

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:

- **Prepayment Fee Collection in Term Loan Accounts**
- **Enabling and Disabling Encryption in Mobile Banking Application Layers**
- **Account Manager Propagation to Core**

So let's start reading!



Prepayment Fee Collection in Term Loan Accounts

Product: Finacle Core Banking Version: 10.x

Payments made prior to the actual repayment schedule of the loan account is known as prepayment. The charges collected in the event of prepayment is known as **prepayment fees**. The prepayment charges can be collected using only the **HLAUPAY** menu. It can be voluntary or mandatory. Planned prepayment will not attract any prepayment fees.

The product level set up required to collect prepayment fees is as follows. In the **HPTTM** menu, the event ID and event type **PRPYF** for prepayment are set. After that, in the **HLAGSPM** menu, the **Apply Prepayment Fees** flag and event type **PRPYF** are set in the **Scheme** and **Loan fee** tabs

respectively.

The details of the **Prepayment Fee**, once levied, can be found in **CHAT** and **APTT** tables. However, it should be noted that the payment made towards the loan account will be identified as prepayment only if there is no overdue amount on the date of payment. The **HLPREPH** menu option is invoked to inquire on the prepayment history within a loan account.

Enabling and Disabling Encryption in Mobile Banking Application Layers

Product: Finacle Mobile Banking Version: 11.x

In Finacle Mobile Banking application, we can enable or disable encryption by making changes in the files at each layer, as mentioned in the table below. These layers are **MB-Client**, **MBaaS**, or **MB-Server**. The parameter values can be set to **true** or **Y**, if the encryption has to be enabled. For disabling the encryption, the parameter values can be set to **false** or **N**.



Layer	File Name	Sample Path	Parameter to Enable Encryption
MB Client	mobileAppConfig.json	apps/FinacleMobileApp/common/	Set value of enableURLEncrypt to true
	RetailUserLoginWorkflow.json	apps/FinacleMobileApp/common/navigation/dashboard/templates/	Under onLoginClick Event, set the value of encryptionEnabled to true
	cordovaProps.json	apps/FinacleMobileApp/common/js/cordova/	Set isEncryptionEnabled to Y
MBaaS Server	AuthenticationService.json	/FinacleMobileBanking/server/conf/	For the paramName PassWord & CorpId , set the value of paramType to clientsecure
	MBServer.json	/FinacleMobileBanking/server/conf/	Set value of mb.client.payloadEncryptionEnabled to Y and set the value of CLIENT_TO_MBAAS_URL

			ENCRYPTION_ENABLED to Y
	worklight.properties	/FinacleMobileBanking/server/conf/	Set the value of mb.client.payloadEncryptionEnabled" to Y
MB Server	mBanking.properties	WorkingDirectory/data/	Set the value of CLIENT_PAYLOAD_ENCRYPTION_ENABLED to Y



Account Manager Propagation to Core

Product: Finacle CRM (CIF) and CORE Version: 10.x

Whenever there is a change in the account manager for a particular CIF, the same has to be reflected in the **GAM** table in Finacle Core Banking.

In **Finacle CRM**, the value of **TR_CHANGEMANAGER** should be set to **Y** in the **FinacleCRM.war/properties/DataSyncup.properties**. Whenever the account manager is changed, the **CRM** will make an **API** call and the data will be saved into the **IRD** interface table. A **GENLIMO** process will be invoked at regular intervals to update the changes in the **GAM** table. The batch job **babx4579** configured in the **GENLIMO** process will be used for updating the account manager. This

batch will invoke a script based on the **request_type**, and the script will in turn invoke the exe **chactmgr** residing in Finacle Core Banking. The data storage in **IRD** table will be as follows:

Request_type	CIFMODMGR
Entity_Id	CIF ID
Addtl_Details_Info	core_cust_id old_manager_id new_manager_id
Source_System	CIF
Target_System	CORE

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