SUPPORT CONNECT KNOWLEDGE SERIES
Augment Your Problem-solving Capability

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Welcome to the Finacle Global Support fortnightly knowledge bulletin! We're here to offer solutions for common challenges, share valuable tips, provide knowledge bytes, and keep you updated. Each edition is meticulously curated to ensure we share best practices and known resolutions. In this issue, you'll find the following articles:

- **Combine Principal and Interest Demand for the Last Demand Date**
- **Enhancing Security with Payload Encryption**

So, let's start reading!

Combine Principal and Interest Demand for the Last Demand Date
Product: Finacle Core Banking | Version: 10.2.25

Whenever a **NON-EI** loan is opened in Finacle the Interest and Principal Demand amounts can have different frequencies setup. If the Interest Demand frequency is different from the Principal Demand frequency then it is possible that when the Last Principal Demand is generated for the account the corresponding Interest demand till that date does not get demanded from customer and therefore on the maturity date i.e. the last Principal Demand date , the total due amount including the Interest amount is not raised and collected from the customer. To facilitate an Interest demand on the same date as the last Principal Demand date we have a **COMT** parameter introduced which is **COMBINE_LAST_INDEM_WITH_PRDEM.** After enabling this parameter when schedule is created, system automatically ensures to have an Interest demand coinciding with the last Principal Demand date and thereby on maturity date the entire outstanding amount including the Interest is demanded from the customer which can then be settled by the Customer.

Example:

Consider a **NONEI** Loan opened on 10-Jan-2025, with Bullet repayment on 10-Jan-2026 after 1 year. If the Interest is to be demanded every month end say on 31-Jan-2025, 28-Feb-2025 and so on. Once this parameter is enabled, there will be an additional Interest Demand on maturity date i.e. 10-Jan-2026 after the interest demand on 31-dec-2025.

Enhancing Security with Payload Encryption
Product: Finacle Mobile Banking | Version: 11.0.x and 11.2.x

Payload is the actual data or content delivered in a mobile communication or transaction, often within a network request, push notification, or API call. It excludes headers or metadata and focuses on the meaningful information being transferred.

Finacle Mobile Banking uses payload encryption to protect sensitive data such as login credentials and transactions, ensuring secure end-to-end communication between the **MBaaS** (Mobile backend as a service**)** and **MB** Server layers.

It ensures that the data once serialized, is encrypted at the source (MBaaS) and decrypted only at the destination (MB Server) protecting it from interception, tampering, or unauthorized access. This mechanism is essential for maintaining data confidentiality, integrity, and maintaining compliance with security standards.

It significantly reduces vulnerabilities and cyber threats such as man-in-the-middle attacks, packet sniffing, and reverse engineering attempts.

It provides greater control to developers and security teams by allowing configurable security policies, encryption toggles, and audit logs for compliance and threat response.

Process Flow:

Step 1 - Data Serialization: Before sending, sensitive data is serialized into a payload object.

Step 2 - Encryption Layer: This payload is then encrypted using robust algorithms (e.g., AES-256) at the MBaaS side.

Step 3 - Transmission: The encrypted payload is transmitted over HTTPS to the server.

Step 4 - Decryption: MB server decrypts the payload using a securely stored private key or matching algorithm.

Configuring payload encryption & decryption:

To encrypt the payload object, use the **KeyGen** tool and generate the value for the keys '**mb.adapter.pubKeyModulus**' and '**mb.adapter.pubKeyExp**' present in **MbServer.json** file at MBaaS layer.

Similarly, to decrypt the payload object at server, add the newly generated Hash values for '**PrivateKeyModulus**' and '**PrivateKeyExponent**' keys present in **Mbanking.properties** file at **MB** server.

The revamped Finacle Support Center is now accessible through these URLs. Bookmark them for easy access and login!

- **Customer Access and Login:** https://support.finacle.com

- **Finacle Knowledge Center:** https://docs.finacle.com/en/signin

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