

What's New in

Payments

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| Release Highlights



| Payments

Argentina » DEBIN (Immediate Debit) » Recurrence Id

This functionality allows the Temenos Payments Hub system to capture the COELSA *Recurrence Id* while initiating debin orders.

The `PPADEB.DEBIT.ORDER, INITIATION` version allows users to input the COELSA *Recurrence Id* when initiating a debin order payment. In the COELSA *Recurrence Id* drop down only the Active records with the *Role* set as Seller will be listed.

The topic related to this feature is given below:

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

Canada » Interac Instant Payment Clearing

This functionality allows banks, using the Interac instant payments in ISO8583 format, to accept, process and respond to the ISO20022 messages sent from Interac via the Canada Clearing Email Money Transfer (C1 EMT).

The topic related to this feature is given below:

[Interac Instant Payment via Central1](#)

Canada » Account Number Validation

This functionality allows banks to derive the Temenos Transact account number from the payment message received from Interac. As Interac sends the account



number in different format, the same will be converted into the Temenos Transact account for posting into Temenos Transact.

For this purpose, a routine to be attached as a hook routine in the *Enrich API* field from the `PP.MSGMAPPINGPARAMETER` application.

The topic related to this feature is given below:

[Interac Instant Payment via Central1](#)

Temenos Payments » Cancellation of Payments after Distributing to Clearing

Temenos Payments is enhanced to accept or reject the cancellation request initiated by the bank due to technical or fraudulent reasons or by bank on behalf of customer due to wrong payment for Credit Transfer, Direct Debit and Cheque collection. The original transaction can be reversed or rejected based on the request.

Temenos Payments is also enhanced to send cancellation request for the settled transaction for both Credit Transfer, Direct Debit and Cheque collection which includes return of original transactions. When Temenos Payments decides to initiate cancellation request:

1. New enquiry is introduced to initiate cancellation request for CC transaction for all applicable clearing:
 - a. bank initiated cancellation request
 - b. customer initiated cancellation request
2. New enquiry is introduced to initiate cancellation request for outward return payments and introduced separately for:
 - a. bank initiated cancellation request
 - b. customer initiated cancellation request
3. New enquiry is introduced to accept or reject cancellation request received for inward return payment.



4. Existing enquiry is enhanced to send cancellation request for settled DD transaction and to accept all applicable clearing.
5. Existing enquiry is enhanced to send cancellation request for settled CT transaction and to accept for all applicable clearing.

This helps in reversing the original transactions and settling the customer without any hassle.

The topics related to this feature are given below:

[Introduction to Manual Repair](#)

[Working with Manual Repair](#)

Currency Cut-off Check and PSD2 Compliancy Check in POA

Currently, Payment Order application performs currency cut off check and Payment Services Directive (PSD2) compliancy check only when the corresponding payments system is Temenos Payments Hub (embedded or external).

Temenos Payment Order is now enhanced with the ability to perform:

- currency cut off check
- PSD compliancy check

The topics related to this feature are given below:

[Business Validations](#)

[Payment Order Product](#)



Temenos Payments » Changes in Temenos Payments to communicate with external Temenos Transact

In case of Temenos Payments standalone implementation with Transact as the external DDA, there can be cases where Transact maintains the charging rule definitions and account restrictions. Temenos Payments must be able to fetch the charge details/account restrictions from the external Transact and use the same for payment processing.

Temenos Payments Standalone feature is now enhanced to support the below functionality.

- Ability to configure whether charging rule definitions are maintained in Temenos Payments or in external Transact or in both systems. If charging rules definitions are maintained in external Transact, Temenos Payments fetches the charges from Transact.
- Ability to configure whether accounting restrictions are maintained in Temenos Payments or in external Transact. If account restrictions are maintained in external Transact, Temenos Payments fetches the restrictions from Transact.
- Provide 'Out of the box' pre-integration for Temenos Payments (Standalone) with R21 version of Temenos Transact.

