What's New in

Temenos Transact

November 2020

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Release Highlights

Analytics

Semantic Query Layer » Grouping and Versioning

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.

> **The topic related to this feature is given below:**
>
> Grouping and Versioning

DW Integration » DW Integration in TDL

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.

> **The topic related to this feature is given below:**
>
> DW Integration

Transact Data Hub » Livy Integration in TDE

Temenos Data Engineering (TDE) allows users to automatically deploy Temenos Transact applications in Data Event Streaming (DES), Operational Data Store (ODS) and Snapshot Data Store (SDS). 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.

The spark jobs will be submitted using Livy server to Kubernetes cluster and will be monitored using the batch id generated for each job by Livy server. Based on the batch id you can use Livy REST call to fetch the state or logs for that particular job. Batch id and Livy app name will be stored in `tdl_job_monitor` and `tdl_job_monitor_history` meta-store tables. The job status can be monitored through Livy UI in the browser and the batch logs can also be checked.

> **The topic related to this feature is given below:**
>
> Livy Integration

Transact Data Hub » TDH Code Optimisation

Transact Data Hub (TDH) is a packaged data platform solution for Temenos Transact banks to stream, transform, store, optimise, and distribute Transact data into a variety of formats and to solve numerous data driven problems faced by banks.

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. Following are the benefits of Code Optimisation:

- Checksum table can be configured to create tables for defined applications in ODS and SDS Non-Intraday and it can be completely eliminated for SDS Intraday, thereby minimising checksum retrieval or update time
- One-time configuration of tables like `DELETE_LOG_MGMT` and `DML_STATEMENT` are moved from Spark Executor to TDE Admin module, to save time
- Checksum will be batch retrieved rather than single retrieval to improve the performance
- The Transformation of Avro JSON records to Transaction object is done in Spark Executor to improve the performance
- Data load execution failure of records in batch mode will fall back to Binary search to improve the throughput
- The Apache Ignite cache from ODS is replaced with target database as caching solution

> **The topic related to this feature is given below:**
>
> TDH Code Optimisation

Analytics Data Store APIs » ADS APIs through GraphQL

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.

The topic related to this feature is given below:

Analytics Data Store APIs

Application Framework

System Core » Master Data Access Layer

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. The Transact modules are split into multiple standalone systems in a separate micro-service architecture and the MDAL framework is used to connect these external systems to retrieve the data required for a successful business process in Transact system.

The MDAL feature,

- Ensures one standard schema in both Transact and external system.
- Enables efficient integration of Transact system and external system as the schema in which Transact expects response is through standard REST API.
- Helps to integrate external or standalone systems, hence allowing Transact to be run as multiple sub-systems.

The topic related to this feature is given below:

Master Data Access Layer

Banking Framework

Transaction Restriction » Transaction Stop Instruction for Next Payment Only

As part of Direct Debit (DD) collection processing, Temenos Payments Hub (TPH) checks the stop instructions set at the customer or account level and the DD collection is rejected if it matches any active stop instruction. 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. When the user selects the *Next Payment Only* option in the *Applied to* field, the system rejects only the next DD Collection posted by a specific DD mandate to a customer's account and the transaction stop instruction is automatically cancelled.

> **The topic related to this feature is given below:**
>
> Transaction Stop Instruction for Next Payment Only

Accounts » Payment Currency Validation for Multicurrency Accounts

Temenos Payments Hub (TPH) and System Applications and Products (SAP) are two standalone processing systems. TPH is used for payment processing and SAP is used for reporting and accounting purpose. Some of the customer accounts maintained in SAP are multicurrency accounts, that is, they allow payments in any currency. This functionality allows TPH to send the booking request directly to SAP in the payment currency, for multicurrency accounts.

TPH can supply the payment currency as one of the input parameters to the getFullAccountInfo API to check if the account currency is an accepted currency

for the provided account number. But currently, Temenos Transact does not support multicurrency accounts, so the decision if the payment currency is allowed or not is handled by the bank.

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 supplied details, TPH decides if it can send the booking requests to SAP in the payment currency or in the account currency.

The topics related to this feature are given below:

Payment Currency Validation for Multicurrency Accounts

Registering Debtor Mandate

Authorising Debtor Mandate

Registering SEPA Debtor Mandate

Viewing, Amending and cancelling Debtor Mandates

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

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.

