



What's New in Temenos Transact

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IRelease Highlights



Application Framework

System Core » Device Type Information

Device type used for the transaction is now captured in the transaction details. This captured information is passed to Temenos Transact with the OFS Header or IRIS request, which will be included in the transaction audit information.



Banking Framework

Generic Accounting Interface » Statement Sequence

For payment requests that use the Clearing System Manager (CSM) RESPOST request type, the statement entries generated and posted on a customer's account statement can be out of sequence. This is because RESPOST facilitates near real-time booking where there is a momentary delay between reserving (RESERVE) and booking (BOOK) of funds and another non-RESPOST transaction could be posted between RESERVE and BOOK, making the RESPOST transaction out of sequence.

This functionality ensures that the statement entries (for CSM RESPOST and CSMBULK RESPOST) on the customer account are displayed in the order that the funds are reserved, even though the BOOK time differs from the RESERVE time because of the momentary delay in booking.

- To enable this feature, the *Statement Sequence* field is introduced in the AC.ENTRY.PARAM application.
- If the field is set to Yes, the postings on the statement are displayed in the order of reservation.
- If set to No (or Null), the statement entries are posted in the order in which the transactions are booked.
- This provides the ability to maintain posting sequence of statement entries in the order that the funds are reserved for online payments when RESPOST is used.

Transaction Recycler Process » Retry Processing for Settlement Account Updates

The Recycler process in Temenos Transact recovers a loan's unpaid bills when funds are available in the settlement accounts of the pay-in side. Users can define multiple settlement accounts with the Recycler functionality enabled, for



AA product lines such as Lending, Deposits and Accounts. This enhancement allows the Recycler process to consider the settlement account updates (done at the level of AA Settlement Property) for new and old retry requests, which are still pending. Following are key highlights of this functionality:

- Users can add or remove settlement accounts or change the order of the settlement accounts defined in the pay-in side of a loan arrangement.
- Recycler process considers the settlement account updates for new and old retry requests, based on the configuration of the *Update Pending Retry* field in the AA Settlement Property. This field must be set to Yes to apply the settlement account changes to the old retry requests. If the field is set to No, the settlement account changes are applied only to the newly created retry requests.
- The retry option is applicable for both the 'Partial' and 'None' rules, which are defined at the level of the AA Arrangement, and only if the effective date is a back date or current business date.

Delivery » SWIFT Standards MT Release 2020 – Universal Confirmation

Temenos Transact now supports SWIFT (Society for Worldwide Interbank Financial Telecommunication) universal confirmations. Universal confirmations are basically payment confirmations, which provide certainty that a particular payment from the ordering customer has been duly received by the beneficiary customer. As part of the SWIFT Standards MT Release 2020, universal confirmation is mandatory for all the FIN users and is no longer confined to SWIFT Global Payment Initiative (GPI) member banks.

All FIN users must provide a confirmation to the SWIFT tracker (BIC code: TRCKCHZZ). Financial institutions that receive an MT103, MT103 STP or MT103 REMIT message must confirm the processing status of the payment to the SWIFT tracker, within a maximum of two business days following the payment value date. This enables end-to-end tracking of all the SWIFT customer payments for all the FIN users.



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

Accounts » Account Switching Service

This feature allows the users to register a switching instruction from an existing Temenos Transact account to an external account opened in another bank. The switching information is retained in the system for a specific period of time (validity period). During this period, the credit transactions posted against the existing Temenos Transact account are automatically rerouted to the new external account.

- The system calculates the validity period for the switching instruction based on the value in the *Validity Period* field in the ACSWIT. PARAMETER application.
- The user can capture the switching instructions for a customer's account through the ACSWIT. ACCOUNT. SWITCH application.
- Some debit transactions, such as bank fees, can still be posted to the customer's existing Temenos Transact account during the validity period of the switching instruction.
- The switching request does not have an impact on the customer's access to mobile banking or debit card services.
- The user can also cancel the switching instruction.

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



Private Wealth

Corporate Action » Standing Instructions on Corporate Action Event Creation

The customers can provide upfront standing instructions on the options that are offered by the Corporate Action (CA) events.