Banks having Temenos Payments in Standalone set up with external Transact DDA have the flexibility to maintain charge definitions in Temenos Payments or in external Transact DDA or in both systems. Similarly, account restrictions can be maintained in Temenos Payments or in external transact DDA.

The topics related to this feature are given below:

[Introduction to Standalone Payments](#)

[Configuring Standalone Payments](#)



Request to Pay » Future Dated Payments from Request to Pay

The Request to Pay (RTP) feature enables to process the payments immediately after the payer accepts an RTP request. The flexibility of processing the request in a future date was not available.

RTP now enables the payer to initiate future dated payments during the acceptance of the received request. RTP allows the payer to select a future date to process the payment initiated from the request. An interim response is generated from the payer RTP system for a future dated payment to notify the requestor of the payer's acceptance.

This supports the bank customers to schedule the payment to process in a future date.

The topics related to this feature are given below:

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

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

[Working with Request to Pay \(RTP\)](#)

Temenos Payments » Account Switching Exceptional Handling

When the system receives an inward or book payment from the new bank account of the customer of the new bank to the old bank account of the customer of the old bank, Temenos Payments forward the payments back to the new bank in Straight-Through Processing (STP) flow.

Temenos Payments park the transactions in the repair queue that are received from the new bank account of the customer (who moved from Temenos Bank Accounts). This provides non-STP flow for an inward payment when the payment is received from the new bank account of a customer (who moved out



of Temenos Payments bank) to the old bank account of the customer (Temenos Payments bank).

The topic related to this feature is given below:

[Introduction to Product Determination](#)

Temenos Payments » Inward Instant Direct Debit Processing

Temenos Payments is enhanced to support the following features for instant DD processing:

- Ability to configure whether an inward instant DD must be processed end-to-end or must be parked in an interim status. Temenos Payments supports the following processing modes and the bank can configure the mode as per their requirement.
 - Receiving bank performs an end-to-end processing of the inward instant DD and performs posting by debiting the customer's account.
 - Receiving bank validates the inward instant DD and debtor account, performs sanction screening, balance check, reserves fund, and parks the payment in an interim status. Further processing of the payment including posting are performed after receiving a posting confirmation message from the clearing.
- Ability to receive and process an inward clearing confirmation message for an inward instant DD request. It supports both positive and negative clearing confirmation messages.

Click [here](#) to understand the technical impact of this enhancement for customisation and upgrades.



The topic related to this feature is given below:

[Configuring Clearing](#)

Temenos Payments » Parallel Processing of Restriction Check and AML Processing

With Master Data Access Layer (MDAL) configuration, Temenos Payments emits separate Integration Framework (IF) events to fetch details from the external system in a standalone installation. Temenos Payments emits IF events,

- To perform account restriction check to check whether there is any posting restriction on an account.
- To check the Account Restriction on the same account.
- To find out the AA charges in standalone mode, where the AA module cannot be replicated.
- To validate the same account in separate steps, as the account for debiting main amount and charges amount cannot be different in a standalone mode.

The system sends these events subsequently and waits at each stage for response.

Temenos Payments is now enhanced to generate a single AccountCheckFeeInquiryForDebit IF event that combines Fee, Account Restriction, and Reserve Fund IF events. Temenos Payments generates the AccountCheckFeeInquiryForDebit IF event instead of the existing Reserve Fund IF event at status 641. The generation of the new IF event is controlled by configuring the Charges Defined In and Account Restriction Defined In fields as External in the Company Properties (PP.COMPANY.PROPERTIES) application. Additionally, when the main account and charge account are same, the Account Information details received as response for the Account Validation IF event (sent at status 45) is copied. The system does not generate a separate IF event



to validate charge account, thus avoiding duplication. This enhancement improves the overall processing of instant payment Service Level Agreements (SLA).

