom Model Bank

Open Banking Payment Initiation

Available from:202006

UK Open Banking entails banks and financial institutions to facilitate payments initiated by users using third-party provider (TPP) software applications through the Open Banking Interface APIs provided by banks.

United States Model Bank

Lending » Parameters on Restructure of Facilities

Available from:**202006**

This functionality allows banks to calculate and generate GL Average Balances for select GL lines, including generating reports on a monthly or quarterly basis.

US Regulations » Corrections Before IRS Filing

Available from:**202008**

This functionality will allow the financial data to be corrected without raising financial entries in the system.

Payveris Interface - Bill Pay and P2P » Payveris Bill Payments

Available from:**202008**

This feature processed the posting file from Payveris for the bill payment and P2P payments to debit or credit the customer's account and post the settlement entries to the clearing account.

Remote Deposit Capture Interface » Alogent - RDC - Mobile Capture

Available from:**202009**

This functionality provides an interfacing capability from Transact to Infinity (Temenos's mobile banking app) to process outward check transactions deposited through Alogent's mobile capture solution.

ACH Framework » Outbound Fed Settlement and TC Mismatch

Available from:**202011**

An existing ACH Framework module has been modified to have the ability to reject or accept incoming ACH credit and or debit transactions if the account type does not match with the transaction code. For outgoing ACH credit and debit transactions, settlement entries (ACHCTIOS or ACHDDIOS) will be warehoused on the processing date and released on SOD of the effective date.

Inward Check Clearing and Check 21 Interface » Check 21 Inward Clearing

Available from:**202011**

This functionality allows users to process incoming check clearing and returns files. Any exceptions in processing the incoming clearing will generate an exception file to be sent to Fed.

Regulations » Corrections after IRS Filing

Available from:**202011**

The IRS component that is part of the Regulations module is enhanced to allow bank users to send corrected returns to the IRS. This functionality will allow the bank to send step-1 corrected and step-2 corrected returns to IRS.

Regulations » FIRE File Reformat

Available from:**202011**

This functionality allows the system to use the IRS FIRE system, that it is the electronic network used to accept and process most types of filing forms. The data is updated in the IRS FIRE format for all the supported tax forms.

Regulations » IRS 5498 Reporting

Available from:202011

This functionality provides consolidation of reportable amounts and information needed for IRS form 1099-R and 5498. Users can generate the FIRE file for form 1099-R and 5498.

Retail

Arrangement Architecture » Cooling Convention for Working Days

Available from:**202005**

To consider only the working days while calculating the cooling date, the *Cooling Convention* field is created in the Closure Property, which allows the financial institutions to choose working days while arriving at the cooling date for a loan contract. If this field is left blank, then the cooling date is calculated considering all the days.

Arrangement Architecture » Processing of Pending Unpaid Bills

Available from:**202005**

It is now possible to recover the funds from the new changed account number to support the current older outstanding due bills, thereby providing the flexibility to change or add account numbers.

Retail Lending » Automatic Disbursement of Top up Loans

Available from:**202006**

This functionality allows the disbursement of both the new arrangement and the Increased loan amount automatically with no dependency on Payment Schedule conditions.

Click here to understand the technical impact of this enhancement for

customisation and upgrades.

Arrangement Architecture » Configuring Non-Customer Facing/Internal Charges (NCFC)

Available from:**202006**

Arrangement Architecture (AA) supports for calculation, application, and amortisation of customer facing charges is now extended to non-customer facing charges, as well.

Click here to understand the technical impact of this enhancement for customisation and upgrades.

Arrangement Architecture » Splitting Negative and Positive Interest Rates

Available from:**202006**

System now supports separate positive and negative interest capitalisation entries along with separate transaction descriptions for capitalised positive and negative interests on the customer account.

Click here to understand the technical impact of this enhancement for customisation and upgrades.

Arrangement Architecture » Activity Level Exclusion for APR Calculation

Available from:**202006**

The APRC process is enhanced to exclude specific activity from CASHFLOW

Type Activity and thereby allowing additional control of Activities. This can be done using the *Exclude Activity* field in the Reporting Product Condition.

