

What's New in

# Payments

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# | Release Highlights



# | Payments

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## Payment Initiation » Emitting Customer Credit Transfer Initiation Message

Payment Order (PO) application is enhanced to generate Customer Credit Transfer (CT) Initiation message (pain.001.001.05) from PO application to back-office processing systems (Temenos Payments Hub) or other external payment systems.

The topic related to this feature is given below:

[Introduction to Standalone](#)

## Temenos Payments » Standalone Mode for Party and Arrangement Micro Service

Temenos Payments is enhanced to validate account details (in standalone mode) that are available in Temenos micro services. This allows to validate debit and credit account details associated with a payment through Master Data Access Layer (MDAL).

The topic related to this feature is given below:

[Introduction to Standalone Payments](#)



## Payments Initiation » Transparency Check in Standalone Mode

Payment Order (PO) application is enhanced to perform transparency check in standalone mode when the associated payment system is Temenos Payments Hub (TPH). When the payment is initiated from channels, it invokes the transparency check API (exposed from Transact) to perform the transparency check and return the transparency data to the channels.

The topic related to this feature is given below:

[Introduction to Payments Capture and Enquiry](#)

## Europe » Nordic Instant Credit Transfer

The Nordic Payments Council (NPC) manages the Nordic payment schemes that facilitate payments within the Nordic countries. Nordic Credit Transfer (NCT) instant is a new clearing developed by using the existing instant CT clearing framework of Temenos Payments Hub (TPH). It supports the following ISO 20022 messages in NCT payment processing:

### Interbank Messages

- 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)

### Bank-to-Customer or Customer-to-Bank Messages



- pain.001.001.03 (Payment initiation of credit transfer instruction)

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

[Introduction to Nordic Instant Credit Transfer](#)

[Tasks for Nordic Instant Credit Transfer](#)

[Enquiries and Reports](#)