The topic related to this feature is given below:

[Introduction to Standalone Payments](#)

Saudi Arabia » Request to Pay (RTP) in Saudi Arabia Instant Payment System

Temenos Payments supports Saudi Arabia Instant Payment System (SAIPS) – Request to Pay (RTP) and its features. Temenos Payments support the following features for Saudi IPS request to pay (Kingdom of Saudi Arabia clearing):

- Initiating request to pay and generation of pain.013
- Processing of inward pain.013 and allows the recipient to respond to a request to pay
- Generating the response message of the recipient (pacs.002 and pain.014)
- Processing of response message received (pacs.002 and pain.014)

The topics related to this feature are given below:

[Introduction to Request to Pay](#)

[Tasks for Request to Pay](#)

[Enquiries and Reports](#)



Temenos Payments » Supporting Cross Border Payments using SWIFT CBPR+ Format Messages

Temenos Payments support the International Payments feature, which is used to transfer funds between customers and banks across different countries in different currencies through SWIFT based banking system. SWIFT is migrating cross border payments from existing MT to MX (ISO20022) message standard. Financial institutions transacting through SWIFT needs to upgrade their payment processing systems to support CBPR+ MX (ISO20022) message processing.

Temenos Payments is now enhanced to support processing of SWIFT International Payments using the Cross-Border Payments and Reporting Plus (CBPR+) MX messages in ISO20022 format (in addition to existing MT format messages). The system now has the ability to:

- process SWIFT CBPR+ messages for International Payments
- receive inward SWIFT International Payments using both MT and MX format
- send outward SWIFT International Payments either in MX or MT format
- redirect SWIFT International Payments through Payment Market Infrastructure (PMI) such as TARGET2 and vice versa
- enrich data to support conversion between MT and MX formats
- support upto three intermediary agents and previous instructing agents for CBPR+ payment routing

The `PAYMENT.ORDER (PO)` application is enhanced to support CBPR+ payment capture. New product, menu and versions are provided for CBPR+ Customer and Bank Transfer. The `ORDER.ENTRY (OE)` application is enhanced to support CBPR+ payment capture and repair. New menu and versions are provided to capture, view, and repair ISO20022 format MX payments.

The following CBPR+ MX message processing is supported only for single payments.



Payments

- Customer Credit Transfer – pacs.008.001.08 and pacs.008.001.08 STP
(Replacement of MT103 and MT103+)
- Bank Transfer (CORE & COV) – pacs.009.001.08
(Replacement of MT202, MT202 and MT202 COV)
- Payment Return – pacs.004.001.09
(for serial payments only)
- Payment Status Report – pacs.002.001.10
- Bank to Customer Debit Credit Notification – camt.054.001.08
(Replacement of MT900 and MT910)
- Notification to Receive – camt.057.001.06
(Replacement of MT210)

The following SWIFT CBPR+ message processing is supported in Transact under Account Reporting Events and Services module.

- Outgoing Bank To Customer Account Report – camt.052.001.08
- Outgoing Bank To Customer Statement – camt.053.001.08
- Outgoing Account Report – camt.054.001.08

The system is enhanced to support processing of the following technical acknowledgements against ISO20022 format MX payments sent through SWIFT:

- Network Acknowledgement from SWIFT (in XMLv2 format)
- Delivery Notification from SWIFT (xsys.010, xsys.011, xsys.012)

The following features are enhanced to work with CBPR+:

- Hold for cover
- Matching incoming payments with Notice to Receive (camt.057)
- Interfacing with Filtering Solution (such as, Financial Crime Mitigation (FCM))
- Interfacing with Auto Repair
- Support structured remittance information
- Support structured address information for customers (Debtor/Creditor)
- Code word processing for MX messages



- Ability to send positive and interim status report to correspondent banks (pacs.002)
- Ability to reject (pacs.002) or return (pacs.004) inward payments

Temenos also provides a connector to SWIFT through SWIFT Interact for sending/receiving MX messages under SWIFT Alliance Interface module.

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 International Payments \(SWIFT CBPR+ ISO20022\)](#)

[Tasks for International Payments \(SWIFT CBPR+ ISO20022\)](#)

[Enquiries and Reports](#)

Europe » Supporting MX Message Format in TARGET2 RTGS System

TARGET2 is the Real-Time Gross Settlement (RTGS) system owned and operated by Eurosystem. The existing TARGET2 uses SWIFT network for message exchanges between participant banks and settlement system. It is based on SWIFT FIN Y-copy service and uses MT standard messages.