Retail Deposits » Generating a Payment Order for Partial Withdrawal of Deposits

Available from:**202006**

This feature enables a consistent approach to match the full deposit redemption flow and a better cash management ability to make external payments.

Retail Lending » Loan Payoff from Payoff Statement

Available from:**202007**

Loan Arrangement Overview screen is enhanced to provide the Settle by Payment Order option, through which the user can perform loan payoff instantly.

Arrangement Architecture » Projecting Progressive Payment for Future Disbursements

Available from:**202007**

The payment amount for future scheduled disbursements can now be calculated progressively and projected to the customer on the arrangement date.

Arrangement Architecture » Overriding Capitalisation Amount

Available from:**202007**

There are instances where bank prefers to check for a minimum balance before capitalising any debit interest or charges. This is achieved by defining an user API that validates during the capitalisation of interest, charges and decides if it

should override the capitalisation amount and restrict overdraws in the account.

Arrangement Architecture » Multiple Disbursements for Upfront Profit Flat Rate Contracts

Available from:**202007**

Upfront profit contracts with a flat rate of profit calculation can have multiple disbursements and the profit amount is calculated for the financed period.

In upfront profit contracts with a flat rate of profit calculation, a custom routine can now be attached to the Interest condition to define the conditions for recalculation of the profit amount in the contract.

Retail Lending » Manually Ageing an Arrangement

Available from:**202007**

Classifying the asset to the worst status based on the customer repayment behavior in other arrangements or any contracts is facilitated now through manually ageing an arrangement.

Arrangement Architecture » Calculating Memo Interest using Routines

Available from:**202007**

Banks can now have memo type of interest calculation on the non-contingent balances of the account in specific scenarios.

Arrangement Architecture » Capitalisation of Interest Accruals

Available from:**202007**

The interest accruals during initial grace period for a loan repayment can now be capitalised to the principal amount.

Arrangement Architecture » Generating IBAN

Available from:**202008**

Bundles is now enhanced to generate an IBAN by attaching a customised routine in *Alt Acct Gen Api* field in `ALT.ACCT.PARAMETER` table. The routine returns a dummy account number based on which the IBAN is generated.

Collections » Monitoring Multi-Currency Collections

Available from:**202008**

Various attributes are introduced in the `CL.PARAMETER`, `CL.COLLECTION.ITEM` and `CL.ACTIVITY` tables to support:

- Monitoring of overdue contracts in multi-currencies.
- Recording collection outcome in any foreign currency and viewing the equivalent local currency amounts.
- Collection of AA overdues and Past Dues in all currencies.

Arrangement Architecture » Repayment Calculator

Available from:**202008**

Customers availing a loan (like Fixed Mortgage) can now know the following details using the Repayment Calculator without contacting the bank.

- Repayment Amount
- Total Interest Amount
- Total Fees
- Total Repayment Amount (Loan Amount + Total Interest + Total Fees)

Retail Lending » Flexible Repayment

Available from:**202009**

The flexible repayment is enhanced with the following key features.

- Payment modification of a bill that is already issued (that is, a pre-notified payment)
- Finalisation of payment amount where it provides a period until which an issued bill can be modified, beyond which, the payment is finalised and any changes can be accepted only for the next payment date. This can be achieved using the payment holiday.
- Standard reverse and replay process, thereby updating the flexible repayment limit based on the change for any recalculation of scheduled payments when a flexible repayment is in force.
- Limit utilisation and restoration when the payment amount is increased or decreased.
- The user to see the original payment amounts while declaring holidays.

Arrangement Architecture » Enquiry for AA Specific Accounting Entries

Available from:**202009**

The `TXN.ENTRY.MB` enquiry is now enhanced to display the entries based on Arrangement ID and Activity ID. The enquiry is also made accessible through context sensitive enquiries (using *More Actions* tab) of `AA.ARRANGEMENT.ACTIVITY`.

Retail Lending » Ageing Deferment of Installment Falling on a Non-Working Day

Available from:**202009**

The *Pre Grace* attribute is introduced in the Overdue Property Class, which enables the user to configure the system to defer the first overdue processing till the end of the immediate working day when an installment falls on a holiday.

