

What's New in

Payments

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| Release Highlights



Payments

Temenos Payments/Payment Initiation » Initiating Pre-Approved Payments

Payment Order (PO) and Temenos Payment Hub (TPH) are enhanced to:

- Skip balance check and funds reservation for pre-approved payments during payment processing
- Allow users to enter the reservation key during payment initiation

The topics related to this feature are given below:

[Introduction to Balance Reservation](#)

[Introduction to Funds Reservation](#)

Payment Initiation » Generating Customer Status Report (pain.002)

Payment Order (PO) application is enhanced to generate Customer Status Report (pain.002) messages for final and interim statuses of the payment transactions by using the same delivery framework. This benefits the bank to act immediately on rejected transactions.

The topic related to this feature is given below:

[Configuring Status Notifications](#)



Temenos Payments » Pre-Determined FX Payments

When a user initiates a cross currency payment, the system fetches the Foreign Exchange (FX) rates maintained in Temenos Payments and uses it for payment processing. This feature is enhanced to enable users to initiate cross currency payments without actively maintaining or refreshing the FX rates in Temenos Payments.

The topic related to this feature is given below:

[Introduction to Forex \(FX\) in Temenos Payments](#)

[Introduction to Forex \(FX\) in Payments Initiation](#)

Europe » Supports pacs.009 Cover for SIC Clearing

Temenos Payments Hub (TPH) is enhanced to:

- Receive and process a cover payment from Swiss Interbank Clearing (SIC) in pacs.009 Cover format.
- Generate a cover payment in pacs.009 Cover format to send it through SIC clearing for an underlying customer transfer.

The topic related to this feature is given below:

[Introduction to Swiss Interbank Clearing \(SIC\)](#)



Temenos Payments » Supports Name Validation

Temenos Payments is enhanced to perform name validation on incoming transactions by matching the beneficiary's name of the given account number with the existing details in the system. This is applicable for all payments processed by banks that:

- Are located in European Economic area (EEA) and non-EEA
- Abide to Wire Transfer Regulation 2 (WTR2) and Financial Action Task Force (FATF) recommendation 16

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

The topic related to this feature is given below:

[Introduction to FATF and WTR2](#)

Europe » Nordic Credit Transfer Payments

The Nordic Credit Transfer (NCT) is a new clearing added to the existing clearing framework. It is a payment instrument used for transferring funds between two payment accounts held by banks located within the Nordic countries. Temenos Payments Hub (TPH) supports the following ISO 20022 messages in NCT payment processing:

Messages in the Customer-to-Bank Space

- pain.001 (Payment initiation of credit transfer instruction)
- pain.002 (Payment status report to the customer)

Messages in the Interbank Space



- pacs.008 (Payment request for credit transfer)
- pacs.002 (Payment response also known as payment status report)
- pacs.004 (Payment return)
- camt.056 (Payment cancellation request)
- camt.029 (Negative response to an inward cancellation request)
- camt.027 (Claim of non-receipt)
- camt.087 (Claim for value date correction)
- camt.029 (Response to inquiry messages)
- pacs.028 (Request for status update)

The topics related to this feature are given below:

[Introduction to Nordic Credit Transfer Payments](#)

[Tasks for Nordic Credit Transfer Payments](#)

[Enquiries and Reports](#)

Europe » SIC Rulebook Change

Temenos Payments Hub (TPH) is enhanced to support processing of camt.025 messages as part of Swiss Interbank Clearing (SIC) clearing and reception of camt.025 with ACCP and RJCT status.

The topic related to this feature is given below:

[Introduction to Swiss Interbank Clearing \(SIC\)](#)

Saudi Arabia » Saudi Arabia Instant Payments System (SAIPS)

SAIPS is an instant payment system of Kingdom of Saudi Arabia. Temenos



Payments Hub (TPH) supports the following features for SAIPS:

- Initiating instant transfer and generating pacs.008
- Processing inward pacs.008 and generating pacs.002 in response
- Processing inward pacs.002 received and generating repeat pacs.008
- Handling camt.056 (time-out cancellation message) received from the clearing

The topics related to this feature are given below:

[Introduction to Saudi Arabia Instant Payments System \(SAIPS\)](#)

[Tasks for Saudi Arabia Instant Payments System \(SAIPS\)](#)

[Enquiries and Reports](#)

Installation and Configuration Notes



| Payments

Temenos Payments » Supports Name Validation

The `PP.COMPONENT.API.HOOK` application needs to be configured for hook API name comparison.