What's New in

Temenos Transact

June 2020

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Release Highlights

Application Framework

Process Orchestration » Grouping Prerequisites within Parenthesis

In Process Workflow definition, it is possible to define multiple prerequisite conditions with AND/OR operation to launch an activity. However, there is no control over the decision logic.

Process Workflow definition now allows the users to define the decision logic and enclose prerequisite activity, status and rules within parenthesis. However, while grouping conditions, if the parentheses are imbalanced or not logically defined, then the system will throw an error during validation.

Grouping of prerequisite conditions within parentheses ensures that the logical operations such as AND/OR are evaluated based on the defined parenthesis, deferring the default way of evaluation.

System Core » Scheduler to Manage Services during COB

This feature allows bank to manage the start or stop for services during Close of Business (COB) and manage the number of agents. This does not require the bank to add that job(s) into the respective COB batch records.

A new parameter table (`TSA.SERVICES.COB`) is introduced to define the set of services that the user wants to start or stop during COB and also to increase or decrease the number of agents during COB. The table also allows the bank to define the stages, at which the services should STOP, START or go to AUTO mode. Currently, the following stages are permitted,

- Beginning of COB (After the initial Date change for COB)
- Beginning of System Wise Stage of COB
- Beginning of Start of Day stage of COB
- Beginning of Reporting stage of COB

- Beginning of Online stage of COB
- End of COB

System Core » IRIS R18 APIs for Service Automation

Restful APIs allow Temenos Transact to expose core-banking functionalities to third party systems. The service automation feature now uses IRIS R18 Provider APIs to expose service related functionalities to third party systems.

This functionality enables the third party systems to work with the service related activities such as number of jobs completed, total number of jobs and the percentage of completion. Any third party system can use these Provider APIs.

Banking Framework

Accounting Unit » Decommissioning an Accounting Unit

The Accounting Unit (AU) module allows users to maintain separate accounting books within a company. This module did not have a process to decommission an accounting unit should a financial institution required to do so.

Temenos Transact now allows customers to decommission an existing accounting unit. The AU.PARAMETER, EB.TNSFER.COMPANY and EB.COMPANY.CHANGE applications have been enhanced to support the decommissioning process. The user must also perform a list of actions and checks during the decommissioning process. This feature provides the ability to:

- Combine data from one accounting unit with another accounting unit or another company within the same group.
- Decommission the accounting unit from which data are moved.

Accounts » TPH–Temenos Transact – Demand Deposit Account Integration

After funds authorisation requests are processed in the system, an activation file is updated with the status of the requests. External business applications cannot use this file to process the transactions further. This enhancement allows funds authorisation requests, which are initiated either manually or automatically by a business application, to trigger an Integration Framework event after these requests are processed.

The External option is added to the *Update Activation File* field in the ACFA.TYPE application to support the creation of an Integration Framework event when a Funds Authorisation record is processed in the system. The system checks the value in the *Update Activation File* field for each record set up in ACFA.TYPE and updates the IF.EVENTS.INTERFACE.TABLE application. External business applications (for example, Temenos Payments

Hub) can use this event and the response for the funds authorisation request to decide whether or not to process a transaction further.

Limits » Liability Structure for Limit Sharing Group

The `CUSTOMER.GROUP` application has been enhanced to support all the functionalities that were supported by the Customer Liability Structure. Limit Sharing Group is a type of customer grouping for risk management, which focuses on credit line allocation for a group of customers and a project.

This functionality allows users to define a Liability Limit structure using the `LIMIT.SHARING.GROUP` application. This application now accepts Limit Products with alphanumeric key. The workflow for defining the Limit record has also been enhanced. The *Liability No.* field in the `LIMIT` application now accepts a valid record ID from the `LIMIT.SHARING.GROUP` application. The benefits of this enhancement are:

- A Limit Sharing Group can be defined as being liable for the exposure created against a Limit record. This is applicable even for Limit records with alphanumeric keys.
- Collateral support for the Liability Structure Limits is extended to support alphanumeric Limit key.

Private Wealth

Securities » Personal Assets – Transaction Modification

The personal assets of customers (for example, house property or paintings or yachts) can be included in the user's portfolio valuation and capital gain calculations. The system allows capturing both buy and selling transactions, and updating positions. These positions are used for customer reporting and capital gain calculations.

