

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:

- COMT Parameter TU\_CONSIDER\_ORGNL\_TENOR\_MAT\_DATE\_SHIFT
- Passing Additional Data in Full Statement Inquiry Request Response (FSIR)
- FSC Survey Results Out Now!
- What's New in FSC?
- Webinar Announcement

So let's start reading!



## COMT Parameter - TU\_CONSIDER\_ORGNL\_TENOR\_MAT\_DATE\_SHIFT *Product: Finacle Core Banking Version: 11.x onwards*

The COMT parameter will decide the logic to determine the interest rate specific to a slab, when the maturity date falls on a holiday. The bank-level parameter, which is given below, defined in the Term Deposits tab, will be considered while computing the maturity date:

Shift Maturity Date if Holiday - Previous Working Day/Next Working Day/None

When COMT parameter - **TU\_CONSIDER\_ORGNL\_TENOR\_MAT\_DATE\_SHIFT** is set as "**Y**" and bank-level parameter set as below, the interest rate that pertains to the original deposit period will be considered even though the maturity date falls on the next subsequent interest slab.

Shift Maturity Date if Holiday

O Previous Working Day O Next Working Day O None

In the case of a holiday, this COMT parameter will be further checked and the system will compute a new tenor when the original maturity is not equal to the new maturity date

Consider the below Interest Table Set-up:

- 0 to 12 months = 0.25%
- 12 months 1 day to 999 months = 0.35%

# Example - Acct open date: 28-Feb-2020 and tenor as 12 months

The system computes the original maturity date as **28-Feb-2021** and since this falls on a holiday and based on bank-level parameters defined as above, the new maturity date will be computed as **01-Mar-2021**.

New tenor = (New maturity date – OpenEffDate) = 12months 1 day Maturity date = OpenEffDate + New Tenor = 01-Mar-2021

In case, COMT parameter is set to "N", the system picks up the rate based on the new tenor computed, here it is 0.35% In case, COMT parameter is set to "Y", the system picks up the rate based on the original tenor despite the maturity date shift, here it is 0.25%

Once the rate is derived, interest is applied to the account for the actual run period.

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# Passing Additional Data in Full Statement Inquiry Request Response (FSIR) Product: Connect-24 Version: 10.2.13 onwards

At Connect-24, the FSIR request is used for fetching the latest transaction details of an account. The various details corresponding to a transaction such as Transaction Remarks, Transaction Particulars, etc. are fetched. These details usually amount to around 147 characters for each transaction. However, there may be specific scenarios where additional data is required based on the needs of the external channel. Connect-24 has a feature where up to 30 extra characters can be sent in the response message for each transaction.

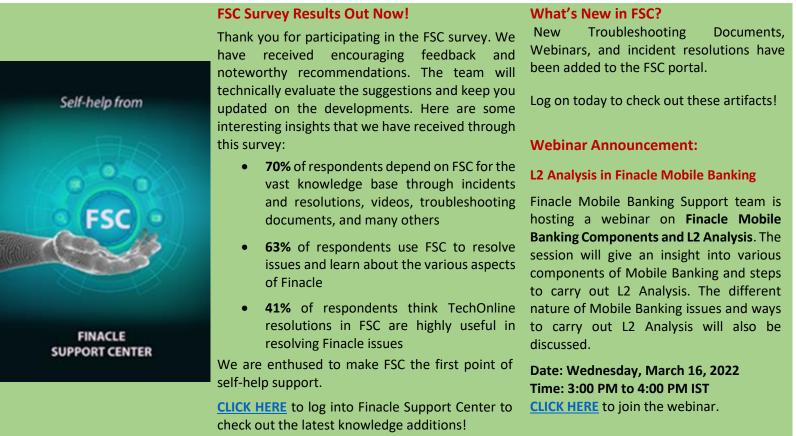
With this enhancement, 177 characters can be sent in response from Connect-24 for each transaction instead of the regular 147. The following Environment Parameters(ENV) are introduced at Connect-24 in order to support this feature in the uniser.cfg file:

CDCI\_ADDTNL\_FLDS\_CHNL\_ID: Set the channel id values separated by '|'. The additional fields will be returned only for those • channels

For example: CDCI ADDTNL FLDS CHNL ID=CMN would return additional fields for the CMN channel CDCI\_ADDTNL\_FLDS\_CHNL\_ID=CMN | BWY would return additional fields for the CMN & BWY channels

- <channel id>\_ADDTNL\_FLDS\_CNT: Channel id mentioned in CDCI\_ADDTNL\_FLDS\_CHNL\_ID would be the prefix. This value should contain the number of additional fields required. For example: CMN\_ADDTNL\_FLDS\_CNT=1 BWY\_ADDTNL\_FLDS\_CNT=2
- <channel id> ADDTNL FLD <count>: Channel id mentioned in CDCI ADDTNL FLDS CHNL ID would be the prefix. The count mentioned in <channel id>\_ADDTNL\_FLDS\_CNT would be the suffix. This value should contain the additional fields' details, to be fetched as part of **FSIR**. It should contain the field name and field length value pair separated by '|'.

## For example: CMN\_ADDTNL\_FLD\_1=TRAN\_RMKS|30 BWY\_ADDTNL\_FLD\_2=TRAN\_PARTICULAR 30



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- Finacle Support Center: <u>https://support.finacle.com/</u>, <u>https://finaclesupport.infosys-platforms.com</u>
- Finacle Knowledge Center: <u>https://content.finacle.com</u>
- TechOnline: <u>https://interface.infosys.com/TechonlineV2/base/globallogin</u>

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 <u>finaclesupport@edgeverve.com</u>

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