The Securities module is now enhanced to apply the available standing instructions of customers to the respective CA event as soon as the entitlements are created. If the standing instructions exist at the time of entitlement creation, the entitlements are created in INAU status with the standing instructions applied. However, the customer can modify the instruction at any time before the final cut-off date. Enquiries are also provided to identify whether the option was elected manually by the customer, or by the standing instruction that is set upfront by the customer for the event or by system taking the default option for the event.

The standing instructions are applied as soon as the event is created, so that the relationship managers and back office users are aware of the instructions. Further, the details of the instructions applied are included in the customer advices to enable them to modify the option, if required.

Securities » LIBOR Replacement in Securities

The London Interbank Offered Rate (LIBOR) is the primary benchmark rate for the floating rate contracts. The coupon rates for these contracts are calculated based on the LIBOR rate only. LIBOR is retiring by 2021 and the industry is moving towards Risk-Free Rates (RFR) or near risk free overnight rates.

As part of the LIBOR transition, the Securities module is now enhanced to provide additional feasibility to calculate the coupon rate based on the RFR and the interest rate spread. The system uses the compounding formula to calculate the appropriate RFR using the RFR related characteristics of the instrument.

New fields are introduced in SECURITY.MASTER to capture the RFR related characteristics of the instrument such as market conventions, number of lag



days, calculation method and so on. Based on the RFR characteristics of the instrument, the system calculates the appropriate RFR for the instrument.

The securities such as floating rate bonds which previously used benchmark rates (such as LIBOR) to calculate the coupon rate, can now use RFR rates. This ensures a smooth transition from LIBOR to RFR, once LIBOR is retired.

Securities » Upfront Payment through Internal Account

For pension funds in some countries, the banks are legally obliged to send payment to the fund house from an internal account and debit the customer's account only when the NAV and units are declared.

Temenos Transact is now enhanced to ensure that the customer's account is debited only on receipt of the allocated units for specific funds. The funds are blocked in the customer's account until allocation. There can be different internal accounts set for each fund. For each fund, the broker account can be set as a Nostro or internal account category or any cash account held with the bank.

- When an order (SEC.OPEN.ORDER) is placed, the system raises a forward entry on the customer's account effectively by creating a block for the respective amount in the customer's account.
- As the order is transmitted, the system debits the internal account and credits the funds to the Nostro account.
- After the NAV and units are declared by the fund house, the orders are executed and the trade is created. On authorising the trade, the system debits the customer's account and credits the internal account.

The system now complies with the statutory obligations where the customer's account is debited only after units are allocated for certain funds such as pension funds.

Institutional Custody » Handling MT566

The banks can act as a custodian for the institutional customers who trade with other brokers, but hold the customer's securities with them. The institutional



customers can act on their own behalf or on behalf of the bank's customers for whom they have to register and settle the trade or send Corporate Action (CA) event notification for that event.

The Institutional Custody (GC) module is introduced in Temenos Transact to handle trades and transfer and CA events when banks act as a custodian. This module supports the following features:

- **Trades and Transfers for Institutional Custody** - The key enhancements of this feature are:
 - Creation of trades and transfers from incoming SWIFT (MT540-543) instructions for eligible institutional customers of the banks acting a custodian.
 - Transmission of settlement status message through SWIFT (MT548) to the institutional customers or External Asset Managers (EAM) to convey the settlement status of the instruction provided through MT540 and 543.
- **CA for Institutional Custody** - The key enhancements of this feature are:
 - Generation of CA notification (MT564) to the institutional customers informing them about the CA event.
 - Generation of additional narrative details (if any) relating to CA through MT568.
 - Record the quantity of eligible holdings instructed by the customer for each option after the customer elects the options through an MT565.
 - Generation of the processing status of the incoming MT565 through an MT567 to the institutional customers.
 - Handling the custodian confirmation of the CA instruction (through SWIFT MT566) to the institutional customers to confirm the result of the CA (credit or debit of cash and/or stock).



Regional Banking Solutions

Australia Model Bank

Capital Gains Tax API

A tax lot contains information on the transaction details and holds tax implications. It contains details such as purchase date, transaction nominal and price, security details, expenses, etc. Every time an instrument is purchased, a new position is created and is identified with a unique tax lot, even if the security is already owned. When a transaction takes place in a portfolio, which increases the customers holding in security positions, a tax lot is created. This tax lot earns unrealized gain or loss based on daily price change. When this tax lot is sold, there is realized gain or loss on the transaction. The Capital Gains Tax API functionality enables banks to view API reports created in xls format for realized and unrealized gains or loss. It also allows the bank user to view the daily changes in tax lots.