- To enable this functionality, the *Max No Collections*, *Start Date*, *Frequency* and *End Date* fields are added to the `DD.DDI` application. Additionally, the following details are also maintained in the application: *Period Start Date*, *Period End Date* and *No Of Successful Collection*.
- The DD Mandate Validate Limit API is invoked by Temenos Payments Hub (TPH) to validate, before a transaction is posted, that the limit for

collections is not breached. If the limit for collections is not breached, the transaction is successfully posted on the account. In case the limit is breached, the transaction is rejected.

- Users can view the list of all active Debtor Direct Debit mandates and the transactions posted by them on the customer's accounts using the ENQ.DD.MANDATE.COLL.DETAILS enquiry.
- The getDebtorDirectDebitMandates IRIS API is introduced to display the list of all active Debtor Direct Debit mandates and the transactions posted by them on the customer's accounts in online channels.

> **The topics related to this feature are given below:**
>
> Defining Direct Debit Collection Limit
>
> Validating Maximum Number of Direct Debit Collections
>
> DDA.SERVICE.PARAMETER

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

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. These validations are performed through a set of Master Data Access Layer (MDAL) APIs, based on the system setup (whether it is an integrated platform or an external one). Depending on where the customers are defined, the MDAL APIs perform the validations and return the response to the BENEFICIARY application for creating the beneficiary record.

The topics related to this feature are given below:

Beneficiaries for Customers on Standalone and Integrated Platforms

Beneficiary Customer Validation

Beneficiary Record for Customers Created in External Systems

Corporate

DRAWINGS/Collections » Auto Calculation of Contract Maturity Date

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.

The topics related to this feature are given below:

DRAWINGS Application Fields

Due Date for Collection Documents

Letter of Credit » Merchanting Trade

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.

The topics related to this feature are given below:

Merchanting Trade

Enquiries and Reports

Private Wealth

Securities » Handling Brokerage Only Transactions

As a common practice in the market, for some customers a bank can act as the intermediate broker between its customer and external broker but cannot hold any cash or positions in its books. The bank earns only brokerage on such transactions. For such trades, the bank has to settle the transaction with the customer and external broker separately.

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. For such trades, MT541 or MT543 is sent to the bank's custodian and customer's custodian to handle the settlements at the custodian. Separate settlement records are created to monitor the settlement on customer side and broker side. On receipt of MT545 or MT547, the settlement records are settled independently on both sides.

The topics related to this feature are given below:

Handling Brokerage Only Transactions

Tasks for Handling Brokerage Only Transactions

Defining Standard Defaults for Security Trade

Securities » Trailer Fees

Trailer fees is a commission paid by an issuer of security to the bank for providing the bank's customer with services such as holding, investment advices and other handling services of those financial instruments. Bank usually

enters into an agreement with the issuer to define how, when to calculate and receive the trailer fees. On the pay date, the issuer receivable account is debited automatically for the calculated amount and the trailer fees suspense account is credit for the calculated amount. Banks want to control the debit to receivable account and want the debit to happen only when the funds are received.

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.

The topics related to this feature are given below:

Receivable Account, P/L Category and Trailer Fee Suspense Category

Debiting Receivable Account

Regional Banking Solutions

Argentina Model Bank

Payment Information » DD Mandate

Direct debits are offered almost universally among banks, as a means to enable their customers to meet their payment obligations for services enjoyed, or for repayments of credit cards or loans. To facilitate the direct debit process, a customer issues a mandate to their bank, permitting the debit of the payment amount at a given frequency. A direct debit mandate, as the name implies, is an instruction, which allows the bank to debit a customer account and to send the payment to the beneficiary.

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.

The following versions and enquiries are introduced as part of the functionality:

- The `DD.DDI,CREATE.OUTWARD.MANDATE.COELSA` version is used to create an outward mandate.
- The `DD.DDI,CREATE.INWARD.MANDATE.COELSA` version is used to create an inward mandate.
- The DD.MANDATE.OUTWARD enquiry is used to list outward mandates.
- The DD.MANDATE.INWARD enquiry is used to list inward mandates.
- The `DD.DDI,AMEND.OUTWARD.MANDATE.COELSA` version is used to amend an outward mandate.
- The `DD.DDI,AMEND.INWARD.MANDATE.COELSA` version is used to amend an inward mandate.
- The `DD.DDI,CANCEL.OUTWARD.MANDATE.COELSA` version is used to cancel an outward mandate.

The topic related to this feature is given below:

Payment Information

Colombia Model Bank

Account and Deposit Regulations » GMF Tax

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.

The COACCT.GMF.PARAMETER application is used to store the UVT (Unidad de Valor Tributario) parameter and the Id of the required tax.

The TPH (Temenos Payments Hub) module is used to collect the tax amount to be credited to an account.