Arrangement Architecture » Recalculating Term for Forward Dated Payment Conditions

Available from:**202009**

The system now supports recalculation of the term, on loans that have payment conditions effective from a forward date which was earlier restricted by means of an error.

Retail Lending, Retail Deposits and AA » Risk Free Rates

Available from:**202010**

The Lending and Deposits modules in Temenos Transact now support Risk Free Rates (RFRs) processing. The Interest Property Class is enhanced with new attributes to accept appropriate market conventions and compounding methodology and options for margin treatment to support RFRs.

Retail Accounts, AA » Migration of Overdrawn Accounts

Available from:**202011**

To allow continuing overdraft ageing from the legacy system post migration, the Limit Property Class is enhanced with new attributes to capture the first overdraft

date from the legacy system during the takeover. Eventually,
`ACCOUNT.OVERDRAWN` gets updated automatically on authorisation of the
takeover activity.

Technology

Data Framework

Semantic Query Layer » Security Authorisation for Semantic Query Layer

Available from: **202005**

Security authorisation is imparted to Semantic Query Layer (SQL) through XACML policies using Temenos Security Framework (TSF) to support XACML based authorisation in all GraphQL requests. The SQL can now restrict access to resources managed by Operational Data Store (ODS) APIs, upon defining policies through individual requests and apply access restrictions at API and attribute levels.

> 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.

Data Lifecycle Management » DLM Supports NuoDB Database

Available from: **202005**

The Data Lifecycle Management (DLM) module is enhanced to support NuoDB database along with MSSQL, ORACLE and DB2 databases.

Operational Data Store/Snapshot Data Store» TDL Support in Azure Cloud Platform

Available from: **202007**

Azure Event Hub, Azure Data Lake Storage, Azure SQL, and Kubernetes (K8s) features have been added in Temenos Data Engineering (TDE) product to support cloud native service.

Integration Framework

Integration Designer » Configuring flows without using Event Designer

Available from: **202006**

This feature allows users to modify the editable attributes of Integration Flow without using the Event Designer. Users can modify the editable parameters of the flows using a Temenos Transact application (`IF.FLOW.OVERRIDE`) or Command line utilities.

Data Event Streaming » Redelivery of Error Events

Available from: **202006**

This feature enables redelivery of error events both manually and automatically.

Data Event Streaming » Low Latency

Available from: **202006**

This feature provides end-to-end configuration for data event table generation, data processing, event transformation and assembling the event using appropriate assembly definitions with optimised schemas.

> Click here to understand the installation and configuration updates for this enhancement.

Data Event Streaming » Handling Avro Data Types based on Temenos Transact Data Types

Available from: **202007**

The strict data type method converts all the Avro field data types to specific Temenos Transact field data types. Thus, an end user can directly infer each field with its own data type instead of plain text.

Interfaces » SWIFT Interface

Available from: **202008**

This feature provides users with a standard L1 interface (generic SWIFT Alliance Interface) to process any SWIFT message.

Integration Framework Designer » Creating Banking Framework Events

Available from: **202008**

In Event Designer, users can now define integration events for Banking Framework. This feature enables collection of data from multiple related applications.

Inflow » Posting Restful HTTP API Messages to Inflow

Available from: **202009**

Users can now send inflow requests using a Restful HTTP API (http://<host:port>/inflow/api/V1/process).

Data Event Streaming » Data Event Streaming API Security

Available from: **202010**

The Data Event Streaming API Security feature ensures sub component level health check such as kafka, schema registry, database, DES components (like EP, EPA and so on.), and valid user authentication.

ESB Adapter for IBM Integration Bus » Encryption of Credentials in IIB Outbound Adapter

Available from: **202010**

This feature provides a list of cryptographic algorithms using which users can encrypt the plain text password and then use this encrypted password in Integration Framework (IF) products.

> Click here to understand the installation and configuration updates for this enhancement.

Data Quality Feedback Mechanism » Data Quality Feedback Mechanism

Available from: **202010**

The Data Quality Feedback Mechanism is introduced in Temenos Transact, which provides features to consume, convert and store the error records in Temenos Transact.

