

What's New in

# Payments

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# | Release Highlights



# Payments

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## Australia » BECS – Direct Entry Payments » Outward File Generation

This functionality allows banks to manage direct debits for BECS clearing.

Temenos Payments support the following features of direct debit processing:

- Outward direct debit collection request processing
- Inward direct debits return processing
- Outward return of refusal processing

The topic related to this feature is given below:

[BECS – Direct Entry Payments](#)

## Argentina » DEBIN (Immediate Debit) » MismoTitular for Incoming Domestic Credit Transfers

This functionality allows banks to support payments from Argentina local transfer clearing. Temenos Payment Hub (TPH) is enhanced to support sending and receiving local domestic transfers from COELSA (Clearing House in Argentina).

TPH will receive the incoming domestic credit transfers and will do the Mismotular value calculation. The Mismotitular value will be captured in the `POR.SUPPLEMENTARY.INFO` application based on the CUIT (legal ID) value.

The topic related to this feature is given below:



[DEBIN \(Immediate Debit\)](#)

## Argentina » DEBIN (Immediate Debit) » Incoming Reversal Processing (Accept or Reject) for Incoming Collection DD

This functionality allows banks to reject direct debit reversal requests from Argentina Clearing (COELSA) for already processed incoming direct debit requests. If TPH is unable to process the request, the reversal will be moved to the repair queue for manual action by the bank user. The bank user is able to accept or reject the reversal request from the repair queue.

The topic related to this feature is given below:

[DEBIN \(Immediate Debit\)](#)

## Argentina » DEBIN (Immediate Debit) » Acceptance of the Rejection Message from Clearing for Inward DD Rejection

This functionality allows banks to receive and accept reversal messages from Clearing for an Inward DD collection sent by TPH to Clearing. The user is able to view the record in the exception queue.

The topic related to this feature is given below:



## | DEBIN (Immediate Debit)

# Payments » Request to Pay (RTP) Framework

Request to Pay (RTP) is an independent messaging mechanism in Temenos payments allowing the requester to request and collect payment in real time for the delivery of product or service from the payer. RTP allows the requester to initiate a payment requests to the payer. The payer (recipient) can respond to the request by various options such as Payall, Paypartial, Decline, DeclineBlock, and Modify Date. In addition, RTP can interface with various channels that include customer facing channels, bank's branch, or potentially any in-house bank host system that can raise a payment request. RTP works with the `PAYMENT.ORDER (PO)` application to send payment initiation requests to any payment system. The following are the key features of RTP:

- RTP Connectivity - Temenos RTP framework supports interbank communication through Application Programming Interface (API) and Extensible Mark-up Language (XML)
- Scheme-based rules - Validate and send or receive RTP requests as per scheme rules
- Flexibility - Flexible to ask and make payment requests with different options
- Control over Payments - Provides complete control over the payment requests
- Communication to Payment System - RTP can communicate with any payment system to make the payment
- RTP from EAP (End user Application), Online, or Mobile banking channels - RTP applications are Restful APIs designed for channels used by bank or third party applications to enable open banking experience to customers.



The topics related to this feature are given below:

[Introduction to Request to Pay \(RTP\)](#)

[APIs](#)

[Introduction to Payment Initiation](#)

[Tasks for Request to Pay \(RTP\)](#)

[Enquiries and Reports](#)

[Model Parameters](#)

## Temenos Payments » Viewing Cancellations, Queries, and Answers for SWIFT Payments

Banks can send or receive cancellations, queries, answers, and free format messages for a SWIFT payment. The bank user can view the details individually from respective enquiries. The user cannot view the historic cancellation, queries, answers, and free format messages for a transaction.

In this enhancement, Temenos Payments allows the user to view historic cancellations, queries, answers, and free format messages sent or received for a SWIFT payment. The user can now navigate to a SWIFT transaction and view the history of cancellations, queries, answers and free format messages linked with the payment as a list in a single window.

The topics related to this feature are given below:

[Introduction to International Payments](#)

[Working with International Payments](#)

[Introduction to Manual Repair](#)

[Working with Manual Repair](#)



[Introduction to Investigations and Enquiries](#)

[Working with Investigations and Enquiries](#)

[Pending and Process Payments](#)

## Europe » Forwarding Direct Debit Requests to Indirect Participants

Temenos Payments supports processing of SEPA (Single Euro Payments Area) payments with the Temenos bank acting as a direct participant for the clearing. Temenos Payments can process incoming direct debit file (pacs.003) from the clearing (EBA/RPSCL), where the debtor's account belongs to the direct participant.

Temenos Payments is enhanced to receive the SEPA Direct Debit Requests (pacs.003) from clearing and forward it to Indirect Participants (IP) when the customer is not available in books of BIL/SAMLINK.

The following are the key features of this enhancement:

- Validations to verify that an IP can receive DD payments
- Bulking criteria for the DD file generated to IP
- File format changes for the IP file
- Determining IP Vostro Account and Accounting Entry
- Routing the DD file to IP Bank Identifier Code (BIC)
- Routing future dated DD to IP received from Clearing

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 SEPA Direct Debit](#)

[Configuring SEPA Direct Debit](#)

## Temenos Payments » Support of Multi-currency Accounts

When a transaction is initiated or received with an account held with the customer, based on the transaction currency, the foreign exchange rate is involved which increases the cost for the customer. There is a requirement to support multi-currency account (MCA) that enables the modification of account based on the transaction currency and where suitable sub-accounts gets picked up.

Temenos Payments is now enhanced to accept multi-currency accounts for both incoming and outgoing payments. When Temenos Payments finds the account to be held at Arrangement Architecture and if it is a multi-currency account, response from Deposit Demand Account (DDA) modifies the account accordingly. The original parent account is replaced with the sub-account based on transaction currency. This aids in minimising the cost involved with respect to foreign exchange rates.

**The topics related to this feature are given below:**

[Introduction to Payments Capture and Enquiry](#)

[Working with Payments Capture and Enquiry](#)

[Introduction to Charges](#)

[Working with Charges](#)

[Introduction to Manual Repair](#)

[Working with Manual Repair](#)

# IT Technical Notes



# | Payments

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## Europe » Forwarding Direct Debit Requests to Indirect Participants

- The user uses SEPA XSD for receiving the DD payment from clearing which support BIC, whereas NCC related tag is out of scope for this feature.
- Non-ESB flow is not developed as per the current standards.