

# FINACLE SUPPORT CONNECT

## Knowledge Series

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Finacle Support brings you this fortnightly knowledge bulletin to augment your problem-solving capability. There is more to it. Every edition is put together with utmost diligence to ensure that best practices and known resolutions are shared. In this edition you will find the following articles:

- **“Claim Payable By Us” Functionality in Bank Guarantees**
- **Cash Forecasting in Finacle Online Banking**
- **Channel ID and Business Channel ID in FI Requests**
- **Webinar Announcement: Guidelines for L2 Analysis in FEBA (Ver 11.0.x & 11.2.x)**

So let's start reading!



### “Claim Payable By Us” Functionality in Bank Guarantees

**Product: Finacle Core Banking Version: 10.2.x onwards**

Once a claim is lodged in a bank, the **Claim Payable by Us** flag (in IGM menu) plays a vital role in controlling the creation of contingent liabilities. This is important when the advising bank is liable to pay out on behalf of the issuing bank. This functionality is applicable only for inward guarantees. Contingent liabilities are defined in the **GTPM - Guarantee Parameter Maintenance** menu by setting **Create Contingent Liability Transaction** flag as **Y** and configuring the **Contingent Credit** and **Debit** placeholders under the **General Details** tab.

**During Bank Guarantee (BG) advise:** The contingent liability is created only when the **Claim Payable by Us** flag is set to **Y**. Otherwise, no contingent liability will be created, even though contingent liabilities are defined in the **GTPM** menu. Additionally, if the **Limit ID** flag is set as **Y** in the **GTPM** menu, then the system will prompt for the **Limit ID** and the limit liability will also be updated.

**During BG Amendment:** If the **Claim Payable by Us** flag has been modified from **N** to **Y** (vice-versa not possible), then the contingent entries will be passed for the full BG amount. If the flag is set as **Y** previously, and the BG amount has been amended, then the contingent entries will be passed for the differential BG amount.

### Cash Forecasting in Finacle Online Banking

**Product: Finacle Online Banking Version: 11.x onwards**

The **Cash Forecasting** feature allows you to predict a company's future financial liquidity over a specific period using validated financial models. The cash flow refers to the change in the cash or treasury position from one period to the next. The cash flow forecast is an important way to value assets, work out budgets, and determine appropriate capital structures. It provides a good indicator of the company's financial health for potential investors.

The **Cash Forecasting** module of Finacle e-Banking enables a corporate to carry out the forecasting for all registered accounts based on the **Available Balance**, the inflows and the outflows. The inflows and outflows data will be uploaded by the customer through the **File Upload** module.

The **Cash Forecasting** module will have a separate dashboard which will have the following widgets:



**View consolidated cash position**

**View account-wise cash position**

**View expected outflows**

**View expected inflows**

On navigating through **Cash Management** → **Cash Forecasting** → **Dashboard**, all **Cash Forecasting Widgets** along with the **Search Criteria** will appear on the screen. The widgets will appear for the accounts to which the logged in user has at least inquiry access. The account access check will not be carried out for **Consolidated Cash Position Widget**.

**Note:** The navigation may differ slightly in different versions. The above navigation is for versions 11.2.x.



### Channel ID and Business Channel ID in FI Requests

*Product: Finacle Core Banking Version: 10.x onwards*

**ChannelId** and **BusinessChannelId** are two separate XML tags in the FI request:

- i. `<ChannelId>COR</ChannelId>`
- ii. `<BusinessChannelId>CUI</BusinessChannelId>`

These tags are used to identify the (third party) channel from which FI requests are initiated. These are **RRCDM** codes configured at **CORE** using the **HRRCDM** menu.

The **ChannelId** tag is a mandatory input tag in the request **XML**, and the **FI OAUTH** validation takes place based on this tag. The **BusinessChannelId** tag is an optional tag and if it is not populated, then the **ChannelId** tag value will be internally assigned to **BusinessChannelId**. However, when **BusinessChannelId** is provided in request **XML**, this takes precedence over **ChannelId** and this tag value is passed on to **CORE** layer.

The value passed on to **CORE** layer can be used for below purposes:

- i. For any Channel-specific exceptions or error handling
- ii. To identify transactions pertaining to a single channel
- iii. For handling specific customization requirements

### Webinar Announcement: Guidelines for L2 Analysis in FEBA (Versions 11.0.x and 11.2.x)

Finacle Online Banking Support team is hosting a webinar on **Guidelines for L2 Analysis in FEBA**. The session will cover the following:

- Different types of logs in FEBA application and details on how to enable them
- Commonly encountered various types of online banking issues (both application and batch) and how to carry out L2 analysis for these issues.

Write to us with any specific points related to L2 analysis activity that you would like us to cover in the upcoming session.

Click [here](#) to register today!

**Date: Thursday, February 18, 2021**

**Time: 2:00 PM to 4:00 PM IST**

Hope you like this edition. Is there anything that you'd like to see in the forthcoming series? We'd love to hear from you!

Write to us at [finaclesupport@edgeverve.com](mailto:finaclesupport@edgeverve.com)