> **The topic related to this feature is given below:**
>
> Account and Deposit Regulations

Account and Deposit Regulations » Regulatory Reports Data

The local regulation of Colombia has defined fields for generating the statements, tax certificates, and annual cost reports to be issued to customers.

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

A new statement type is created in the PRINT.STATEMENT application for high yield statements. This statement type is configured in the Statement product condition in the Account Stmt (Freq 2) tab related fields in the high yield savings product.

The CO.HY.STMT enquiry is attached to the PRINT.STATEMENT application to generate the required information for the statement. The enquiry reuses the core ACCOUNT.STATEMENT enquiry to get the available information.

> **The topic related to this feature is given below:**
>
> Account and Deposit Regulations

Account and Deposit Regulations » Services Certificates

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.

The `ENQUIRY.REPORT` application is provided to generate the certificates.

> **The topic related to this feature is given below:**
>
> Account and Deposit Regulations

Finland Model Bank

Invoicing Capability (Fininvoice) » Customer Invoicing and Credit Note

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

The `AA.PRD.DES.XINVOICING,AA` version is introduced as part of this functionality and allows banks to view and configure the invoice parameters.

The topic related to this feature is given below:

Invoicing Capability (Fininvoice)

Germany Model Bank

Taxation Interface to Sectras » Sectras Taxation

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.

Sectras is a tax engine that calculates the tax for various transactions and sends them back to Temenos Transact.

The EXT interface is used to share the taxable business events like interest capitalization and account closure from Temenos Transact to Sectras. In return, Sectras will send the taxation amount. The taxable transactions (interest capitalisation) is shared from Temenos Transact to Sectras as a fixed-length CSV file.

The PSD interface is used to share the details of customers, their address, the related partner groups, and accounts information to Sectras. The static data that must be shared, from Temenos Transact to Sectras is in XML format and the DFE Framework is used to configure the required data, which will be extracted.

The Securities Transactions interface allows banks to send all the transactions that take place in securities and the derivative domain to Sectras for tax calculations. Sectras is a tax engine that calculates the tax for various transactions and sends them back to Temenos Transact where they are stored in the `DESCTX.SECTRAS.SCDX.TRANSACTIONS` application.

The ACCT interface is used for raising tax adjustment entries in Temenos Transact based on business events captured in the Sectras system. The ACCT interface is a CSV file that is shared from Sectras to Temenos Transact, using Apache Camel, the message is read from the queue, and the accounting entries are processed.

The Data Extract for Reconciliation interface provides the required data extracts from the corresponding Temenos Transact application of customer master data, income events, security positions, and tax amounts for the bank to do the reconciliation.

The topic related to this feature is given below:

Taxation Interface to Sectras

Hungary Model Bank

Transaction Fees » Free of Charge Notification Letter

This functionality allows banks to provide different Automated Teller Machine (ATM) free transaction package discounts to their customers and handles the statutory free transaction for the bank's account.

The *Declaration Valid Upto* field is added to the `HUTXNF.ATM.DECLARATION.DETAILS` application to display the date till which the declaration is valid and will be updated at the time of the eligibility check and closure of an account.

The topic related to this feature is given below:

Transaction Fees

Warrants » Priority Change of Unauthorized Overdraft

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) collection priority.

The `HUWRNT.UOD.COLLECTION` application is introduced as part of this functionality to be updated whenever any settlement happens for an unauthorized overdraft against an account.

The topic related to this feature is given below:

Warrants

India Model Bank

Accounts » Issuance of Electronic Bank Realisation Certificate (eBRC)

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

The bank realisation certificates can also be uploaded on the directorate general of foreign trade site (DGFT), or they can also be cancelled.

The `INLEND.EDPMS.RECEIPT.DOCUMENT` application is introduced to store the shipping bill details.

The ENQ.ISSUED.BRD enquiry is introduced to display the cancelled certificates.

> **The topic related to this feature is given below:**
>
> Accounts

Lending Compliance » Import and Export Data Processing and Monitoring System

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. The functionality also allows the user to upload an outward remittance message (ORM).

The following applications are introduced as part of the functionality:

- The `INLEND.IMPORT.EXPORT.ATTRIBUTES` application stores all important configuration data and other data for the IDPMS and EDPMS functionalities.

- The INLEND.IDPMS.ORM application stores the data for all the outward remittances made.
- The INLEND.IDPMS.BOE application stores the data about the bill of entry.
- The INLEND.BOE.SETTLEMENT application is used to map the invoices amounts in the BOE with the ORM.
- The INLEND.IDPMS.BTT application acts as a consolidated database of all the issued and outstanding BoEs across all Ads.
- The INLEND.PORT.LIST application stores the details about the port, such as the name and the state of the port.