Interaction Framework

IRIS R18 » Pre Cache in IRIS R18

Available from: **202005**

In IRIS R18, a utility service is introduced to load all the service metadata and put it into cache before processing any Temenos Transact API request. This utility service performs the following functions:

- Scans all services and retrieves a list of underlying Temenos Transact artefacts.
- Makes a metadata request to Temenos Transact and cache it for later usage for Temenos Transact API request.
- Improves the performance of IRISR18 services when invoked as the first service.

> Click here to understand the installation and configuration updates for this enhancement.

UXP Browser » Enquiry Header Layout

Available from: **202005**

A new enquiry header layout is introduced where header field column numbers determine the ordering and their relative position within a row by comparing the column number of all enquiry fields. The layout of enquiries is improved for local print with proper column numbers and the headers can be defined at the middle or end of a row without any preceding header fields in the same row.

IRIS R18 » Generating Swagger Documentation using Vocabulary

Available from: **202006**

This feature allows IRIS R18 to generate swagger documentation with the

appropriate field labels from the `vocabulary-retail.json,` instead of ODS field names.

UXP Browser » Multiple Authentication in Generate on Demand Mode

Available from: **202006**

UXP browser is now enhanced to support multiple authentication by providing an alternate URL. Banks can configure their own authentication setting and UXP browser uses a clone of the same WAR and different root context, which works on Temenos Transact authentication setting.

IRIS R18 » Company Agnostic API Support in IRIS R18

Available from: **202007**

IRIS R18 can now use the header parameter 'companyId' from the transact request to fetch the corresponding metadata from the respective company.

> Click here to understand the installation and configuration updates for this enhancement.

IRIS R18 » Health Check Service in IRIS R18

Available from: **202008**

A new infra service is introduced to test the configured Queues and Temenos Transact connectivity status (or health).Users can now fetch queue health, current Hostname, and Temenos Transact health using this service.

UXP Browser » Connecting Resource Server to Databases Automatically

Available from: **202008**

UXP Browser is now enhanced to connect to the resource servers all databases such as MSSQL, ORACLE, PostgreSQL, NUODB including h2 (both Temenos Transact and Resource Server.

IRIS R18 » Default XACML Authorisation

Available from: **202009**

This feature allows users to control the authorisation for every API and restricts anonymous user requests. In order to use the feature effectively, users need to ensure that they define relevant policy file to control the authorisation for every API. This will help to improve the security level of the product.

IRIS R18 » ADS Workbench

Available from: **202009**

The ADS (Analytics Data Store) workbench in IRIS R18 allows users to fetch the ADS metadata from Atlas and create APIs based on the metadata. This functionality uses the ADS endpoints to load the applications and fields in the workbench. The workbench also supports rules and joins.

UXP Browser » Borderless Enquiry Results

Available from: **202009**

UXP Browser is now enhanced to hide the border lines in the enquiry results. This feature is achieved by configuring the *borderlessEnquiries* field in the `DESKTOP-COMPATIBLE-ENQ-LAYOUT-SETTINGS.properties` file. This feature helps users migrating from Desktop and legacy browser to UXPB. Also, it helps to display plain enquiry results.

IRIS R18 » Multiple API Support in ODS Workbench

Available from: **202010**

This feature allows the users to create multiple APIs in ODS workbench.

IRIS R18 » Default XACML Authorisation

Available from: **202010**

This feature allows users to control the authorization for every API and restricts anonymous user requests.

UXP Browser » Version Dropdown Enquiry

Available from:**202010**

In UXP Browser, users can now pass additional selection criteria while executing a dropdown enquiry in a Version. Additionally, users can further filter the dropdown results based on a text entered in the dropdown input field.

IRIS R18 » Performance Flag for IRIS API Development

Available from:**202011**

This feature introduces a new timeout property `apiTimeOut` in the IRIS properties file. This timeout property allows you to know the time taken by Temenos Transact to give the response and the time taken by IRIS to parse the OFS response.

When the time exceeds the configured time, timeout exception is logged in IRIS logs. However, the API sends the response without any change.