TARGET2 system needs to migrate from SWIFT MT to ISO20022 message standard. Financial institutions transacting through TARGET2 need to upgrade their payment processing systems to support ISO20022 message processing.

Temenos Payment Solution currently supports processing of the following TARGET2 messages in ISO20022 format:

- Customer Credit Transfer – pacs.008.001.08
- Bank Transfer (CORE and COV) – pacs.009.001.08
- Payment Return – pacs.004.001.09



Payments

- Payment Status Report – pacs.002.001.10
- Receipt Acknowledgement – admi.007.001.01
- Payment Order recall – camt.056.001.08
- Resolution of Investigation – camt.029.001.09
- Receipt – camt.025.001.05

TARGET2 ISO20022 solution is now enhanced to support the additional features provided below:

- Redirection of Cross-Border Payments and Reporting Plus CBPR+ payments (pacs.008, pacs.009,pacs.004) through TARGET2 and vice-versa
- Support of structured address information for customers (Debtor/Creditor)
- Code word processing for TARGET2 MX messages
- Support for structured remittance information
- Interfacing with Filtering Solution (FCM)
- Sending TARGET2 MX messages through SWIFT and processing of technical acknowledgements from SWIFT
 - Network acknowledgement from SWIFT (in XMLv2 format)
 - Delivery notification from SWIFT (xsys.010, xsys.011,xsys.012)
- Support for TARGET2 customer payment initiation from client channels using pain.001 v9 and response using pain.002 v10

This feature allows to process outward and inward TARGET2 customer and bank transfer, return payment and recall in ISO20022 format.

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 TARGET2 RTGS \(ISO20022\)](#)

[Tasks for TARGET2 RTGS \(ISO20022\)](#)

[Enquiries and Reports](#)

IT Technical Notes



| Payments

Temenos Payments » Inward Instant Direct Debit Processing

The following are the status codes used to park and release the instant DD in interim status:

- 629 – Waiting - Confirmation message for Instant DD Payment
- 630 – Processing - Received Positive DD instant confirmation from Clearing
- 631 – Processing - Received negative DD instant confirmation from Clearing

Temenos Payments » Supporting Cross Border Payments using SWIFT CBPR+ Format Messages

1. The following are the changes done for some of the fields of the `Order Entry (OE)` application:
 - a. Organization Other identification, Organization Other identification Scheme Code, Organization Other identification Scheme Proprietary, Organization Other identification issuer for Debtor, Creditor, Ultimate Debtor, Ultimate Creditor details are changed from single value fields to multi value fields to capture two occurrences for CBPR+ payments.
 - b. Private Other identification, Private Other identification Scheme code, Private Other identification Scheme Proprietary, Private Other identification issuer for Debtor, Creditor, Ultimate Debtor, Ultimate Creditor details are changed from single value fields to multi value fields to capture two occurrences for CBPR+ payments.
 - c. The above values are stored in the `POR.SUPPLEMENTARY.INFO` table with a delimiter of `$$`. Hence, for outward mapping in the XSLT, the values are fetched based on the delimiter `$$`.



Field name in OE	Existing Functionality	New Functionality
Regulatory Reporting fields (structure changes)	All the regulatory reporting fields were grouped together under the REG.DEBTOR.CREDITOR.RPT table	<p>Existing structure is split and added a new field <i>REG.REP.RELATION</i> to connect the two sets.</p> <p>First associated value set:</p> <ul style="list-style-type: none"> REG.DEBTOR.CREDITOR.RPT REG.AUTHORITY.NAME REG.AUTHORITY.CTRY.CODE <p>Second associated value set:</p> <p>REG.REP.RELATION – holds the multi-value position of:</p> <ul style="list-style-type: none"> REG.DEBTOR.CREDITOR.RPT REG.REP.TYPE REG.REP.DATE REG.REP.COUNTRY.CODE REG.REP.CODE REG.REP.CCY REG.REP.AMOUNT REG.REP.INFORMATION

