

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:

- **Significance of the Parameter FD_SEARCH_PERIOD_IN_DAYS**
- **Avoiding Duplicate Identifier for Concurrent Requests through FI/BC**
- **Making Term Deposit Originated Transactions as Customer Induced**

So let's start reading!



Significance of the Parameter FD_SEARCH_PERIOD_IN_DAYS

Product: Finacle Core Banking Version: 10.x

While executing Deposit Renewal, Closure, or Overdue batch jobs, the system does a full scan for the eligible deposits with the maturity date up to the current BOD date which are yet to be actionized. This could lead to possible performance issues. To avoid this, a **COMT** parameter in Finacle Core 10x, **FD_SEARCH_PERIOD_IN_DAYS**, is available. If the parameter is set as per the required **number of days**, the system will do a scan to process the eligible deposits for the defined period.

The start date will be considered as below while fetching the eligible records in the batch jobs such as TD accounts closure, renewal, or overdue marking.

$$\text{Maturity Date} \geq (\text{BOD} - \text{FD_SEARCH_PERIOD_IN_DAYS})$$

$$\text{AND Maturity Date} \leq \text{BOD}$$

If **FD_SEARCH_PERIOD_IN_DAYS** is set to **1**, then the system will consider only the accounts which have matured one day before the **BOD_date**. This parameter should be set to a value which is at least equal to the maximum number of consecutive holidays, or as per requirement.

Depending upon the bank's requirement, this parameter can be enabled to cater to the requirement of back dated renewal, closure, or overdue marking. If there are accounts beyond this date range which are to be actionized, the bank can handle it procedurally.

Avoiding Duplicate Identifier for Concurrent Requests through FI/BC

Product: Finacle Online Banking Version: 11.0.x and 11.2.x

Every request being fired by the Finacle Online Banking application to Finacle Core/Backend via **BC** (Bancs Connect) or **FI** (Finacle Integrator) is recognized by a **Unique Identifier** as below.

- **BC: Stan ID**, which is the **FIELD [011]** in the BC request
- **FI: RequestUUID**, in the **XML** format request

Usually the value for Unique Identifier is the **Current Timestamp**.

If there are concurrent requests, then the timestamp will be the same resulting in two or more requests with the same **Stan ID** or **RequestUUID**. Only the request which reaches the Finacle Core or backend first will be served and the other requests will be marked as failed.

To solve this issue, there is a feature in the Online Banking product to generate Unique **Stan ID** or **RequestUUID** using the sequence, which will replace the timestamp.

If **IS_STANID_SEQUENCE_NUM_GEN_REQUIRED** value is set as **Y** in **BankAway.properties** file



- For Transfers and Payments, the Unique Identifier will be the concatenated value of **Request Serial Number** and **Transaction ID** from the table **TXNH and TXND**
- For all the other requests, a sequence, **NEXT_STAN_ID** is introduced in table **SEQN** which will be used for generating the Unique Identifier



Making Term Deposit Originated Transactions as Customer Induced

Product: Finacle Core Banking Version: 10.x onwards

Interest Outflow transaction is treated as bank-induced transactions in Finacle. Banks may desire that this transaction to the customers operative account be treated as a customer induced transaction for the operative account whereby the account status is maintained as active.

To achieve this, the Interest outflow transactions can be treated as customer-induced transaction by using the environment parameter **Update Last Txn. Date for Outflow**. When this environment variable is exported in **commonenv.com** file, as part of transaction posting, the **Last Cust. Induced Tran. Date** would be updated, making those transactions fundamentally a **CI** type of transaction for the operative account. However, the transaction type would still be

displayed as **BI** when inquired in **HTM**.

The deposit transactions which will be considered are: **Interest Outflow (IO)**, **Total Outflow (TO)**, **Principal Outflow (PO)**, **Consolidated Interest** or **Repayment Outflow (RO)**. For these cases, the transaction can be treated as customer-induced by setting the envirc **UPDATE_LAST_TRAN_DATE_FOR_OUTFLOW** to **Y**.

In the **commonenv** file, the following env variables have to be added:

```
UPDATE_LAST_TRAN_DATE_FOR_OUTFLOW=Y
export UPDATE_LAST_TRAN_DATE_FOR_OUTFLOW
```

The backend services should be restarted once the above variables are exported. Once this is exported, the interest transaction updates the **GAM** table **Last_Tran_date**, which is only updated by customer-induced transaction. In this case, it will update the date successfully and will serve its purpose to keep account active.

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