BPAY (Bill Payments)

BPAY is an electronic bill payment system in Australia, which enables payments to be made through a financial institution's online, mobile or telephone banking facility to organisations that are registered BPAY billers.

This functionality allows banks to integrate with BPAY and whenever a standing order for BPAY is created, Temenos Transact triggers a payment order on the execution day.

Fixed Interest Non-Resident WHT Exemption

In certain instruments, non-residents are exempted from withholding taxes.



Irrespective of any other setup, if a non-resident WHT (withholding tax) exemption is indicated at the instrument level, there will be no withholding taxes charged.

When the percentage values are multiplied with the entitlement amount or income amount in the SC . ENT . INCOME . SUPP application, there can be rounding differences in total. This is adjusted against the component with the maximum value.

International Income

The Australia Income and Withholding Tax module has been updated to align with the international securities income.

There are two types of flows for international income:

- Auto-conversion to AUD (all entitlement holders receive the dividend in AUD).
- Multi-currency events, where some of the holders opt for the local currency (AUD) and some opt for the event currency (such as USD). In such events, the FX (foreign exchange) gain or loss will be calculated based on the currency rate differential (that is the rate at which the holders receive the cash and the spot rate).

Stapled Securities

The stapled securities involve two or more child securities. The existing income and withholding tax developments allow entering the components at the diary level. In the case of stapled securities, the diary is created at the parent level. However, the withholding tax components can be entered at the child level. The year-end component percentages are entered at the diary level and they will be multiplied with the income percentages attributable to the child securities. The income withholding tax component value records are generated at the entitlement and child security level.



Argentina Model Bank

FX Blacklist

The Central Bank of Argentina (BCRA) has established a list of individuals that are not allowed to operate via FX (foreign exchange) and has included them in blacklist files. The blacklist file also includes rehabilitation and modification details regarding individuals that have been disabled at some point by the BCRA previously.

Temenos Transact allows the user to upload and control the FX blacklist files on a daily basis. These files contain information on blacklisted people who are not allowed to perform FX transactions. Banks can also do a manual update of its customers with the blacklist mark. Any input, modification or deletion on this blacklist repository is logged into the system for audit purposes.

In case a customer is blacklisted, he will not be able to perform FX operations (transfers or cash withdrawal).

Embargo Process

The Embargo Process functionality allows the processing of different trades from COELSA (Electronic Clearing House), which manages all the trades received from AFIP (the tax revenue agency of Argentina) on the defaulted customer. The two main steps in the seizure process through COELSA is the online and batch process.

The `AC.LOCKED.EVENTS` application is used to block funds in customer accounts. It allows the user to block the funds for a specific amount and period. When the user performs a transaction that affects the blocked funds, the system will raise an override. After the end date, the system will automatically lift the blocked amount. The `AC.ENTRY.PARAM` application is used to define the accounting setup, based on which OFS Clearing will raise the accounting entries.



Regulatory Restrictions for Pre-Closure Fees

The Regulatory Restrictions for Pre-Closure Fees functionality provides the ability to apply a pre-closure fee when pre-closing a loan based on the following rules, created as a parameter:

- If the customer closes the loan within a certain number of months, or,
- If the customer closes the loan before the term of the loan divided by the number defined in the property class created. If the value is greater than the actual active date of the arrangement, then the system will apply the pre-closure fee of 2% (this value can be parameterised).

Reconciliation of Payments

COELSA (Electronic Clearing House) sends out files to banks to facilitate the reconciliation. These files are received by the bank and are placed in a specific configured directory. The services pick up the files received from COELSA and upload them into the `ARPYMT.BILATERAL.RECONCIL` application. The values are fed into Temenos Transact, bank-wise.

The information from Temenos Transact is picked using a service and fed into the same application against the respective bank record. The report is given in the form of a query that gives out the differences between the COELSA information and the system held information.

Users can use the enquiries delivered for reconciling the payments for bilateral files (bank-wise) received from COELSA for direct debit and credit transfer transactions.



