What's New in

Payments

August 2020

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|Release Highlights

Payments

Temenos Payments » Configuring the Rounding Method

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. Additionally, taxes follow the same decimal digits as transaction amount.

> **The topics related to this feature are given below:**
>
> Introduction to Static Data
>
> Configuring Static Data
>
> Working with Static Data

Temenos Payments » Update the Status of Charge Claims

Charge claims refer to outstanding or residual charges of the sending correspondent bank, which has not paid the upfront transaction fees. These charges are applicable for payment transactions where the correspondent bank is responsible. Temenos Payments is already capable of generating these charge claims (automatically) by using the MT191 message during Close of Business (COB).

This feature is enhanced to allow bank users to view these claims using the 'Enquiry to Action on Unpaid Claims' and manually update its status.

The topics related to this feature are given below:

Introduction to International Payments

Working with International Payments

Tasks for Charges

List of Claims Generated Automatically - Enquiry

Sri Lanka » Sri Lanka CITS Clearing

A new feature is introduced in Temenos Payments to support the processing of LankaClear Cheque Imaging and Truncation System (CITS) clearing. This functionality can perform the following:

- Process outward cheque collection request (initiated by `TELLER` module) and inward cheque clearing request (received from CITS cheque clearing).
- Process the cheque payments (in LKR and USD currencies) between domestic credit institutions.
- Allow all the participant banks to upload large volume of cheques (in batches) and initiate clearing, immediately.
- Support file types that include:
    - Outgoing cheque representations
    - Incoming and outgoing cheque payments
    - Incoming and outgoing return of cleared cheques

The topics related to this feature are given below:

Introduction to Sri Lanka CITS Clearing

Tasks for Sri Lanka CITS Clearing

Enquiries and Reports

Model Parameters - Sri Lanka CITS Clearing

Temenos Payments » Wire Transfer Regulation 2 (WTR2) Regulation

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

- This regulation is applicable for all the transfers that are processed by the bank located in European Economic Area (EEA) region.
- The recommendation checks for transaction amount when the ordering, beneficiary or intermediary is located in a non-EEA region.

This functionality helps in preventing, detecting, and investigating money laundering and terrorist financing.

The topic related to this feature is given below:

Introduction to FATF and WTR2

Temenos Payments » Customising the Rules Using API Exit

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.

The topics related to this feature are given below:

Introduction to Posting

Configuring Posting

Sri Lanka » Sri Lanka Interbank Payment System (SLIPS)

A new feature is introduced in Temenos Payments to support Sri Lanka domestic electronic payment system, which allows batch processing of payments. The LankaClearing SLIPS can initiate a Credit Transfer (CT) request from Payments Order (`PO`) application and Direct Debit (DD) request from DDITEM and Order Entry (`OE`) applications. This feature offers the following benefits:

- Generates outward SLIPS files with CT, DD and Outward Return (Failed Inward CT and DD) transactions.
- Processes inward SLIPS files with CT, DD and Inward Return (Failed Outward CT and DD) transactions.
- Handles return payments by using Straight-Through Processing (STP)

The topics related to this feature are given below:

Introduction to SLIPS

Tasks for Sri Lanka Interbank Payment System (SLIPS)

Enquiries and Reports

Model Parameters - Sri Lanka Interbank Payment System

(SLIPS)

Model Products - Sri Lanka Interbank Payment System (SLIPS)

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

A new feature is introduced in Temenos Payments to support SARIE, which is the Real Time Gross Settlement (RTGS) payment system of Kingdom of Saudi Arabia. This single customer payment supports the following messages:

- Outward and inward processing of single customer payment (xSCPAY) MT103
- Inward processing of payment status messages MT298/12 (Acceptance) and MT298/35 (Rejection)

The topics related to this feature are given below:

Introduction to SARIE

Tasks for Saudi Arabian Riyal Interbank Express (SARIE)

Enquiries and Reports

Model Parameters - Saudi Arabian Riyal Interbank Express (SARIE)

Model Products - Saudi Arabian Riyal Interbank Express (SARIE)

|Technical Notes

Payments

Temenos Payments » Customising the Rules Using API Exit

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.