The system is now enhanced to enable the banks to modify the existing buy or sell transaction (such as, date or nominal). On authorisation, the system reverses the existing transaction and rebooks a new transaction with the modified values.

The customers are allowed to determine which lot of the asset has to be disposed-off. In order to allow the customer to select the parcels to be disposed-off, a new multi-value set is introduced. The customer or advisor can select the parcels to be disposed-off while performing a sell or write-out transaction of a personal asset to control the capital gains.

Fiduciary Deposits » Term Deposit Retailing Solution for Fixed Contracts

Fiduciary (FD) deposits are deposits placed by customers with other banks through their bank, which acts as an agent bank. The customer can choose from a wide range of deposit offerings. Banks sometimes retail the term deposits offered by other financial institutions to its customers. The bank receives an order for a deposit from its customer and in turn places the deposit with the external institution.

The Fiduciary module in the Temenos Transact is now enhanced to provide a complete term deposit retailing solution. The system ensures that the banks can:

- Provide a catalogue of fixed term deposits offered by different institutions.
- Maintain an interest payment schedule for fixed term deposits with ability to modify the interest to match with schedule provided by the payer bank.
- Settle a customer only after the interest or maturity proceeds are actually received from the payer bank.

The banks can now do a cash matching before crediting funds to the customers.

Corporate Actions » Additional Criteria for Identifying Unique Event Security on Receipt of MT564

The securities traded in different stock exchanges or different currencies may have the same ISIN (in case of multi-listed security), but created as separate instruments in Temenos Transact. When an incoming MT564 is received, Temenos Transact checks the ISIN and identifies the security.

The Securities Corporate Actions module is now enhanced to identify the unique internal security ID with additional criteria. The internal security ID for the event is identified based not only on ISIN but also on any of the following criteria:

- Place of listing (Tag 94B)
- Security currency (Tag 11A)
- Place of safekeeping (Tag 94C)

Multiple criteria can be set up and the process of security identification is based on the order in which the criteria are defined.

When there are multiple securities in the system with same ISIN and an incoming corporate action notification (MT564) is received, a unique event security can be identified without breaking the STP flow.

Corporate Actions » Blocking of Positions at Ex Date or Record Date

Temenos Transact can be configured to block eligible security positions from being sold, when there is a corporate action involving debit of the securities.

The Securities Corporate Actions module is now enhanced to block the eligible security positions of a corporate action event from the ex-date or record date of the corporate action event. A field is introduced in the `DIARY.TYPE` application which accepts ex-date, record-date or no value. Eligible positions are blocked from ex-date or record-date, if set, thus making sure that the user is not allowed to sell or transfer the security position from the start of the event until the event is completed.

Regional Banking Solutions

Argentina Model Bank

Taxes » Tax Concepts View in Loans

The Tax Concepts View in Loans functionality allows the user to view the value added tax and stamp tax amount in the arrangement overview.

The Payment Schedule enquiry is introduced (AA.DETAILS.SCHEDULE.AR) and when the charges are configured as tax, they are moved to the Tax column and projected for future due dates. Each tax details will be displayed separately in the schedule.

Embargo » Process Future Balance

The Embargo module allows the user to process future balances. In case there is a request for an account seizure where the available balance in the accounts is not sufficient for the seizure amount, the system will transfer the available balance to the internal suspense account and inform COELSA (Electronic Clearing House) on the transferred amount (blocked) through response file. For the remaining future balance, an `AC.LOCKED.EVENTS` record will be created for all the accounts and the service will continue the same process until the lock is removed.

Australia Model Bank

Australia Base » Alternate Account Number Generation and User Transaction Restriction

The Alternate Account Number Generation functionality allows banks to automatically generate an alternate account number for each account as per the bank configuration.

The User Transaction Restriction functionality prohibits bank users from crediting or debiting their accounts.

The `CMBASE.ALTERNATE.ID.PARAM` application is used to configure how the alternate account numbers will be generated during the arrangement creation.

The *User Customer Number* field is added to the `CUSTOMER` application to capture the *Customer Number* of the bank user, manually.

When a user initiates a transaction, the system checks whether the *Customer Number* of the account (arrangement) is the same as the *User's Customer Number* stored in the `USER` application. If it is the same, then the system will not allow the user to commit the credit or debit activity.

Central Bank Model Bank

Vault Management System » Adaption of Currency and Handling Specimen Currency

The Vault Management System is used by the central banks to perform currency inventory management.

