

FINACLE SUPPORT CONNECT

Knowledge Series

May 2020 | Volume 3

Welcome to the third edition of the Finacle Support Connect Knowledge Series, published every fortnight. Thank you for your continuous encouragement and feedback. In this edition, we are covering the following articles:

- **Did You Know? Significance of SIX_DECIMALS_PERCENT_SIZE**
- **Best Practices: Relevance of “Include Delay Timeout” Parameter in C24 Transactions**
- **Showcase: Finacle Finanz Tools**
- **Monitoring and Housekeeping Activities**

So let's start reading!



Did You Know?

Significance of SIX_DECIMALS_PERCENT_SIZE

The PRPM property in Finacle Online Banking version 11.x onwards is related to transformers in loan account requests. The response length depends on the SIX_DECIMALS_PERCENT_SIZE value in Finacle Core Banking:

- If the SIX_DECIMALS_PERCENT_SIZE='Y', 6 decimal points are displayed in the interest rate field
- If SIX_DECIMALS_PERCENT_SIZE='N', only 4 decimal points are displayed

The value of this property in Finacle Core Banking and Finacle Online Banking should always be in sync.

The SIX_DECIMALS_PERCENT_SIZE PRPM property is used to set this flag in Online Banking. In Finacle Core Banking, the SIX_DECIMALS_PERCENT_SIZE flag is set in the uniser.cfg file and uniser start script.

Here is a sample response where interest rate field have 6 decimal points:

FIELD[125]=011xxxxxBxxxxxxxxx MOxxxxxx xxxxA

20130912048000LNR15009.950000E20180831

In the above example, Finacle Core Banking would give a response where the interest rate is shown in a 10-character format while containing 6 decimal points. In this scenario, the PRPM property SIX_DECIMALS_PERCENT_SIZE in Finacle Online Banking should be set to Y

Best Practices

Relevance of “Include Delay Timeout” Parameter in C24 Transactions

At C24, if the transaction request is not processed within the timeout parameter set, then the timeout response is sent to Channels. The timeout parameter is maintained at both CBC and Uniser. Both the services would switch on the timer once the request is received.

If CBC and Uniser are on different servers, there can be a time delay in the network or while picking up requests at the Uniser. In such cases, Uniser would start processing the request with some delay and post the transaction in Finacle Core Banking within its timeout period. Still the CBC may send a timeout response to the Channels in case there is no response from Uniser within the timeout parameter set at CBC. In this scenario, the customer will receive a timeout response whereas the corresponding customer account will be debited.



What's the solution?

The INCL_DELAY_IN_PROC_TIMEOUT parameter can be set as Y in the Uniser start script. This will ensure that Uniser includes a network delay while calculating the processing timeout at Uniser.

- If N, Uniser would consider the time it has received the request, irrespective of when the CBC sends the request to Uniser
- If Y, Uniser would consider the time when CBC sends the request

E.g. if the Uniser processing timeout is 12 seconds and there is a network delay of 10 seconds:

- When INCL_DELAY_IN_PROC_TIMEOUT=N, Uniser will timeout if it fails to complete the processing within 12 seconds
- When INCL_DELAY_IN_PROC_TIMEOUT=Y, Uniser will timeout if it fails to complete the processing within 2 seconds



Showcase: Finacle Finanz Tools

Finanz Tools are an integrated family of advanced solutions from Finacle that engages the bank's customers with personalized graphical product illustrations. It comprises simple-to-use financial calculators, simulators, and modelers that model how financial products work, and demonstrate their benefits and features. This tool helps in bringing bank's products to life - thus enabling them to put their best foot forward in attracting customers and making their journey engaging and rewarding. Banks can now leverage this solution to reduce the time spent to convince customers for their investment portfolios and banking choices.

The product has comprehensive coverage of 80+ pre-built tools spanning across multiple lines of business – Lending, Deposits, Wealth, Credit cards, and Insurance. The Finacle Finanz Tools has enabled banks in over 35+ locations. It has an extensive range of features including Scenario Analysis, Product Comparisons, and key capabilities like, Print Functionality, Calculation Engine Accuracy, Multilingual Capability, etc. [Download](#) the brochure to know more about this handy solution.

[Download](#) the brochure to know more about this handy solution.

Write to finaclesupport@edgeverve.com for a demo on Finacle Finanz Tools.

Monitoring and Housekeeping Activities

Monitoring and housekeeping activities help ensure that Finacle systems are operating seamlessly and issues, if any, are addressed proactively. Each bank has few of its own standard activities. Based on the incidents reported by different banks, we have listed some key activities to be followed.

- Monitor utilization of licenses
- Monitor batch job execution status and take appropriate steps for failed batch jobs
- Clear stale entries in LGI sessions. A large number of inactive LGI entries may create problems during application login
- Monitor the Finacle DB sequence limit. Few of the application sequences like SWIFT_MSG_SRL_NUM_SEQ, CHR_NUM_SEQ_DC are not recycled and need to be reset on reaching the maximum limit
- Monitor the expiry date of all certificates
- Clear server logs and application level logs regularly
- Periodic archiving and purging of data, that is no longer actively used, helps in faster processing. E.g. Regular purging of RTT table helps in faster execution of duplicate checks and reversal checks.



Hope you like this edition. Is there anything that you'd like to see in the forthcoming series? Do let us know!

Write to us at finaclesupport@edgeverve.com