UXP Browser » Custom Version Button Injection Framework

Available from:**202011**

This feature provides lightweight, client-side (JavaScript or jQuery) framework allowing banks to declare custom buttons for automatic injection into targeted Version screens. This feature does not require defining anything new in Temenos Transact or modifying any models, etc.

Platform Framework

Design Studio » Temenos Workbench

Available from: **202007**

Temenos workbench is a web-based interface that allows users to configure Temenos products. It replaces Design Studio with a web based interface that include web based configuration tooling and packaging capability.

Temenos Workbench V1 (UXP) » Code Packager

Available from: **202008**

In DSF Packager, users can now compile and package jBC and Java codes along with Data records. Users can create a project specific to jBC and Java, compile it and create a JAR out of it, which can later be used for Transact operations.

TAFJ » Message Integrity Crypto API

Available from:**202008**

The ICryptoSPI interface has been introduced in the Message Integrity module. This allows Message Integrity to sign and verify a message using custom security APIs.

Infrastructure » Multipart Data Support

Available from: **202008**

The API end points of Microservice Framework now supports to upload and download the files through multipart content type. You can upload binary content along with the payload json and download it using download API.

Infrastructure » PAP UI Integration

Available from:**202008**

Based on the entity and API json files available under the model project, it is now possible to generate the metadata. Alongside, the system generates a resource file, which comprised of the consolidated list of Entity and API metadata files.

Temenos Workbench V1 (UXP) » Wildcard and Content Assist Support

Available from: **202010**

The Data Packager feature now supports wildcards and content assist when adding a record to a package through web interface or IDE import menu. The wildcard (*) can either be used separately or combined with characters as required, to import records in bulk mode.

Infrastructure » Scheduler

Available from: **202010**

Scheduler is a framework feature that comes bundled with Temenos Micro Services Framework (MSF). It enables the underlying microservice applications to schedule the business processes for execution at regular intervals using CRON expressions. It also provides support for monitoring of scheduler instances.

Temenos Workbench V1 (UXP) » Packaging Data Structures

Available from: **202010**

In Data Packager, the data structure feature has been enhanced such that users can now load maximum possible dependencies for a given model. Also, the

users can filter and load only L3 records into the package.

Infrastructure » NuoDB Support in Microservices Framework

Available from: **202010**

NuoDB which is part of Microservices Framework is an elastic SQL database for hybrid cloud applications that scales-out on-demand and ensures continuous availability of services. It provides standard database interfaces, operations, and guarantees consistency and durability.

Microservices » Entitlements

Available from: **202010**

Entitlements are sets of privileges configured for users which define the type of operations an application user can perform on the resources.

TAFJ Database Installations » TAFJ Stored Functions

Available from: **202010**

TAFJ provides stored functions, which are loaded in the database and used while performing DB Operations on I-Type fields whose values are aggregated based on a condition or from other columns in the table. These stored functions require a JVM or CLR (in case of SQL Server).

TAFJ Utilities » TAFJ Create Index Tool

Available from: **202011**

In TAFJ DBTools, a new tool is introduced to create, list, delete index on a table, and create promoted column. This tool helps to avoid manual steps and thereby removes human errors.

Temenos Workbench V1 (UXP) » Multiple Package Deployment

Available from: **202011**

This feature provides a deployment mechanism that can be automated and covers complex scenarios with circular dependencies between packages. The remote deployment mechanism deploys a set of Temenos packages grouped as a zip file. The deployment is done through an API that can take a zip of Temenos packages and deploy the packages simultaneously.

The feature also provides a retry option, if the deployment fails for any reason.

Temenos Workbench V2 (Quantum/Cloud) » Temenos Workbench UX Improvements

Available from: **202011**

In Temenos workbench, the existing features are improved by changing icons, popups, and by adding new enquiry wizard. Also, users can now add Transact models through the "Add package" functionality to improve user experience and maintain standard UI protocols.

Treasury

SWAPS » LIBOR Replacement in SWAPS

Available from:**202008**

The `SWAP` application that captures and processes (L)IBOR-linked transactions is enhanced to calculate the interest rate in arrears, based on the RFR and interest rate spread.

> Click here to understand the technical impact of this enhancement for customisation and upgrades.