Brazil Model Bank

Bacen Jud (Judicial Blocking)

Bacen Jud is a communication tool between the judiciary and financial institutions, with technical intermediation from the Central Bank of Brazil.

This system replaces the paper-craft for requesting information (existence of accounts, statement, balance, and address), blocking, unlocking and transfer of values. It seeks automation, agility, security and economy without usurping the magistrate's decision-making assignment.

The Bacen Jud (Judicial Blocking) functionality enables banks to align with Brazilian regulation to block either accounts or values.

File Extraction for Legal Purpose

In Temenos Transact, customers, accounts, loans and deposits, also known as arrangements, can be created. Brazilian regulations have certain specifications and formats for each type of arrangement.

The File Extraction for Legal Purpose functionality enables banks to align with Brazilian regulation and provides the ability to extract information of new customers, accounts, loans and deposits in a specific path.

The DFE (Data Formatting Engine) module in Temenos Transact is used to extract information from the system. The format and display of the extracted data are handled in the DFE.PARAMATER, DFE.MAPPING and DFE.TRANSFORM applications.

Payment Interface to JD Gateway

Temenos Transact allows the user to input single request payments with specific fields for Brazil. The payment information will be exchanged through Web Services for the Available Electronic Transfer (TED) process. The user can also input multivalued request payments with specific fields for Brazil, and the



payment information will be exchanged through plain files for the Credit Order Document (DOC) process.



Central Bank Model Bank

Vault Management System Solution » Update Current Serial Number and Authorised Person Signature

The new vault management system solution is used by central banks to perform currency inventory management.

The central bank procures currency from printers or minters based on the demand and it is distributed to commercial banks for circulation. The commercial bank can raise a request for withdrawal and deposit of currency. The currency deposited by a commercial bank has to be sent to currency processing for currency evaluation, to ensure that unfit notes are not sent for circulation and destroyed.

This functionality provides the ability to place the currency in different bags, mark these bags against an entity and keep them in the vault.

Serial numbers are included on the banknotes when they are first issued. The number, which is unique for each banknote, allows the note to be traced and identified.

An enquiry is available to track the currency using the serial number.

In addition, this functionality allows the banks to update the signature of the person authorised to collect or deposit cash on behalf of the commercial bank.



Colombia Model Bank

Effective Rate

Colombian regulations require banks to inform their clients about the effective annual rates (EAR) that will be applied to deposits and accounts products.

Temenos Transact calculates and stores the rate information.

A new annual percentage rate (APR) type is set up, in order to be used for the accounts and deposits products. The value for the EAR rate will be displayed in the arrangement overview and it will be stored in Temenos Transact.

This functionality allows users to access the available effective annual rates at any time during the lifetime of the product.



Finland Model Bank

Single Euro Payments Area (SEPA) AOS1

According to Finnish bank practices, it is necessary to capture the server date in a transaction as the acceptance date for the debit account. This date will be passed on as narrative in the posting lines for the debit account and the credit account, where applicable.

As part of the Payments Posting and Validations module, the SEPA AOS1 (Additional Optional Services) functionality has been developed and it allows the user to initiate SEPA outgoing and incoming credit transfers and verify that the *Acceptance Date Time* field is updated with the server current date-time.



Hungary Model Bank

Queuing of Payments

In Hungary, there are different types of legal collection processes that are received by the bank from different authorities. The collection process includes different types of warrants, which could be initiated by regulatory bodies.

Apart from collection orders, there are other types of dues on customer's accounts like loan-related dues and interests, charges and fees on accounts for corporate and retail customers.

Banks need to maintain these different types of collection orders, fees, charges or lending-related payments in a queue in case there are no or insufficient balances on customer accounts.

The Queuing of Payments functionality ensures that the collectible amount shall not be utilised by the customer for any other purpose than the prioritised collections already existing in the queue.



India Model Bank

Customer Enhancements and Validations

As part of the customer creation process, additional values have to be captured and validated. Some of the values are required as part of the Indian regulations and some are required as market practice.

This functionality allows the user to create new customers following the Indian regulations.

When a customer is onboarded, the customer record will be created and the following information will be validated: nationality and residence, address, date of birth, identification documents, industry codes (if applicable) and the customer relation (if applicable).