2. The following are the field level changes done for the fields in the PO application.

Field name in PO application	Existing Functionality	New Functionality
<i>INTERMED.BANK.IDENTIFIER</i>	Free text field	Drop down field with values from the ISO.CLEARING.SYSTEM.ID table
<i>PYMT.INFO.SER.LEVEL.CODE</i>	Single value field	Multi-value field as CBPR supports multiple occurrence.
Regulatory reporting fields (structure changes)	All the regulatory reporting	Existing structure is split and



Field name in PO application	Existing Functionality	New Functionality
	<p>fields were grouped together under the REG.DEBTOR.CREDITOR.RPT table</p>	<p>added a new field (<i>REG.REP.RELATION</i>) to connect the two sets.</p> <p>First associated value set:</p> <ul style="list-style-type: none"> • REG.DEBTOR.CREDITOR.RPT • REG.AUTHORITY.NAME • REG.AUTHORITY.COUNTRY.CODE <p>Second associated value set:</p> <p>REG.REP.RELATION – holds the multi-value position of:</p> <ul style="list-style-type: none"> • REG.DEBTOR.CREDITOR.RPT • REG.REP.TYPE • REG.REP.DATE • REG.REP.COUNTRY.CODE • REG.REP.CODE • REG.REP.CCY • REG.REP.AMOUNT • REG.REP.INFORMATION
<p><i>PARTY.TYPE</i> <i>PARTY.OT.ID.TYPE</i> <i>PARTY.OT.ID</i> <i>PARTY.SCH.CDE</i> <i>PARTY.SCHME.PRTY</i> <i>PARTY.SCH.ISSUR</i></p>	<p>ULTIMATE.CREDITOR.OT.ID.TYPE ULTIMATE.DEBTOR.OT.ID.TYPE ORDERING.OT.ID.TYPE BENEFICIARY.OT.ID.TYPE</p>	<p>New multivalued set of fields added to support multi value occurrence of Other Id Type and related fields of Initiating Party, Ultimate Debtor, Ultimate Creditor, Debtor, Creditor</p> <p>In <i>PARTY.TYPE</i>, following values are available as drop down:</p> <ul style="list-style-type: none"> • Initiating Party • Ultimate Debtor



Field name in PO application	Existing Functionality	New Functionality
		<ul style="list-style-type: none"> • Ultimate Creditor • Debtor • Creditor <p>In PARTY.OT.ID.TYPE, ORGANISATION and PRIVATE can be given. This can be multi valued under PART.TYPE field</p>

3. As part of Business ack/nack processing, the following changes are done.
 - a. A new field (*OutputChannel*) is added in the PSM.BLOB table to store the channel in which message was sent.
 - b. Changes in RTGS Business Exception Queue
 - i. Exception enquiry select is based on the OutputChannel and status of PSM.BLOB, that is PNDG
 - ii. Actions Ignore and Reject are carried out in the PSM.BLOB table based on the *ClearingUserAction* field instead of PP.SO.TRANSACTION

4. As part of Technical ack/nack processing, the following change is done

Field name in PO application	Existing Functionality	New Functionality
<i>AcknowledgementMessage</i>	Multi-value field	Changed to sub-value to hold the <i>AcknowledgementMessage</i> field of Interface, Network and DLN when received.

5. For all ISO20022 format MX payments (SWIFT CBPR+, TARGET2 and so on, that are migrating to ISO20022 MX format), Extended Fields should be set as 'I'.
 - a. When incoming ISO20022 format payments with extended fields are received in STP, this flag is set as 'I'
 - b. When Order Entry ISO Versions are used to capture payments, this field is set as 'I'



- c. When outgoing payment is captured from the `PAYMENT.ORDER` (`PO`) application using the CBPR+ and TARGET2 MX versions, this field is set as 'I' as part of the version level mapping
- d. When `pain.001 v9` is received and mapped, this field is set as 'I' as part of version level mapping

This field is used to identify the payments as ISO format Payments and accordingly the appropriate ISO versions are opened to view, display, and decide on enrichment for format conversions. When this field is not set as 'I' in the payment object, the system opens the payments in already existing non ISO versions. If a customised version is used in the `PO` application or Temenos Payments, ensure to map this field appropriately at version level.