The Adaption of Currency and Handling Specimen Currency functionality allows Central Banks to run inter-branch transfers and manage specimen and commemorative currencies.

Commemorative currencies are printed occasionally to mark important occasions. These coins are issued for circulation during memorable events and sales of these coins are performed. The system allows users to manage commemorative currencies and create specimen currency deposits.

Finland Model Bank

Lending » Due Date Offset

This functionality allows the users to set the first repayment due date for new loans and modify the due date for existing loan arrangements. This provides ample time for the customer to repay the loan without having to start the repayment instantly.

On the monthly payment schedule, the first repayment is deferred to the month after the loan is being disbursed. On the quarterly payment schedule, the first repayment will be deferred to the next quarter, unless the loan is disbursed in the last month of the same quarter. The due date of an existing loan can be changed for a customer, to provide flexibility on the due date depending on their salary cycle date and for corporate customers to align with the cash flow cycle date.

Lending » Legal Fee Cap

The Legal Fee Cap functionality calculates the charge amount and overrides the final charge amount per day based on the cap fee rule for each fee available for a particular loan account.

This functionality allows the user to:

- Control charges against the parameters defined, regardless of the payment frequency.
- Define charges to be included in the control.
- Define if the control will be applied at the product level or not and use the parameters to arrive at a maximum amount that can be charged on the loan and evenly distributed over the year.

HAL Guarantee

The state issues a guarantee, which is accepted by the bank. The purpose of the loan will be housing, and if the security is not sufficient, then the ASP loan (housing saving and support scheme) or ASP additional loan can also be taken. The state guarantee (HAL) loan amount and the state guarantee amount are derived from many factors, such as the type of product, presence of the housing company loan and the selected calculation method.

The `CMBASE.HAL.CALCULATOR` application is introduced, to enable the bank user to capture the values related to the loan to derive the HAL guarantee values based on the calculation routine. The ID of this application is auto-generated by the system.

Customer Processing » Customer Account Enquiries

The Customer Account Enquiries allow banks to use the IBAN and SSN number as search criteria when searching for the details of an account.

All the account enquiries display the *IBAN* and *SSN* or *Corporate Id* as part of the search criteria. The *IBAN* and *SSN* or *Corporate Id* are part of the enquiry outputs.

Enquiries for account statements, accounting entries and contract balances having the *Customer Id* and/or the *Account Number* as part of the search criteria can also accept the *IBAN* and *SSN* numbers as search criteria.

Customer Processing » Overdrawn Accounts Enquiry

The Overdrawn Accounts Enquiry allows banks to use the *IBAN*, *SSN* or *Corporate ID* as well as the *Branch* or *DAO* code part of the search criteria. These details are also displayed in the outputs. These changes are incorporated across the account enquiries for current regular overdrafts, current overdrafts for

which a limit is not attached and current overdrafts for which the limit is exceeded.

Hungary Model Bank

Warrants » Queuing of Payments

With the Queuing of Payments functionality, users are now able to retain the collection orders, fees, charges or lending related payments in a queue in case of no or insufficient balances on customer accounts. The queueing solution ensures that the collectable amount will not be utilised by the customer for any other purpose than for the prioritised collections already existing in the queue.

The solution is used to handle the receipt of warrants sent by PCS (a third party clearing system in operation at the bank), perform basic validations, store the result for the validations into an application, send the response to PCS and generate customer notifications.

New applications are introduced in order to set the parameters for the queueing items and to store the queue items from the queueing execution that will take place.

India Model Bank

Accounts » Corporate Customer Account Types Configuration and Validation

This functionality allows banks to comply with India regulatory requirements. Accounts and deposits are enhanced to include India-specific regulations, taxations and statutory requirements.

In India, various types of accounts are allowed to be operated for corporate customers. The Accounts functionality allows banks to configure the different types of corporate accounts that can be opened, their eligibility, validations and the transfer and closure processes.

Account Parties » Nomination Registration for Accounts and Deposits

The Nomination Registration for Accounts and Deposits functionality allows the nominee to receive the outstanding balance in the account as a trustee of legal affairs, in the event of the death of the depositor.

The functionality allows the user to capture the nominee details of customers who are the sole proprietors of accounts or term deposits.

