



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:

- **TDS Recalculation from a Specific Date in a Financial Year**
- **Security Questions and Answers for Authentication**
- **Troubleshoot Queries with Finacle Support Center!**
- **What's New in FSC?**

So, let's start reading!

TDS Recalculation from a Specific Date in a Financial Year

Product: Finacle Core Banking | Version: 10.2.12 and above

Banks may have a requirement to recalculate the **TDS** for an account at a different rate from what was set at the beginning of the financial year due to changes in the **CBDT** taxation rules. It may also be required that the different rate is applied from a specific start date, leaving the **TDS** deducted earlier to that date in the same financial year as unchanged. To aid this functionality the following activities can be undertaken at the **CIF** level:

- Change the **TDS** table code to the desired rate related table code
- Update the **No Tax Recalculation Beyond Date** so that any **TDS** already deducted at earlier rate prior to that date remains unchanged. This will ensure that the **TDS** is not recalculated before this date. So, any changed **TDS** rate will be applicable from this date.

The backend field mapping for these fields are:

- **TDS** table code to be setup in **CRMUSER.ACCOUNTS.Tds_tbl**
- The recalculation cut-off date should be setup in the **CRMUSER.DEMOGRAPHIC.no_tax_recal_beyond_date** for retail customers and **CRMUSER.PREFERENCES.no_tax_recal_beyond_date** for corporate customers

Impact with respect to the India localization features

In case the **MTDSE** menu was used for capturing **TDS** exemption, then to enable the above feature the record captured in **MTDSE** should be deleted. The corresponding table is **IN_TECT**. The **Del_Flg** in this table can be updated to **Y**. At account level the withholding tax flag for the eligible accounts of the customer is to be set to **T (GAM.wtax_flg)**. If the exemption is to be revoked then additionally in the **IN_TDS** table for all eligible records that need to be considered for the new taxation rate, the **EXMP_SRL_NUM** should be made as **NULL**.

Security Questions and Answers for Authentication

Product: Finacle Online Banking/ DEH | Version: 11.2.x till 11.13

Security Question and Answers (**SQNA**) is a security feature in Finacle Online Banking/ DEH that allows the bank to set a few predefined security questions and collect answers from users to be used for user authentication.

Configuring the Security Questions by the Bank Admin

The bank can define the random questions that will be used to setup the **SQNA**. These questions will be inserted in the **LAFQ** table. There is no frontend menu for creating these questions and the bank can insert the questions manually via insert DB scripts to the **LAFQ** table. The **Question_ID** should be unique while inserting the records.

To enforce the security questions to be set whenever the customer logs in for the first time, the below configurations are needed:

- **FORCE_QNA_CHANGE_FLG** should be set to **Y** in the **CUSR** table (for 11.2.X) or **UCDT** table (for 11.5 till 11.13). This will display the security questions to the end user for registering. Once security questions are registered successfully, this flag will be updated to **N**

- **SECONDARY_AUTHENTICATION_MODE** needs to be **SQNA** in the **CSIP** table. This ensures that security questions will be displayed to the user as a secondary authentication mode in subsequent logins

Setting Security Questions and Answers by User

When the security question mode is enabled and the user tries to login for the first time, the application will forcefully display a page by randomly picking the questions from the **LAFQ** table. The number of questions to be displayed and set are decided based on the below **PRPM** properties:

- **MIN_QUESTION_COUNT** - Minimum number of questions the user needs to answer
- **MAX_QUESTION_COUNT** - Maximum number of questions the user can answer

For example: If **MIN_QUESTION_COUNT** is 2, **MAX_QUESTION_COUNT** is 3 and there are 5 questions in the **LAFQ** table, then 5 dropdowns will be displayed to the end user with 5 questions each. The end user can choose from the dropdowns and answer a minimum of 2 questions and a maximum of 3 questions. Once the chosen questions are answered by the user, the data will be inserted into the **Lafa** table in encrypted format.

At the time of authentication, all the questions answered by the user at the time of security question registration will be displayed for authentication.

In the Internet Banking application, the end user can also update the security questions using the below menu:

Login → Security Settings → Security Questions

Retrieval of questions and updating of the answers will be in the same way as mentioned above. Once the details are submitted, records will be updated in the **Lafa** table.



Troubleshoot Queries with Finacle Support Center!

TDM 30/ 360 Deposit

Module: Finacle Core Banking Version: 10.2.x

How to open a TDM-30/360 type of deposit in Finacle? What setup is required and how the interest is calculated in TDM method. Few banks have requirement to open a TDM method of deposit accounts. The TDM method refers to 30/360 interest method where base days is 360 and interest will be calculated for 30 days per month (irrespective of number of calendar days of the particular month)

[Click here](#) to read the full Troubleshooting Document on FSC!

What's New in FSC?

630 incident resolutions have been added to the portal. [Click here](#) to visit the portal and view the 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://docs.finacle.com/en/signin>
- **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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