Saudi Arabia Model Bank

Account Freezing-Unclaimed Accounts and Posting Restrictions

As part of the Account Infrastructure module, the Account freezing-Unclaimed Accounts and Posting Restrictions functionalities have been developed, which allows the user to apply posting restrictions at the customer or account level. The user can also monitor the statuses of the customer's account, as the status of an active account can change sequentially when there are no transactions posted in the customer's account for a specific period.

Customer Documentation ID Expiry

As part of the Customer Infrastructure module, the Customer Documentation ID Expiry functionality has been developed, which allows the user to create alerts for the legal ID expiring dates of Saudi nationals, non-Saudi nationals or expats, special cases, minors and veiled women. The alerts are generated before and after the document expiry. The user can also create posting restrictions for these types of accounts before and after the expiry date.

Watheeq Services

Saudi Arabian Monetary Authority (SAMA), the central bank of Saudi Arabia, requests for the customer-centric financial details that an individual or non-individual maintains with financial institutions. The Watheeq Edge system supports the integration of financial institutions with various statutory organisations of Saudi Arabia. Watheeq Edge has control over the fulfillment of SAMA requests. It parses each SAMA request into various parts and calls different integration operations to construct the SAMA response.

This functionality allows the bank to integrate with the Watheeq Edge system.



Spain Model Bank

Funds Catalogue Addendum

Every working day, the AFB (All Funds Bank) organisation sends an end-of-day file that contains different types of information. Among these types of information, two will be fund catalogue and fund prices. Both types of files will be used to update the security master and the last price for each instrument identified by its International Securities Identification Number (ISIN).

AFB sends the funds commercialised by the bank and the information in the 71, 73, 74, 20 and 90 records. These records contain instrument-level details and are provided by AFB to update the distributor's structural, functional and operational information about the funds available in the bank.

The record details are stored in the Temenos Transact log file and then updated to the appropriate instrument applications.

This functionality will assist the bank to read additional record types 73, 74, 90 and additional fields in record types 71 and 20 that are part of the incoming files from AFB.

Withholding TAX Pending Charges

Withholding tax is calculated and deducted on various events based on the customer tax group and instrument on which the tax is deducted. The tax can be deducted at the source or by the bank.

This functionality supports tax calculations and processing with respect to withholding for Personal Income Tax (PIT), Corporate Income Tax (CIT) and Non-Resident Income Tax (NRIT) in the context of Spanish laws for capital gains and various corporate action events, wherever restricted by the bank to withhold taxes.



Retail

Arrangement Architecture » Cooling Convention for Working Days

In accordance with the compliance and regulation procedures, the financial institutions want to consider only the working days while calculating the cooling date.

To achieve this, the *Cooling Convention* field is created in the Closure Property, which allows the financial institutions to choose working days while arriving at the cooling date for a loan contract. If this field is left blank, then the cooling date is calculated considering all the days.

NOTE: Once the *Cooling Convention* is set, it cannot be changed during the life cycle of the contract.

Arrangement Architecture » Processing of Pending Unpaid Bills

Whenever there are insufficient funds in any of the settlement accounts or when a locked funds event is released, a retry process is triggered to recover the funds for the unpaid bills. If there are multiple accounts specified, the recycler recovers the funds based on priority and the order specified.

When the Recycler functionality is enabled, the system recovers the funds for the failed financial transactions based on the configuration/rules defined in the settlement instructions. During the life cycle of the contract if there is change in the settlement account number, it is now possible to recover the funds from the new changed account number to support the current older outstanding due bills, thereby providing the flexibility to change or add account numbers. Any future bills created uses this settlement account only from the next billing cycle.

The recycler can process the older bills by updating the `RC . DETAIL` for the existing records. The *Take over Date* field in `RC . DETAIL` stores the pending requests created on the new pay in accounts.



NOTE: The funds (per property defined) collected from pay in accounts are allocated according to the payment rules, and there is no change in the existing process.