The nomination details includes the nominee name, nominee’s age, complete address of the nominee, the contact number of the nominee and the relationship of the nominee with the customer.

Once the nomination details are captured in Temenos Transact, the bank user can modify the details in the system as per the requirement of the customer. The bank user can able delete the nomination as a whole or any of the details based on the instructions received from the corresponding customer.

Italy Model Bank

Customer Account and Transactional Data for Regulatory Reporting

Banks in Italy have to report the details of the opening and closing balances, sum of credit transactions, sum of debit transactions and average credit transactions for all the accounts held in the bank to the Italian Internal Revenue Agency on a yearly basis, to comply with the regulatory requirements. All the balances and transactions that happened in the last fiscal year have to be reported at the beginning of the year.

A new record is created for the `ITREGE.TRANSACTIONS.PARAM,REVENUE` application, to store the default values for reporting.

The BNK/ITREGE.AGENCY.REVENUE.REPORTS service is introduced to generate the report with all the required details. The service will run on the first working day of the year.

The file will be extracted in .txt format and will be stored in the path configured in the `DFE.PARAMETER` application.

Mexico Model Bank

Account Parties » Nomination Registration for Accounts and Deposits

The Nomination Registration for Accounts and Deposits functionality allows bank users to register one or more nominees in an individual account or term deposit and control that the percentage allocation summation is equal to 100%.

An existing customer can also be linked as a nominee in an individual account or term deposit. The `CUSTOMER` application is used to record the customer data.

Account Compliance » Account Product Creation

Mexican banks offer specific current and savings accounts.

The Account Product Creation functionality allows users to create current and savings accounts with specific characteristics. All the products configured need to be validated and authorised before using them to create accounts.

The products provided in this functionality are a base for the products that Mexican banks will use. Each institution will customise its final products according to its needs.

Account Compliance » Deposit Product Creation

Temenos Transact allows financial institutions to create their own products with particular characteristics. The Deposit Product Creation functionality provides the option to configure the settings of the products through properties, product conditions, additional settings and product builder.

This functionality allows users to define different deposit products offered in Mexico.

Lending Compliance » Credit Product Creation

The market in Mexico offers specific lending products aligned with the regulatory requirements of Mexico.

The Credit Product Creation functionality allows users to create lending products with specific characteristics. The Credit Product Creation functionality provides the option to configure the settings of the lending products through properties, product conditions, additional settings and product builder.

Saudi Arabia Model Bank

Account Infrastructure » Account Freezing and Unclaimed Accounts

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.

If the account dormancy status is abandoned, then, the system locates the arrangement from the concat file and removes the unclaimed or dormant posting restriction.

The bank user can manually reset the dormant account to active using the `AA.ARRANGEMENT.ACTIVITY,AA.RESET.DORMANCY.SA` version.

Customer Infrastructure » Customer Documentation ID Expiry

As part of the Customer Documentation ID Expiry functionality, the `EB.ALERT.REQUEST` application was released, where the user needs to create a record to define all the available alert events. The messages and alerts that are sent to the client will be stored in the `EVENT.LOG` application.

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 fulfilment 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. The following services of Watheeq are used to establish interactions between the Saudi Arabian Monetary Authority (SAMA) and the financial institutions: Get Account Details, Get Account Balance, Get Deposits List, Get Liabilities List, Get Product Users List, Get Safe List, Get Shares List.

Spain Model Bank

Allfund Bank (AFB) Interface

Temenos Transact groups all the rebalancing orders received from TAP and generates the flat file, to be sent to AFB.

The flat file is generated by Temenos Transact at end of the day, and it contains the list of fund rebalancing orders generated from TAP to be sent to AFB, based on record type 10 (buy and sell orders) and 40 (traspaso orders).

Cheques and SNCE Clearing

Banks in Spain have regulations, wherein the interbank fees or commissions are regulated by Iberpay, which is a Spanish Payment Service Company. The main role of Iberpay is to manage the Spanish Interbank payments infrastructure (SNCE) that is specialised in the exchange, clearing and settlement of transactions between the financial institutions.

This functionality allows users to manage the processing of the interbank fees defined for SNCE03, SNCE04, SNCE05, SNCE07 and SNCE08.

Sri Lanka Model Bank

Provisioning and Collateral » Collateral Management

In the lending business, different types of collaterals are obtained as a risk mitigation strategy. Immovable property, movable machinery, personal guarantees, cash deposits, stock mortgages are some of the collateral types that are obtained from the customers.

