

Finacle Support brings you this fortnightly knowledge bulletin to augment your problem-solving capability. 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:

- **Setup for Preferential Interest Consideration for Overdue Foreign Bill**
- **Account Access Functionality**
- **Your Chance to Learn from the Best!**
- **What's New in FSC**

So let's start reading!

Setup for Preferential Interest Consideration for Overdue Foreign Bill

Product: Finacle Core Banking Version: 10.2.x

When foreign bills become overdue in Finacle the **Preferential Interest** provided in the **Bill Preferential** field under the **Event Details** tab will not be considered. Only the rate which has been attached as per the rate code derived from **MBIC** will be considered. As per the product functionality, the **Preferential Interest** provided at the bill level will not be considered post the due date for foreign bills. However, a separate slab can be added at the bill interest table code post the due date indicator to collect any preferential interest.

To consider the **Preferential Interest**, a sample script has been provided **FPTMCFxSelectIntCode.sscr**. The prefix **FPTMC** would be the interest table code and the script with that name must be placed under scripts path for the rates to be considered.

For example: when a bank is doing realization for the overdue foreign bill and wants to apply additional **Preferential Interest** of 5% and the bank has used **Int Table Code 'REPOR'** in MEOB during the purchase event and **REPOR** has a base of 4%, the expectation would be that the system applies an **ROI** of 9% (Base 4 + Preferential 5) during realization. To achieve this, the bank should have the above script as "**REPORFxSelectIntCode.sscr**" in the scripts path.

CCY	Ref. Amt.	Rate Code	Rate	CCY	Tran. Amt.	Forward Contract	A/c. ID

Account Access Functionality

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

Let us look at the different types of account access and steps to enable and control the access for an account in Online Banking application for various account holders like joint account holders, signatory authority etc.

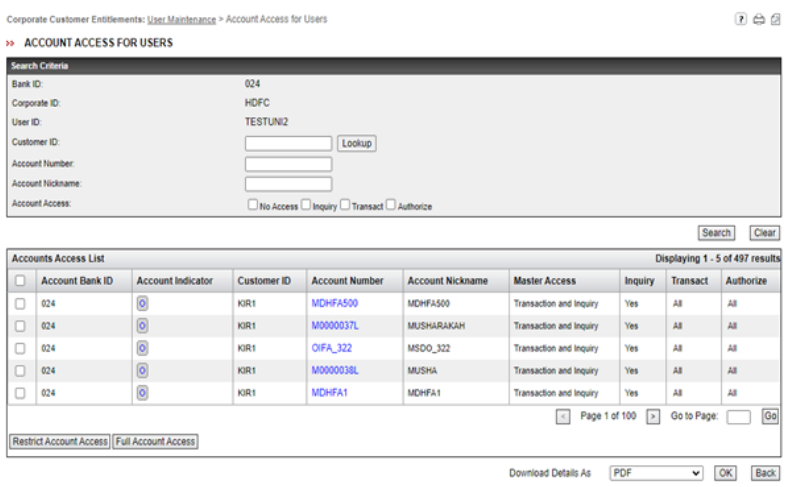
There are 4 types of account access in an Online Banking application:

- **No Access:** If "No Access"[A] is given for an account, then the user cannot access accounts in the application
- **Inquiry:** If "Inquiry" access [I] is given for an account, then the user can do inquiry-related activities for the account i.e., view account details, view transaction details/history, etc.

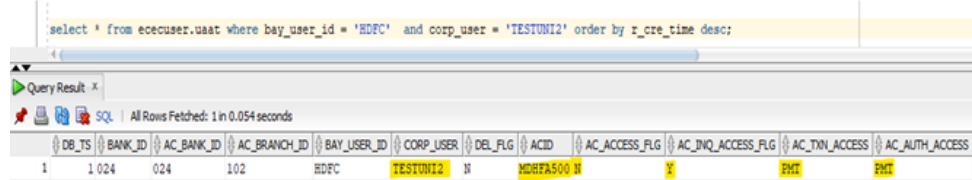
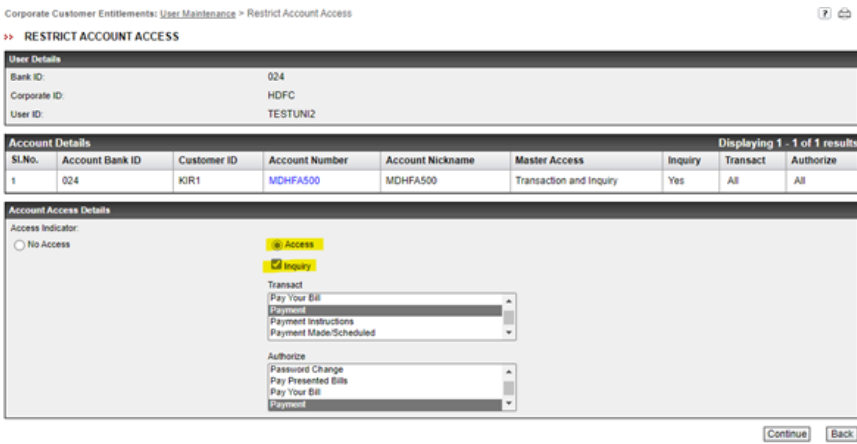
- **Transact:** If "Transact" access [F] is given for an account, then the user can initiate a transaction with the account
- **Authorize:** If "Authorize" access [A] is given for an account, then the user can approve the transactions related to the account

Furthermore, 'Transact' and 'Authorize' access can be defined for each transaction type. The admin can give access to any account linked to a user using the following steps:

1. Login into the admin application and navigate to **Retail/Corporate Customer Entitlements à User Maintenance** and provide the user details and click on the Search button. Select the user for account access and from the **More Actions** option, select the **'Account Access'** option



2. Admin users can restrict an account by selecting an account and clicking on the **'Restrict Account Access'** button
3. If the admin user wishes to provide both inquiry and transaction/authorization access for a few transaction types, then:
 - Click the **'Access'** radio button
 - Select both the **'Inquiry'** checkbox and the required transaction types from both transaction and authorization
 - Click the **'Continue'** button, provide confirmation details, and click the **'Submit'** button. The record is successfully inserted into the **UAAT** table



- If the admin user wants to give full access to a particular account, then they can select the account in the account access page and click the '**Full Account Access**' button to remove any restrictions present in the **UAAT** table

Combinations found in **UAAT Table**:

SL No.	ACCESS	AC_ACCESS_FLG	AC_INQ_ACCESS_FLG	AC_TXN_ACCESS	AC_AUTH_ACCESS
1	No Access	A	N	Null	Null
2	Inquiry	I	Y	Null	Null
3	Transact	F	N	Selected TXN Type	Null
4	Authorize	A	N	Null	Selected TXN Type
5	Inquiry and Transact	N	Y	Selected TXN Type	Null
6	Inquiry and Authorize	N	Y	Null	Selected TXN Type
7	Transact and Authorize	F	N	Selected TXN Type	Selected TXN Type
8	Inquiry, Transact and Authorize	N	Y	Selected TXN Type	Selected TXN Type



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What's New in FSC?

650+ incident resolutions and **19** TSDs have been added to FSC. Log in today to check out these artifacts!

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



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