> **The topic related to this feature is given below:**
>
> Lending Compliance

Lending Compliance » Merchanting Trade and Interest on Import Bills

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.

The following items are introduced as part of this functionality:

- The AC.LOCKED.EVENTS,MTT.IN version is used to create locked events.
- The AC.LOCKED.EVENTS,REVERSAL.IN version is used to reverse locked events.
- The MTT.EARMARKING.IN enquiry is used to check the earmarking funds and to remove the locked funds.
- The INLEND.MTT.LC.DRAWING and INLEND.MTT.LETTER.OF.CREDIT routines can be attached in any drawings or LC (Letter of Credit) versions to validate the Merchanting Trade Transaction (MTT) cycle.

The topic related to this feature is given below:

Lending Compliance

Israel Model Bank

Collateral Position Management » TASE Collateral

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. Any attempt to sell the collateralized positions will result in suitable warnings. The collateral positions marked allow users to create security positions via a security transfer transaction which is automatically created with the available details.

The topic related to this feature is given below:

Collateral Position Management

Netherlands Model Bank

Currence eMandate » eMandate Incassomachtigen (Issuing)

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.

This functionality enables banks to update the records from the black and the white lists of SEPA (Single Euro Payments Area) creditors, in the `TZ.TRANSACTION.STOP.INSTRUCTION` application, based on the account number information from the eMandate.

The following applications, versions, and enquiries are released as part of this functionality:

- The `NLCEMD.TXN.DETAILS` application allows banks to capture the details of the eMandates requests, received from the creditor bank.
- The `NLCEMD.TXN.DETAILS,NLCEMD.API.INITIATE.MANDATE.1.0.0` version is provided to create automatically a record in the `NLCEMD.TXN.DETAILS` staging application, with the details of the incoming API request.
- The `NLCEMD.TXN.DETAILS,NLCEMD.API.UPDATE.MANDATE.1.0.0` version is provided with an API for updating the status of the records stored in the `NLCEMD.TXN.DETAILS` application. The middleware is responsible to update the status through this API based on the user or consumer action.
- The NLCEMD.API.GET.MANDATE.1.0. enquiry is provided to check if the eMandate transaction is created and lists the details of the transaction if any.
- The NLCEMD.API.GET.MANDATE.DETAILS.1.0.0 enquiry is provided to get the status of mandate creation as part of the enquiry protocol.

The topic related to this feature is given below:

Currence eMandate

Government Order SEPA Direct Debit » Overheidsvordering (Government Order)

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.

Banks can restrict the reversal requests made by a debtor account holder in case of a government order.

The `NLGSDD.GO.CREDITOR.BIC.LIST` application allows banks to store the details of all the creditor banks which are authorized for collection of the government orders, provided by the Dutch Payment Association.

The topic related to this feature is given below:

Government Order SEPA Direct Debit

iDIN Authorisation Service » iDIN Customer On-boarding

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.

The topic related to this feature is given below:

iDIN Authorisation Service

Tunisia Model Bank

Foreign Currency Operations » Business Travel Allowance

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

The following applications are introduced as part of this functionality:

- The `TNFCOP.AVA.ALLOWANCE` application is introduced, which has several versions to perform various activities such as opening an AVA record, amendment, use and supply.
- The `TNFCOP.FOREX.PARAM` application is introduced to define the ceilings and percentages for the respective business type.
- The `TNFCOP.AVA.LIMIT.PARAM` application facilitates the calculation of the *Eligible Limit Amount*. This is a prerequisite setup before creating an AVA record.

> **The topic related to this feature is given below:**
>
> Foreign Currency Operations

Foreign Currency Operations » Foreign Currency Limit Management and Sub Delegation

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.

The following applications and versions are introduced for this functionality:

- The TNFCOP.FOREX.PARAM,AGENCY.INPUT version allows the banks to configure the FX (foreign exchange) transaction parameter.
- The TNFCOP.DECLARATION.DETAILS application is provided to capture the FX declaration details, based on the custom document.
- The TNFCOP.DECLARATION.DETAILS,INPUT version allows banks to create the declaration details for a customer.
- The TNBASE.CNBP.CODES application allows banks to store the CNBP (Code Nature Balance de Paiement) codes and to set if the declaration is required or not during a teller transaction.
- The TNFCOP.CNBP.CODES,INPUT version allows banks to input the CNBP codes.
- The TNBASE.DECLARATION.BALANCE live application is provided to store the available amount and the utilized amount for the declaration.
- The TELLER,FCY.DEPOSIT version allows banks to record a deposit of foreign currency into local currency or foreign currency customer's account.
- The TELLER,FCY.CASH version allows banks to perform a foreign currency exchange with local currency or with another foreign currency.
- The TELLER,SUB.DELEGATION version allows banks to input the sub-delegated transactions.

