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:

- **Future Value Dated Balance Setup in Finacle**
- **Enabling Higher Version of TLS (TLSv1.2) for Delivery Daemon Batch in FAS**
- **Introducing the Savings Home Loan Feature**

So let's start reading!

Future Value Dated Balance Setup in Finacle
Product: Finacle Core Banking Version: 10.2.x onwards

In Finacle Core Banking, a **future value dated transaction** is one where the transaction date will be the BOD Date, but the value date will be a future date. The setups available in Finacle for creating Future Value Dated Transactions are as follows:

1. Future value dated transactions are handled in Finacle using the **HSCFM** menu fields:
   a. **No. of Future Days Allowed field** (**NUM_OF_FUTURE_DAYS_ALLOWED**)- It will control the maximum date beyond the BOD date that a user can create future value dated transactions
   b. **Future Value Dated Debit** and **Future Value Dated Credit** flags- If these fields in **HSCFM** are maintained as **Y**, all future value dated transactions will be captured in the **FTX** table. Additionally, during transaction posting, instead of updating the **Clear Balance Amt** or **Funds in Clearing** fields, the system will update the **Future Amt.**, **Future Clear Balance Amt.**, and **Future Unclear Balance Amt.** fields as seen in **HACCBAL** based on the type of transaction

2. On the future date (Value Date of original transaction) when the **HFUBALM** menu (batch menu can be setup as EOD BOD batch job) is executed or the corresponding batch **exe BABX4489** is executed, it will move the balances from **Future Amt.** and **Future Clear Balance Amt.** fields to the **Clear Balance Amt** field as seen in **HACCBAL**

3. In any case, if the sum of all non-deleted records in **FTX** table for an account does not match with the **FUTURE_BAL_AMT** (Future Amt. field in **HACCBAL**) in the **GAM** table, then the system will not process the account as part of the **HFUBALM** batch menu. For such cases, it is advised to apply data correction judiciously based on the actual transaction data

Enabling Higher Version of TLS (TLSv1.2) for Delivery Daemon Batch in FAS
Product: Finacle Alerts Server Version: 10.5 & 10.5.x

Delivery daemon batch is used to deliver a SMS alert to the customer with the help of a SMS aggregator. In case the SMS vendor supports a higher version of the protocol such as **TLSv1.2** for communication, then the delivery daemon batch should be configured to support the protocol.

Steps to configure TLSv1.2

1. Verify the **JDK** version which is currently in use to run the delivery daemon. **TLSv1.2** is only supported from **JDK** version **1.7** and above

2. Add parameter **-Dhttps.protocols=TLSv1.2** in the delivery daemon sh file. An example is shown as given below.

   java -DUBS_CONFIG_PATH=../../../../common/config -DPROPERTY_PATH=.. -DFINACLE_INSTALL_ID=$FINACLE_INSTALL_ID -DB2K_SECURE_DIR=$B2K_SECURE_DIR -Dhttps.protocols=TLSv1.2 com.infosys.fas.batch.process.BatchProcessor $1 $2

Introducing the Savings Home Loan Feature

Product: Finacle Core Banking

The Savings Home Loan is a special loan account with interest benefits. The interest on loan accounts is computed here by deducting the linked operative account balance from the loan outstanding (which means that the interest for the loan will be less, since it is applicable only on the reduced amount). This concept is known as **notional pooling**.
Since the interest benefit is given to the loan account by linking the **SB/CA** account, the interest is not paid to these accounts for the time it is linked to the loan account.

At the scheme level (**HLAGSPM**), the **Savings home loan** flag should be set to **Y** to enable this product. Also, the interest product method shou... **EOD** product method only. At the account Level(**HOAACLA**), the **EI** formula should be of the **PMT** type. The **Operative account** field is mandat... loan which should of **SB/CA** type of account. The repayment method, in this case, can only be the following - **E - Recover from operative a/c t... effective available amount.**

When the savings home loan account is closed, the linked operative account (**SB/CA**) gets delinked. It can also be delinked manually with the he... menu. Once the account is de-linked, the interest will be paid for the **SB/CA** account from that date onwards.

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!

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