Technology

Data Framework

Semantic Query Layer » Security Authorisation for Semantic Query Layer

Security authorisation is imparted to Semantic Query Layer (SQL) through XACML policies using Temenos Security Framework (TSF) to support XACML based authorisation in all GraphQL requests. The SQL can now:

- Restrict access to resources managed by Operational Data Store (ODS) APIs, upon defining policies through individual requests.
- Apply access restrictions at API and attribute levels.
 - API level – Defining policies to allow or deny API access based on the role.
 - Attribute level – Applying access restriction rules in API based on the role.

A user agent is provided with required permission to access a particular API or limited data based on filters. This ensures the users accessing the appropriate data for their roles.

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

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



Data Lifecycle Management » DLM Supports NuoDB Database

The DLM module is enhanced to support NuoDB database along with MSSQL, ORACLE and DB2 databases.



Interaction Framework

IRIS R18 » Pre Cache in IRIS R18

In IRIS R18, a utility service is introduced to load all the service metadata and put it into cache before processing any Temenos Transact API request.

This utility service has the following features:

- Scans all services and retrieves a list of underlying Temenos Transact artefacts.
- Makes a metadata request to Temenos Transact and cache it for later usage for Temenos Transact API request.
- Improves the performance of IRIS R18 services when invoked as the first service.

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

UXP Browser » Enquiry Header Layout

Some enquiry models are designed for local print, which produces a simple text based file with fixed font. For local print, the column number of field represents the starting position to show the value for that column. However, in UXP Browser, column number determines the order of header fields. Absolute positioning is not practical for UXP Browser as it uses proportional font system where the font size could change.

So, a new enquiry header layout is now introduced where header field column numbers determine the ordering and their relative position within a row by comparing the column number of all enquiry fields. The layout of enquiries is improved for local print with proper column numbers and the headers can be defined at the middle or end of a row without any preceding header fields in same row.

Installation and Configuration Notes



Banking Framework

Delivery » Universal Confirmations – SWIFT 2020

The license code for the module SFCONF is installed in the Temenos Transact system.

Accounts » Account Switching Service

The license code for the module ACSWIT is installed in the Temenos Transact system.



Technology

Data Framework

Semantic Query Layer » Security Authorisation for Semantic Query Layer

In order to enable the security authorisation for the Semantic Query Layer module,

- Security flag in the SemanticQueryLayer-XXXXXX.X.X.zip/config/PROD/config.properties file should be enabled by default as mentioned below:
`sql.security.enabled=Y`
- Default policy files and their respective pdp configurations should be present in the following:
 - SemanticQueryLayer-XXXXXX.X.X.zip/xacml/ext-pdp-config.xml
 - SemanticQueryLayer-XXXXXX.X.X.zip/xacml/root-policy.xml
 - Role based xacml policy files (*.xml) in SemanticQueryLayer-XXXXXX.X.X.zip/xacml/
- Path of the pdp configuration file should be passed as a variable argument in the start.bat/start.sh launch script as mentioned below:
`-DPDP_CONFIG=../xacml/ext-pdp-config.xml`
- If a new policy file is created and applied for a role, respective XACML policy file should be created through PAP-UI and placed in an appropriate location as mentioned below:



- The below XACML policy file path is added in ext-pdp-config.xml.

```
SemanticQueryLayer-
XXXXXXXX.X.X.zip/xacml/<policyLocation>../xacml/xxxxxx.xml</policyLocation>
```

- The below policySetId is included in root-policy.xml.

```
SemanticQueryLayer-
XXXXXXXX.X.X.zip/xacml/<PolicySetIdReference>XXXX</PolicySetIdReference>
```

- The roleId should be passed as a parameter in API headers with the role name.
- To create the policies in PAP-UI, SQL resources should be copied into papRuntime folder as mentioned below:
 - Copy SQL resources from below pap-ui.war folder,
 \papui.war\WEB-INF\classes\sql\.
 - Copy resources, attributes and roles folders into
 \Temenos\jboss\papRuntime.



Interaction Framework

IRIS R18 » Pre Cache in IRIS R18

Configure the cache size in `<ehcache:offheap>` in the `ehcache.xml` file based on your needs.

| Technical Notes



Technology

Data Framework

Semantic Query Layer » Security Authorisation for Semantic Query Layer

Semantic Query Layer resources, attributes and default roles should be loaded in PAP-UI to create the policies. IRIS PAP services should have an SQL product to load the resources in PAP-UI.