The bank may offer credit facilities to customers as a package of products or may finance a specific project of the customer. When a credit package is offered to customers, the bank may obtain several types of collaterals to secure the credit package.

Temenos Transact is enabled to maintain different types of collateral with different data fields and rules defined for each collateral type. The details captured under the collateral types will be utilised for provision calculation, collateral management and other reporting requirements.

Provisioning and Collateral » Non-Performing Loan Parameters and Consumer Lending

The Non-Performing Loan Parameters and Consumer Lending functionality handles the classification of credit facilities like overdraft and loans as non-performing, based on specific conditions. It allows users to manage classification or declassification of loans and overdrafts as per the rules defined in the `LKPVCO.PARAMETER` application.

Lending » Parameters on Restructure of Facilities

Customers can request a payment holiday for principal, interest, or both for their credit facilities, like loans. Depending on the status of the underlying facility (performing or non-performing), the request can undergo either a restructure or reschedule.

A performing facility can be restructured, while a non-performing facility can be rescheduled. Further, a restructure or a rescheduled facility goes through a monitoring period wherein the repayments are tracked.

This functionality allows banks to track the number of times a facility has undergone restructure or reschedule and impose a monitoring period for a restructured or rescheduled facility.

United Kingdom Model Bank

Open Banking Payment Initiation

UK Open Banking entails banks and financial institutions to facilitate payments initiated by users using third-party provider (TPP) software applications through the Open Banking Interface APIs provided by banks.

The payments that can be done through the UK Open Banking interface are: domestic payments, domestic scheduled payments, international payments, international scheduled payments, domestic standing order and international standing order.

All these payments are processed by the Payment Order (PO) module in Temenos Transact.

United States Model Bank

Core » GL Average Balances

Financial Institutions use GL (General Ledger) Average Balances to evaluate various performance and comparative analytics, including fulfilling various regulatory reporting requirements. This functionality allows banks to calculate and generate GL Average Balances for select GL lines, including generating reports on a monthly or quarterly basis.

Retail

Retail Lending » Automatic Disbursement of Top up Loans

As part of Increase Commitment simulation, the new repayment amount (considering the increased commitment) is displayed on the simulation Overview screen. Both new arrangement and the Increased loan amount can now be disbursed automatically with no dependency on Payment Schedule conditions.

Click here to understand the technical impact of this enhancement for customisation and upgrades.

Arrangement Architecture » Configuring Non Customer Facing/Internal Charges (NCFC)

All banks in the US follow the Financial Accounting Standards Board (FASB) accounting standard, which allows to offset some of the loan origination related expenses against the fee income. Under FASB, certain fees or costs are booked internally and need not be exposed to the customer. These are termed as Non Customer Facing Charges (NCFC).

AA supports calculation, application, and amortisation of customer facing charges and the same is now extended to non-customer facing charges. Thus by configuring such a FASB compliant product, the NCFC is also accounted internally, which thereby facilitates the raising and showcasing of the NCFC bills separately, besides monitoring and tracking of the non-customer related fees.

NOTE:

- The charges defined with Property Type as Non-Customer and Bill Type as Internal are classified as NCFC. The user can identify these NCFC bills and report them separately from the customer side bills, if required.

- The user can setup NCFC for all Product Lines, which involve accounting, and for both debit (bank's income) and credit (bank's expense) type charges.
- These charges should be amortized.

Click here to understand the technical impact of this enhancement for customisation and upgrades.

Arrangement Architecture » Splitting Negative and Positive Interest Rates

In case of negative interest rates, the system allows the user to define the separate PL category codes, which are used for PL postings.

It now supports separate positive and negative interest capitalisation entries along with separate transaction descriptions for capitalised positive and negative interests on the customer account. This makes it easier to distinguish positive and negative interest capitalisation and accruals for Global Accounting Interface (GAI) and also enhances statutory and management reporting.

Click here to understand the technical impact of this enhancement for customisation and upgrades.

Arrangement Architecture » Activity Level Exclusion for APR Calculation

The Annual Percentage Rate (APR)represents the net cost of the loan, while the Annual Percentage Rate of Charge (APRC) represents the annualised cost of a loan that reflects all costs of borrowing and is a widely used by the customer to compare different credit products.