Money Market » LIBOR Replacement in Money Market

Available from:**202009**

The `MONEY.MARKET` application that captures and processes (L)IBOR-linked transactions is enhanced to calculate the interest rate in arrears, based on the RFR and interest rate spread.

> Click here to understand the technical impact of this enhancement for customisation and upgrades.

Foreign Exchange » Spot Definition for Currency Pairs

Available from:**202009**

The FX module is enhanced to allow banks to define spot day convention for currency pairs, and also capture and process the FX transaction based on it.

OTC Clearing » EMIR Regulatory Requirement

Available from:**202010**

The FX module is enhanced to allow banks to define spot day convention for currency pairs, and also capture and process the FX transaction based on it.

The OTC derivatives operational workflow of Temenos Transact is enhanced as follows to support the regulatory and clearing requirements of EMIR:

- New data fields in the OTC derivative applications (Foreign Exchange, Non-Deliverable Forward, Forward Rate Agreements, Swaps and Derivatives)

- Additional data fields for trade reports in OTC clearing module

This enables the bank to capture EMIR reportable data when inputting new transactions.

OTC Clearing » MiFID II Transaction Reporting

Available from:**202010**

The Over the Counter (OTC) derivatives operational workflow in Temenos Transact is enhanced as follows to support the transaction reporting requirements of MiFID II:

- New data fields in OTC derivative applications (Foreign Exchange, Non-Deliverable Forward, Forward Rate Agreements, Swaps and Derivatives)

- Additional information fields in OTC Clearing module

This helps the bank to capture and store MiFID II related reportable data for transaction reporting purposes.

Installation and Configuration Notes

Banking Framework

Delivery » Universal Confirmations – SWIFT 2020

Available from:**202006**

The license code for the module SFCONF is installed in the Temenos Transact system.

Accounts » Account Switching Service

Available from:**202006**

The license code for the module ACSWIT is installed in the Temenos Transact system.

Collateral » Exchange Rate in `CO.ASSET.DETAILS` Table

Available from:**202008**

The CX module must be installed in Temenos Transact.

Loan Loss Provisioning » Collateral Mitigation and Provisioning Changes

Available from:**202008**

The PV module must be installed in the system.

Technology

Data Framework

Semantic Query Layer » Security Authorisation for Semantic Query Layer

Available from:**202005**

In order to enable the security authorisation for the Semantic Query Layer module,

- Security flag in the `SemanticQueryLayer-XXXXXX.X.X.zip/config/PROD/config.properties` file should be enabled by default as mentioned below:

  `sql.security.enabled=Y`

- Default policy files and their respective pdp configurations should be present in the following:

    - `SemanticQueryLayer-XXXXXX.X.X.zip/xacml/ext-pdp-config.xml`
    - `SemanticQueryLayer-XXXXXX.X.X.zip/xacml/root-policy.xml`
    - Role based xacml policy files (*.xml) in `SemanticQueryLayer-XXXXXX.X.X.zip/xacml/`

- Path of the pdp configuration file should be passed as a variable argument in the start.bat/start.sh launch script as mentioned below:

  `-DPDP_CONFIG=../xacml/ext-pdp-config.xml`

- If a new policy file is created and applied for a role, respective XACML policy file should be created through PAP-UI and placed in an appropriate location as mentioned below:

- The below XACML policy file path is added in `ext-pdp-config.xml`.

  ```
  SemanticQueryLayer-
  XXXXXX.X.X.zip/xacml/<policyLocation>../xacm
  l/xxxxx.xml</policyLocation>
  ```

- The below policySetId is included in root-policy.xml.

  ```
  SemanticQueryLayer-
  XXXXXX.X.X.zip/xacml/<PolicySetIdReference>X
  XXXX</PolicySetIdReference>
  ```

- The roleId should be passed as a parameter in API headers with the role name.
- To create the policies in PAP-UI, SQL resources should be copied into papRuntime folder as mentioned below:
  - Copy SQL resources from below `pap-ui.war` folder,

    ```
    \papui.war\WEB-INF\classes\sql\.
    ```

  - Copy resources, attributes and roles folders into

    ```
    \Temenos\jboss\papRuntime.
    ```

Integration Framework

Data Event Streaming » Low Latency

Available from:**202006**

The user need to use the `temn.des.data.repo.direct-db.access` `= true` configuration property to run Data Event Streaming (DES) in DB mode.

