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:

- **Recognize Interest in Suspense for Past Due Accounts**
- **Enable Root or Jailbreak Detection Security Feature in Finacle Mobile Banking**
- **Just-in-time Support through FSC**
- **What's New in FSC?**
- **Webinar Announcement: CORE EOD-BOD flow in 10.2.x**

So let's start reading!

Recognize Interest in Suspense for Past Due Accounts
Product: Finacle Core Banking Version: 10.x onwards

Based on the classification of a loan account, banks can decide whether to recognize the interest income or not. In scenarios where banks want to charge interest, but do not consider it as income as it is a **non-performing asset (NPA)**, then the **Interest Suspense Account** can be used to give the interest credit.

While marking an account as Past Due, the system will reverse any uncollected interest for the normal and penal interest in the accounts and credit it to the **Interest Suspense** or **Penal Interest Suspense** account.

Whenever the customer makes full or partial repayment, if the amount in suspense has to be recognized as income, the flag **Recognize Interest in Suspense for Past Due Account** in **HSCFM- Bank level**, should be set as **Yes**. If this flag is **Yes**, the system will automatically recognize the interest from suspense interest to normal interest on recovery of any interest income for **NPA** accounts.

If the bank wishes to recognize the interest income at a later point in time, the movement of the interest amount from the suspense account to the **P and L** account can be handled with the new menu option called **HRSI**, given that the **Recognize Suspense Interest** for **Past Due Accts** parameter is set as **No** at the **HSCFM** level. If the flag is **No**, then the bank needs to execute **HRSI** menu for recognizing the income to the extent of interest repayment recovered from the customer.

Enabling Root or Jailbreak Detection Security Feature in Finacle Mobile Banking
Product: Finacle Mobile Banking Version: 11.x onwards

A hacker can launch any application on a rooted or jailbroken device and access the local memory, call specific activities or can perform malicious activities in the application.

Ideally both Android and iOS operating systems by default would contain built-in user rights and restrictions. The process of removing such restrictions is called rooting and jailbreaking respectively.
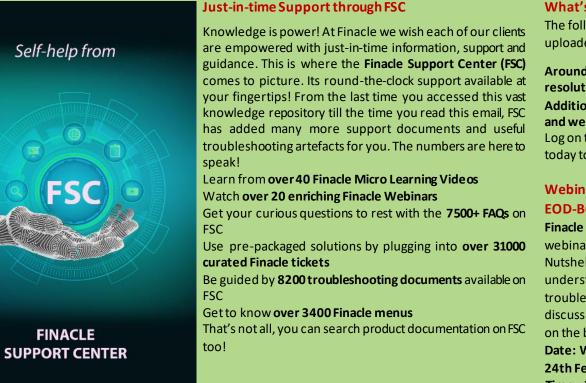
Allowing the Mobile Banking app to run in a rooted or jailbroken device is a major security risk. In such devices, a hacker can easily access the local memory or mobile app-related API calls related data and can perform malicious activities.

Considering the vulnerability of rooted or jailbroken devices, Finacle Mobile Banking is developed with a built-in ability to detect such conditions and prevent the execution of the application.

To enable root or jailbroke check detection in the application, open **AppController.js** in the client side (Android or iOS) application workspace and set **checktheme** value to **true**.

If the value for **checktheme** is set to **true,** then **Finacle Mobile Banking** application will not open in root or jailbroke devices.

Just-in-time Support through FSC

Knowledge is power! At Finacle we wish each of our clients are empowered with just-in-time information, support and guidance. This is where the **Finacle Support Center (FSC)** comes to picture. Its round-the-clock support available at your fingertips! From the last time you accessed this vast knowledge repository till the time you read this email, FSC has added many more support documents and useful troubleshooting artefacts for you. The numbers are here to speak!

Learn from **over 40 Finacle Micro Learning Videos**
Watch **over 20 enriching Finacle Webinars**
Get your curious questions to rest with the **7500+ FAQs** on FSC
Use pre-packaged solutions by plugging into **over 31000 curated Finacle tickets**
Be guided by **8200 troubleshooting documents** available on FSC
Get to know **over 3400 Finacle menus**
That's not all, you can search product documentation on FSC too!

What's New in FSC?

The following have been recently uploaded to the **Finacle Support Center.**

Around 2000 new incidents and resolutions
Additional Troubleshooting documents and webinar recordings
Log on to the Finacle Support Center today to check out these artifacts!

Webinar Announcement: CORE EOD-BOD flow in 10.2.x

Finacle Core Banking team is hosting a webinar on **CORE EOD-BOD** - in a Nutshell. This session will help in understanding the EOD process flow and troubleshooting strategies. We will discuss few use-cases and recommend on the best practices.
Date: Wednesday & Thursday , 23rd & 24th Feb 2022
Time: 2:00 PM to 4:00 PM IST

Do you have the most useful Finacle URLs handy? Bookmark these Finacle links:

- **Finacle Support Center:** https://support.finacle.com/
- **Finacle Knowledge Center:** https://content.finacle.com
- **TechOnline:** https://interface.infosys.com/TechonlineV2/base/globallogin

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