What's New in

Payments

February 2021

Table of Contents

|Release Highlights

Payments

Temenos Payments » Processing Payments with Negative Customer Spread

Temenos Payments allows inputting positive customer spread during Payment Initiation (PI) and booking calculated market exchange profit. This feature is now enhanced to accept negative values as customer spread, which is applied on the treasury rate for calculating the customer exchange rate and booking calculated market exchange loss. This enables the bank users to configure the feature for calculating market exchange loss.

The topics related to this feature are given below:

Introduction to Forex

Introduction to Posting

Working with Posting

Temenos Payments » Amendments to E-mandates

Temenos Transact can be configured to amend mandate details at clearing level (for incoming Direct Debit- DD) and source level (for book DD collection), when DD is booked or completed for normal mandates. Temenos Payments is enhanced to:

- Configure whether to amend normal mandate or both normal and e-mandate in the Mandate Management System for a clearing
- Raise a warning for manual intervention when the DD collection request has amended mandate details and the creditor has subscribed to e-mandate

The topic related to this feature is given below:

Introduction to Direct Debits

Configuring Direct Debits

Temenos Payments/ Payment Initiation » Display and Reserve Charges

Temenos Payments is enhanced to calculate the account activity-related charges for the user and also reserve it along with the same charges. These charges are also available in the Order Entry page. Additionally, Payment Order can calculate the account activity-related charges and perform balance check along with debit amount and AA charges. This functionality is enabled when `PO` application is in Simulation mode with Temenos Payments.

The topics related to this feature are given below:

Introduction to Funds Reservation

Introduction to Payments Capture and Enquiry

Introduction to Fees and Billing

Configuring Balance Reservation

Configuring Charges

Europe » Supporting EUROSIC in TPH

Euro Swiss Interbank Clearing (EUROSIC) is a Real-Time Gross Settlement (RTGS) payment system that settles euro payments through the accounts of Swiss Euro Clearing Bank (SECB) between participants.

Temenos Payments Hub (TPH) is enhanced to perform the following in

EUROSIC clearing:

- Initiate Credit Transfer (CT) payment (from `PO` application or Order Entry) and manual recall request (for a CT request sent earlier)
- Process inward CT payments and recall requests
- Generate clearing status report and process inward clearing status report
- Support SWIFT Global Payments Innovation (gpi) payments and Unique End-to-End Transaction Reference (UETR)
- Support the following messages:
  - pacs.004 (CT inward and outward returns)
  - camt.027 (Inward and outward claim of non-receipt of payments)
  - camt.087 (Inward and outward request to modify value date of payment)
  - pacs.028 (Request for status update)
  - camt.025 (Cash management receipts)
  - pacs.009 (Cover payment)

This feature has the following benefits:

- Generates and processes EUROSIC CT payment files in ISO20022 format
- Performs duplicate check for incoming EUROSIC payments and handling EUROSIC specific error codes
- Supports EUROSIC clearing directory upload and reachability

The topics related to this feature are given below:

Introduction to Euro Swiss Interbank Clearing (EUROSIC)

Tasks for Euro Swiss Interbank Clearing (EUROSIC)

Enquiries and Reports

Debin » Debin Archival

The functionality allows banks to archive the payments after the retention period.

The following items are introduced as part of this functionality:

- The **View Debit order History** menu allows users to view the list of history files for DEBIN orders.
- The **View Debit order Archived** menu allows users to view the archived debit orders.
- The `PPADEB.DEBIT.ORDER.PRODUCT` application allows users to set the *Retention Period* after which the Debin orders to be moved from live to history.
- The `ARCHIVE` application allows users to set the *Retention Period* after which the Debin orders to be moved from history to archive.

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