

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:

- **Auto-linking to Pool during Account Creation**
- **Configuring OTP Expiry Time in Online Banking**

So, let's start reading!

Auto-linking to Pool during Account Creation

Product: Finacle Core Banking | Version: 10.2.x and above

Pool of Accounts allow customers to link multiple account types under a single customer ID. These account types include savings account, current account, overdraft facility, term deposit account, etc. This pooled structure enables **Sweep Facility**, ensuring smooth fund management.

Sweep Facility ensures that transactions do not fail due to insufficient funds in one account. For example, a cheque issued on a savings account may have insufficient funds, while other accounts under the same customer ID have adequate balance. Instead of returning the cheque, the system uses the sweep function to draw funds from the pool, completing the transaction.

The **Sweep Facility** can be enabled when the customer is marked for sweep in **HCCFM** (10.x)/ **ACCF**(11.x), and when any new account is opened under the same customer ID, the **Allow Sweep** flag is set to **Y** during account opening.

Auto-linking to Pool:

Auto-linking of accounts to an existing pool is controlled by the parameter in **HSRGPM** (10.x)/ **MSRGP**(11.x):

Disable Auto-Linking to Pool.

If this parameter is set to **Y**, auto-linking is disabled. If set to **N**, auto-linking is enabled whenever a pool already exists for the customer.

Configuring OTP Expiry Time in Online Banking

Product: Finacle Online Banking | Version: 11.0.x, 11.2.x, DEH 11.5.x and above

One-Time Password (OTP) is a secure, time-sensitive and unique code used to authenticate users during login or transaction processes.

- Enhances security by being valid for only one session or transaction
- Ensure secure authentication - OTPs are configured with a defined expiry time
- Prevents reuse and strengthens protection against unauthorized access during login or sensitive operations

Following are the configuration parameters, the location of which is mentioned in table below:

- **VALIDITYTIMEINDICATOR** - OTP code expiry time unit Day(D) /Hour(H) /Minute(M) / Seconds(S)
- **VALIDITYTIME** - OTP code validity time in numbers based on the **VALIDITYTIMEINDICATOR** property value

Version	Configuration File
11.0.x	data/BankAway.properties
11.2.x	data/Authentication.xml
DEH 11.5.x and above	configuration is available in the externalized config file (data/ExternalConfig.xml) and value in data/externalconfig/Business.json

For example, if the values of parameters are set as below:

VALIDITYTIMEINDICATOR = M & VALIDITYTIME = 1

- It indicates that expiry time for OTP is set as 1 Minute
- The encrypted OTP will be saved in **STFT.PASSCODE** and the OTP expiry period in **STFT.OVERALL_EXPIRY_TIME**
- Restart of Server is required for the changes to take effect

Validation Logic:

When a user enters the OTP, it is received in encrypted format on the server side. The encrypted OTP is then validated against the encrypted value stored in the **STFT** table (**STFT.PASSCODE**) for the respective user. If the verification is performed before the defined OTP expiry time (**STFT.OVERALL_EXPIRY_TIME**), and both encrypted OTP values match, the user is successfully authenticated.

Upon successful authentication, the user is allowed to proceed with further business activities.

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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