The *Initiator Customer Id* field is provided in the TELLER application to allow the user to capture the initiator customer id. This id will be used to check if the initiator of the transaction is a valid beneficiary of declaration.

The *Declaration Id* field is provided in the TELLER application to allow the user to capture the FX declaration id, during a foreign currency exchange transaction.

The topic related to this feature is given below:

Foreign Currency Operations

United States Model Bank

ACH Framework » Outbound Fed Settlement and TC Mismatch

An existing ACH Framework module has been modified to cater below functionalities:

- The financial institution will 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.
- Once the incoming ACH credit and/or debit file is received from the Fed, the system will be able to identify the account type and validate it against the transaction code. If it does not match, the transaction will end up in an exception, if it matches then the transaction will be processed successfully.
- 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.
- If same day ACH transactions are released after the same day cut-off, the settlement entries will be warehoused on that day and will be released on SOD of T +1 working day.

> **The topic related to this feature is given below:**
>
> ACH Framework

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

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.

> **The topic related to this feature is given below:**
>
> Inward Check Clearing and Check 21 Interface

Regulations » Corrections after IRS Filing

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.

> **The topic related to this feature is given below:**
>
> Regulations

Regulations » FIRE File Reformat

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.

> **The topic related to this feature is given below:**
>
> Regulations

Regulations » IRS 5498 Reporting

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.

The topic related to this feature is given below:

Regulations

Retail

Retail Accounts, AA » Migration of Overdrawn Accounts

During upgrade, it is typical for banks to migrate overdrawn accounts which started ageing, and Temenos Transact should continue the overdraft ageing from the legacy system instead of ageing only from the migration date.

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.

The topics related to this feature are given below:

Migration of Overdrawn Accounts from Legacy –Limit PC

Introduction to Overdraft Accounts

Migration of Overdrawn Accounts from Legacy

Technology

Interaction Framework

IRIS R18 » Performance Flag for IRIS API Development

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.

> **The topic related to this feature is given below:**
>
> Performance Flag for IRIS API Development

UXP Browser » Custom Version Button Injection Framework

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.

> **The topic related to this feature is given below:**

Custom Version Button Injection Framework

Platform Framework

TAFJ Utilities » TAFJ Create Index Tool

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.

The topic related to this feature is given below:

EXT-INDEX

Temenos Workbench V1 (UXP) » Multiple Package Deployment

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.

The topic related to this feature is given below:

Deploying Multiple Packages

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

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.

The topic related to this feature is given below:

Temenos Workbench

I Technical Notes

Banking Framework

Uploading IBAN Exclusion Files

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.

Extensibility APIs

Technology

Java Extensibility

The extensibility APIs for Java are:

S-.-No	Package	Class	Method name	Extended As	Extensibility Category	Description
1	system	Delivery	getFieldValues	Hook	New	Enables the implementer to map the incoming tag value to field values for the given applicationName
2	system	Delivery	mapTagValuesToRecord	API	New	Returns a record whose values are mapped from the incoming message using the tag value mapping defined in DE.MESSAGE.
3	system	Delivery	validateBic	API	New	Validates a Business Identifier Code (BIC) returning a ValidationResponse containing the result.
4	system	Delivery	validateCustomerBic	API	New	Validates a customer Business Identifier Code (BIC) returning a ValidationResponse containing the result.
5	system	Delivery	validateCompanyBic	API	New	Validates a company Business Identifier Code (BIC) returning a ValidationResponse containing the result.
6	accounting	AccountingEntry	setAlternateAccountId	Hook	Deprecated	Missing to include the accountId as parameter. Use AccountingEntry.getAlternateAccountId

S-.-No	Pac-kag-e	Class	Method name	Ext-end-ed As	Exten-sib-ility Cat-egory	Description
						instead.
7	acco unti ng	Report	getAssetLiabilityReportLines	API	New	Returns the report lines for the given consolidation Id and asset type.
8	acco unti ng	Report	getProfitLossReportLines	API	New	Returns the report lines for the given consolidation Id and currency.
9	syst em	Session	getSessionNumber	API	New	Returns the current session number.
10	syst em	Session	getSourceId	API	New	Returns the id of the current OFS source record.