



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:

- **Temporary Overdraft (TOD) Regularization and LIEN**
- **Significance of Mode of Operation for Joint Accounts of Retails Users**
- **Troubleshooting Documents on FSC**
- **What's New in FSC?**
- **FSC Webinar Coming Soon!**

So, let's start reading!

Temporary Overdraft (TOD) Regularization and LIEN

Product: Finacle Core Banking Version: 10.2.18 onwards

In the Finacle Core Banking application, there are various instances observed where a customer repays the Temporary Overdraft (TOD), but the TOD status remains as EXPIRED/UNREGULARIZED even though the TOD regularization batch executes in EODBOD successfully. This could be due to existing LIEN on such accounts.

In such cases, to achieve this regularization functionality, the environment variable **CONSIDER_CARVE_LIEN_AMT_FOR_TOD_REG** has been introduced. This variable can be exported in **commonenv.com**:

```
CONSIDER_CARVE_LIEN_AMT_FOR_TOD_REG=N;  
export CONSIDER_CARVE_LIEN_AMT_FOR_TOD_REG
```

Restart the backend services once the above variable is exported. Now, the TOD regularization batch will successfully change the status to R - REGULARIZED.



Significance of Mode of Operation for Joint Accounts of Retails Users

Product: Finacle Online Banking Version: 11.2.x



As part of banking operations, retail customers can have joint accounts as part of their relationship with the bank. Such accounts are linked to multiple related parties. As per the constitution of the account, the transaction would need authorization or approval from other joint account holders based on the 'Mode of Operation' of the account. In this case, the mode of operation as agreed upon by all the account holders will indicate how the account is operated and transactions are authorized.

The various 'Mode of Operation' parameters supported in Finacle Online Banking are:

- **Joint-by-All:** All the account holders will have to sign for withdrawal or debit instructions. Any instruction to the bank should also carry the signature of all the account holders.
- **Either or Survivor:** In this case, any one of the account holders can sign and operate the account. If A, B, and C open a joint account as "Either or Survivor", the bank will pass cheques, debit instructions, etc. signed by any one of the 3 account holders
- **Former or Survivor:** Only the main account holder of the joint account holders can operate the account. On the demise of the main account holder, the balance in the account is payable to the survivor(s).
- **Minimum 'N' Users:** In this case, any account holder can initiate a transaction. The transaction must be approved by (N-1) account holders



Troubleshooting Documents on FSC MDMC Batch for GFP File Processing

Q: What should be done if the MDMC batch is failing after uploading the GFP file?

A: After the GFP file is uploaded, the file is moved to the FDTT table with a new Sequence number. **ASYNCBATCHPROC** batch is completed successfully. The next part of processing the file is to run the MDMCBatch...

To learn more on how to solve this problem, read the in-depth troubleshooting document available on [Finacle Support Center](#).

What's New in FSC?

760+ TechOnline resolutions along with **10** new Troubleshooting documents have been added to FSC. New Finacle Microlearning Videos have also been uploaded to the portal. Log in today to check out these artifacts!

FSC Webinar Coming Soon!

Witness the power of the Finacle Support Center! Rely on self-help as the first step to troubleshooting your day-to-day issues. The 3rd edition of the FSC webinar is coming soon to tell you how!

Watch this space for more details.

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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