Europe » Supporting MX Message Format in TARGET2 RTGS System

1. If any local APIs or L3 routines are there to change/update details in outward T2 MT messages, then those APIs or L3 routines needs to be modified (if required) to update in ISO MX messages. API to modify/update details in Outward MX messages can be attached in the *EnrichOutMsgAPI* field of the TGT PP.CLEARING record
2. In the `PO` application, the drop-down values for the fields mentioned in the following table are changed to list only ISO External codes. Before these changes, the fields were linked to the `EB.LOOKUP` and `AC` applications to list the drop-down values. Now all are linked to a new table (`PI.ISO.EXTERNAL.CODE`). If the user also wants to list values from existing link table (along with ISO codes), then the user has to configure a record in the `F.TPS.INTERNAL.CONFIGS` table with id as `PI.ADD.ISO.CODES`.

Field name in PO application	Existing -Values were listed from AC module's Application	Current functionality - <code>PI.ISO.EXTERNAL.CODE</code>
<code>PAYMENT.PURPOSE</code>	<code>PAYMENT.PURPOSE.CODE</code>	PurpCd
<code>PAYMENT.CATEGORY</code>	<code>PAYMENT.CATEG.PURPOSE</code>	CtgyPurpCd



Field name in PO application	Existing -Values were listed from AC module's Application	Current functionality - PI.ISO.EXTERNAL.C ODE
<i>LOCAL.INSTR.CODE</i>	LOCAL.INSTR.CODE	LclInstrmCd
<i>PYMT.INFO.SER.LEVEL.C ODE</i>	PAYMENT.SERVICE.LEVEL.C ODE	SvcLvlCd

3. The following are the changes done for some of the fields of the Order Entry (OE) application.

Field name in OE	Existing Functionality	New Functionality
Regulatory Reporting fields (structure changes)	All the regulatory reporting fields were grouped together under the REG.DEBTOR.CREDITOR.RPT	<p>Existing structure is split and added a new field <i>REG.REP.RELATION</i> to connect the two sets.</p> <p>First associated value set:</p> <ul style="list-style-type: none"> • REG.DEBTOR.CREDITOR.RPT • REG.AUTHORITY.NAME • REG.AUTHORITY.CTRY.CODE <p>Second associated value set:</p> <p>REG.REP.RELATION – holds the multi-value position of:</p> <ul style="list-style-type: none"> • REG.DEBTOR.CREDITOR.RPT • REG.REP.TYPE • REG.REP.DATE • REG.REP.COUNTRY.CODE • REG.REP.CODE • REG.REP.CCY • REG.REP.AMOUNT • REG.REP.INFORMATION

4. The following are the field level changes done for the fields in the PO application.



Field name in PO	Existing Functionality	New Functionality
Regulatory Reporting fields (structure changes)	All the regulatory reporting fields were grouped together under the REG.DEBTOR.CREDITOR.RPT	<p>Existing structure is split and added a new field <i>REG.REP.RELATION</i> is added to connect the two sets.</p> <p>First associated value set:</p> <ul style="list-style-type: none"> • REG.DEBTOR.CREDITOR.RPT • REG.AUTHORITY.NAME • REG.AUTHORITY.CTRY.CODE <p>Second associated value set:</p> <p>REG.REP.RELATION - holds the multi-value position of:</p> <ul style="list-style-type: none"> • REG.DEBTOR.CREDITOR.RPT • REG.REP.TYPE • REG.REP.DATE • REG.REP.COUNTRY.CODE • REG.REP.CODE • REG.REP.CCY • REG.REP.AMOUNT • REG.REP.INFORMATION