The APRC is calculated using the cash outflows and the projected cash inflows of an arrangement. It is recalculated for all cash flow activities.

The APRC process is enhanced to exclude specific activity from CASHFLOW Type Activity and thereby allowing additional control of Activities. This can be done using the *Exclude Activity* field in the Reporting Product Condition.

Retail Deposits » Generating a Payment Order for Partial Withdrawal of Deposits

During the partial withdrawal of deposits, it is now possible to generate single or multiple Payment Orders based on the Settlement or Offsetting configuration. After accepting the withdrawal statement and initiating partial withdrawal, the user can define the records of `BENEFICIARY` and `PAYMENT.ORDER.PRODUCT` when the Settlement Property fields are made available.

This feature enables a consistent approach to match the full deposit redemption flow and a better cash management ability to make external payments. Also, it provides the user with a better control over the payment being made by locking the amount.

Technology

Integration Framework

Integration Designer » Configuring flows without using Event Designer

The Event Designer allows users to edit the flows and events with all the parameters based on the deployment and publish them in order to view them in the IF.EXIT.POINT and IF.INTEGRATION.FLOW.CATALOG tables. However, Event Designer is licensed and designers are not allowed to use it in production environments.

This feature allows users to modify the editable attributes of Integration Flow without using the Event Designer. Users can modify the editable parameters of flows using a Temenos Transact application (`IF.FLOW.OVERRIDE`) or Command line utilities.

Data Event Streaming » Redelivery of Error Events

This feature enables redelivery of error events both manually and automatically.

In the manual process, a redelivery utility has been introduced, where users can list the events present in an error topic, see the error message and select the events to redeliver them to the source topic for reprocessing. This process uses the Data Event Streaming (DES) tool.

In the automatic process, the event cleanup component is used. This component enables the system to pick the error events from the error table and deliver it to the configurable source topic based on the origination of error. This process takes place based on the configured time interval and number of retries.

Data Event Streaming » Low Latency

This feature provides end-to-end configuration for data event table generation, data processing, event transformation and assembling the event using appropriate assembly definitions with optimised schemas. The following are the key highlights of this feature:

- Multiple tables can host events for Data Event Streaming (DES) at the same time. These tables can have custom names with custom columns and partition ranges.
- DES to transform events using a transformer engine that is injected into the Event Processor component at runtime.
- Event Processor component can now assemble entity events into a single event, where each entity event has the same event ID that was originally captured in the source system.

This feature enhances the overall performance of DES by specifying multiple tables and its columns, handling custom event transformation and increasing the speed of data event capturing and processing.

Click here to understand the installation and configuration updates for this enhancement.

Interaction Framework

IRIS R18 » Generating Swagger Documentation using Vocabulary

This feature allows IRIS R18 to generate swagger documentation with the appropriate field labels from the `vocabulary-retail.json`, instead of ODS field names. An ODS field name is mapped to a label defined in the vocabulary (`vocabulary-retail.json`) file. However, if any specific ODS field name does not have a mapped label available in the `vocabulary-retail.json` file, then the swagger documentation will continue to hold the ODS field name.

UXP Browser » Multiple Authentication in Generate on Demand Mode

In Generate on Demand mode, UXP browser requires preloaded system details, which use Temenos Transact authentication mechanism.

UXP browser is now enhanced to support multiple authentication by providing an alternate URL. Banks can configure their own authentication setting and UXP browser uses a clone of the same WAR and different root context, which works on Temenos Transact authentication setting.

IRIS cache resets based on timestamp specified on request header without any external call.

Installation and Configuration Notes

Technology

Integration Framework

Data Event Streaming » Low Latency

The user need to use the `temn.des.data.repo.direct-db.access = true` configuration property to run DES in DB mode.

Technical Notes

Retail

Retail Lending » Automatic Disbursement of Top up Loans

When the *Commitment Drawdown* field is set to Auto, it is not required to define the disbursement details in the payment schedule as the system creates the disbursement bill automatically. The system always uses the payment type as S.AUTO.DISBURSEMENT and bill type as DISBURSEMENT for that bill.

Arrangement Architecture » Configuring Non Customer Facing/Internal Charges (NCFC)

To amortise non customer/internal charges new events are released.

Arrangement Architecture » Splitting Negative and Positive Interest Rates

To provide separate transaction codes and to identify a different description per STMT.ENTRY, new AC.EVENT records are released.