ESB Adapter for IBM Integration Bus » Encryption of Credentials in IIB Outbound Adapter

Available from:**202010**

The user need to use the `temn.des.data.repo.direct-db.access` `= true` configuration property to run Data Event Streaming (DES) in DB mode.

Interaction Framework

IRIS R18 » Pre Cache in IRIS R18

Available from:**202005**

Configure the cache size in `<ehcache:offheap>` in the `ehcache.xml` file based on your needs.

IRIS R18 » Company Agnostic API Support in IRIS R18

Available from:**202007**

Default company for all APIs can be defined in the **Settings** tab present in the IRIS workbench.

Technical Notes

Banking Framework

Accounts/General Ledger » Internal Funding Position (IFP) Memo Balance

Available from:**202006**

Credit check details for a dual credit check setup will have two sets of data recorded in the *Credit Chk Dtls Name* and *Credit Chk Dtls Value* fields of the record in the `STMT.ENTRY` application for each credit check, with the first set being the least of the two credit check balances. Any local development using the data recorded in these fields needs to be revisited.

System Tables/Delivery » Structured Address based on ISO 20022 Payments Standards

Available from:**202008**

The following routines have been enhanced to return the newly added address fields:

- getCustPostalAddressEnrich
- getNameAddress
- getPhysicalAddress
- de.get.formatted.address

New Modules for Legacy Payment Processing using Funds Transfer and Generic Accounting Interface

Available from:**202009**

Two new technical licensing modules Legacy Payment Processing using Funds Transfer (FTFULL) and Generic Accounting Interface (ACCCSM) are split from Funds Transfer (FT). During upgrade from lower release, if FT is already present, FTFULL and ACCCSM will get installed automatically. For new installations, FTFULL and ACCCSM will be available on top of FT module. The below functionality is enabled.

- FT – This module allows creation of `FT.TXN.TYPE.CONDITION` records of type and underlying payments can be initiated only for ACXX types.
- FTFULL – This module is required to create `FT.TXN.TYPE.CONDITION` of any type other than ACXX. All payment initiation applications have `FT.TXN.TYPE.CONDITION` as CHECKFILE, and if no record is present, transaction initiation will be blocked.
- ACCCSM – This module is required to configure `AC.ENTRY.PARAM` and post Generic Accounting Request strings.

New Module - Balance Files

Available from:**202010**

A new module, Balance Files (BF), has been carved out of Reporting (RE).

- The `EB.CONTRACT.BALANCES` and `EB.CONTRACT.BALANCES.HIS` tables have been moved from the RE to BF module.

- This module will be automatically installed during the upgrade process and requires no manual intervention.

- Any local developments referring to the `EB.CONTRACT.BALANCES`

and `EB.CONTRACT.BALANCES.HIS` tables in componentised format should be modified to refer BF accordingly.

Uploading IBAN Exclusion Files

Available from:**202011**

When uploading IBAN exclusion files, the IN.EXCLUSION.LIST.UPLOAD.SERVICE has to be executed after authorising the IN.EXCLUSION.LIST.LOAD table. The OFS.MESSAGE.SERVICE need not be executed separately as it will be part of the new batch IN.EXCLUSION.LIST.UPLOAD.SERVICE.

Retail

Retail Lending » Automatic Disbursement of Top up Loans

Available from:**202006**

When the *Commitment Drawdown* field is set to Auto, it is not required to define the disbursement details in the payment schedule as the system creates the disbursement bill automatically. The system always uses the payment type as S.AUTO.DISBURSEMENT and bill type as DISBURSEMENT for that bill.

Arrangement Architecture » Configuring Non-Customer Facing/Internal Charges (NCFC)

Available from:**202006**

To amortise non-customer/internal charges new events are released.

Arrangement Architecture » Splitting Negative and Positive Interest Rates

Available from:**202006**

To provide separate transaction codes and to identify a different description per `STMT.ENTRY`, new AC.EVENT records are released.