5. As part of Business ack/nack processing, the following changes are done.
 - a. A new field (*OutputChannel*) is added in the `PSM.BLOB` table to store the channel in which message was sent
 - b. Changes in RTGS Business Exception Queue
 - i. Selecting the exception enquiry is based on the *OutputChannel* and status of `PSM.BLOB`, that is `PNDG`
 - ii. Actions Ignore and Reject are carried out on the `PSM.BLOB` table based on the *ClearingUserAction* field instead of the `PP.SO.TRANSACTION` application.
6. For all ISO20022 format MX payments (SWIFT CBPR+, TARGET2 and so on which are migrating to ISO20022 MX format), Extended Fields should be set as '1'.



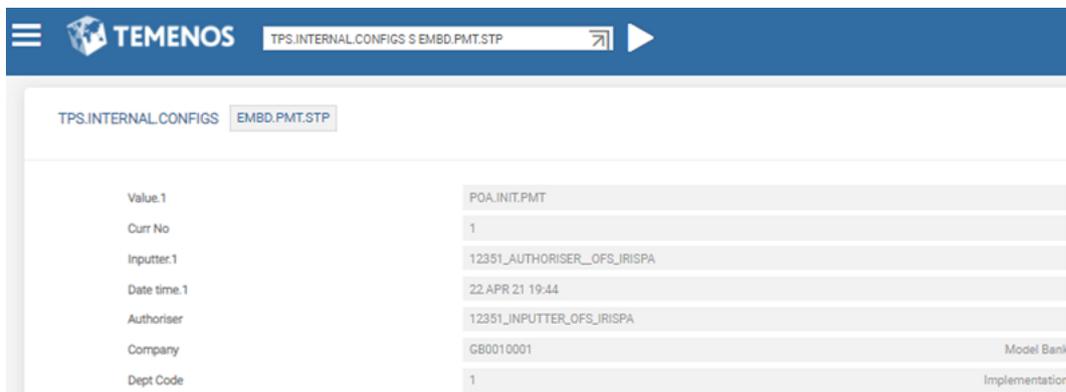
- a. When incoming ISO20022 format payments with extended fields are received in STP, this flag is set as 'I'
- b. When Order Entry ISO Versions are used to capture payments, this field is set as 'I'
- c. When outgoing payment is captured from the `PAYMENT.ORDER (PO)` application using the CBPR+ and TARGET2 MX versions, this field is set as 'I' as part of version level mapping
- d. When `pain.001 v9` is received and mapped, this field is set as 'I' as part of version level mapping

This field is used to identify the payments as ISO format Payments and accordingly the appropriate ISO versions are opened to view, display, and decide on enrichment for format conversions. When this field is not set as 'I' in the payment object, the system opens the payments in already existing non-ISO versions. If a customised version is used in the `PO` application or TPH, ensure to map this field appropriately at version level.

Straight Through Processing of Payments Initiated from Payment Order

Non-instant payments initiated from the `PAYMENT.ORDER (PO)` application to TPH (TPH and Payment Order is in the same instance) are processed straight through until the logical end of the payment without parking the payment at TPH mapping stage (payment status '4'), like processing of instant payments from the PO application.

To enable this feature in embedded TPH (TPH in Transact instance), a record in `TPS.INTERNAL.CONFIGS` is created as shown in the screenshot below.





Straight Through Processing of Payments in Standalone TPH

In Standalone TPH instance, payments are processed without stp-flow TSA services (PAYMENT.STPFLOW.HEAVY/MEDIUM/LIGHT) similar to processing of instant payments.

Services are still applicable to process repaired (Payments Repair screen) payments.

Parameter to Distinguish Instant and Non-instant Payment Response from PEMINT

A new parameter table `PEMINT.PARAMETER` is introduced in PEMINT interface module to enable the following features:

- Option to generate a separate integration events for instant and non-instant payment response from the `PEMINT` application, so that instant payments and non-instant payments can be routed to their dedicated queues.
- Option to define an out enrich API to allow clients to include additional information, required for their routing logic or local developments, as part of the response.