Arrangement Architecture » Generating IBAN

Available from:**202008**

As Bundles is a non-financial product line, which do not have an associated

account, the BBAN ID or account number should be generated and returned by the local routine that is attached in *Alt Acct Gen Api* field of the `ALT.ACCT.PARAMETER` table based on which the IBAN gets generated.

Arrangement Architecture » Repayment Calculator

Available from:**202008**

The Repayment Calculator enquiry is released in Temenos Transact that facilitates the calculation of the required values.

Technology

Data Framework

Semantic Query Layer » Security Authorisation for Semantic Query Layer

Available from:202005

Semantic Query Layer resources, attributes and default roles should be loaded in PAP-UI to create the policies. IRIS PAP services should have an SQL product to load the resources in PAP-UI.

Treasury

Swaps » LIBOR Replacement in Swaps

Available from:**202008**

When back patched clients are upgrading to the current release, the SW.CONV.RFR.ALL.SWAP service has to be executed once to map the values from the local reference fields to core Risk-Free Rate (RFR) fields.

Money Market » LIBOR Replacement in Money Market

Available from:**202009**

When back patched clients are upgrading to the current release, the MM.CONV.RFR.MONEY.MARKET service has to be executed once to map the values from the local reference fields to core Risk-Free Rate (RFR) fields.

Extensibility APIs

Technology

Java Extensibility

The extensibility APIs for Java are:

Pac-kag-e	Class	Method name	Ext-end-ed As	Exte-nsib-ility Cat-egor-y	Description
sys-tem	`RecordLif ecycle`	`isDataAccessRestr icted`	Ho-ok	New	Returns a boolean value to decide whether to restrict or allow access to the data.
sys-tem	`DataForma ttingEngi ne`	`updateRecord`	Ho-ok	New	Updates the records of a table.
sys-tem	`ServiceLi fecycle`	`updateLoanDeposit RecordWithSchedul e`	Ho-ok	New	Updates only `LD.LOANS.AND.DEPOS ITS` and `LD.SCHEDULE.DEFINE` records during the service using the specified version and id.
sys-tem	`RecordLif ecycle`	`postUpdateRequest`	Ho-ok	Enha-nced	Enabled for Delete function at unauthorised phase of life-cycle.
pay-men-ts	`PaymentLi fecycle`	`getExternalReques tFieldValue`	Ho-ok	New	Gets a field value to be mapped to an external request.
pay-men-ts	`PaymentLi fecycle`	`updateProduct`	Ho-ok	New	Overrides the product related information including the rout-ing product.
sys-	`Delivery`	`getFieldValues`	Ho-	New	Enables the implementer to

Package	Class	Method name	Extended As	Extensibility Category	Description
tem			ok		map the incoming tag value to field values for the given `applicationName`
system	`Delivery`	`mapTagValuesToRec ord`	API	New	Returns a record whose values are mapped from the incoming message using the tag value mapping defined in `DE.MESSAGE`.
system	`Delivery`	`validateBic`	API	New	Validates a Business Identifier Code (BIC) returning a `ValidationResponse` containing the result.
system	`Delivery`	`validateCustomerB ic`	API	New	Validates a customer Business Identifier Code (BIC) returning a `ValidationResponse` containing the result.
system	`Delivery`	`validateCompanyBi c`	API	New	Validates a company Business Identifier Code (BIC) returning a `ValidationResponse` containing the result.
accounting	`Accountin gEntry`	`setAlternateAccou ntId`	Hook	Deprecated	Missing to include the `accountId` as parameter. Use `AccountingEntry.ge tAlternateAccountI d` instead.
accounting	`Report`	`getAssetLiability ReportLines`	API	New	Returns the report lines for the given consolidation Id and asset type.
acc	`Report`	`getProfitLossRepo`	API	New	Returns the report lines for

Package	Class	Method name	Extended As	Extensibility Category	Description
ount-ing		`rtLines`			the given consolidation Id and currency.
sys-tem	`Session`	`getSessionNumber`	API	New	Returns the current session number.
sys-tem	`Session`	`getSourceId`	API	New	Returns the id of the current OFS source record.