

# SUPPORT CONNECT KNOWLEDGE SERIES

Augment Your Problem-solving Capability

FEBRUARY | EDITION 140



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:

- **Loans Account Closure Reversal (Reopen) Feature**
- **Enhanced Security with Finacle Online Banking Login and Password Screens**
- **Webinar Announcement: Financial Year-End Processing – Best Practices**

So, let's start reading!

## Loan Account Closure Reversal (Reopen) Feature

Product: *Finacle Core* | Version: **10.2.25**

A new enhancement has been introduced in **FINCORE** version 10.2.25, enabling the **R** – Reversal function in the **CAACLA** menu. This feature allows users to reverse a previously closed loan account, restoring its status to Active across all relevant system tables.

### CAACLA

A new option **R** – Reversal is added as a function as seen below:

The screenshot shows the 'Close Loan A/c.' form. The 'Function' dropdown menu is open, displaying the following options: Select, Select, V - Verify, **R - Reversal** (highlighted), X - Cancel, and Z - Close. The 'Go' button is visible at the bottom left of the form.

When reversal function is selected, on click of Go, Reversal Details page will be displayed. Reversal Remarks field is available to enter the remarks during reversal. Built-in validations such as Active accounts cannot be reversed, Accounts pending verification cannot be reversed and other standard system checks are made available.

Since **Verify** and **Cancel** functions are common to both **Closure** and **Reversal**, a new radio button added to select mode of operation as shown below, which indicates whether verification/cancellation is being done for Closure or Reversal action.

The screenshot shows the 'Close Loan A/c.' form with the 'Function' dropdown set to 'V - Verify'. The 'Mode of Operation' section contains two radio buttons:  Closure and  Reversal. The 'Go' button is visible at the bottom left of the form.

Once the reversal of closed loan account is verified, that loan account will become active for all purposes like Payoff Reversal, etc. The loan account balance will be 0 and there is no financial transaction undertaken in this option.

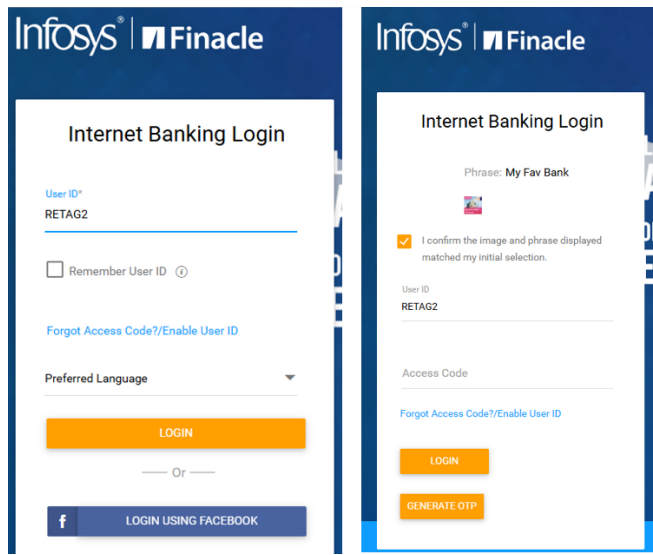
### Enhanced Security with Finacle Online Banking Login and Password Screens

**Product: Finacle Online Banking | Version: FEBA 11.x.x**

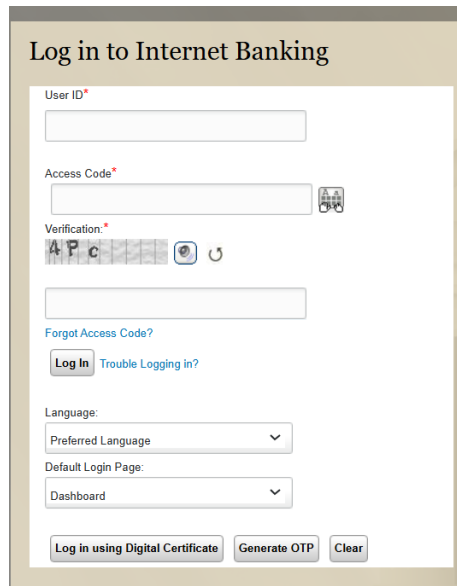
Finacle eBanking (FEBA) provides an additional security feature to help users verify that they are accessing the genuine bank application and not a phishing or fake site. This feature ensures that before entering their password, users can confirm the authenticity of the site through a personalized image and phrase.

#### How It Works

- When a user enters their **username**, the application displays the **image and phrase** previously set by the user on the next screen. This acts as a visual confirmation of the legitimate banking site.
- Banks can configure whether the **login and password screens** appear on the **same page** or on **separate pages**, based on the parameter:
  - **PRPM SITE\_TO\_USER\_ENABLED = Y** → Login and password screens appear on **different pages**.



- **PRPM SITE\_TO\_USER\_ENABLED = N** → Login and password screens appear on the **same page**.



### User Setup

- Users can **set or update** their image and phrase in the **Security Settings** of the eBanking application.

The screenshot shows the 'Security Settings' interface. At the top, there are several menu items: 'Change Passwords', 'Update Channel Login ID', 'Manage Secondary Authentication/Authorization', 'Update Image/Phrase Details', 'Security Questions', 'Generate MobiToken', 'Download MobiToken Client', and 'Register for social network'. The 'Update Image/Phrase Details' section is active, showing a grid of six image thumbnails. The middle thumbnail is selected, indicated by a yellow square. Below the images is a 'Phrase\*' field containing 'My Fav|Bank'. A confirmation section below asks to 'Enter your credentials to confirm the transaction' and includes a 'Transaction Password\*' field and an 'UPDATE' button.

- These details are stored in the **IUSR table** for the corresponding user.

### Configuration Details

- Required images must be configured in **data/CMSLookup.xml**.
- Default image and phrase settings are available in **data/Bankaway.properties**:
  - DEFAULT\_PERSONAL\_PHRASE = Welcome
  - DEFAULT\_PERSONAL\_IMAGE = SITE\_TO\_USER\_IMAGE\_0

**Tables Used:** PRPM, IUSR

**Note:** After updating PRPM values, perform a **cache refresh** and **restart services**.

**Webinar Announcement: Financial Year-End Processing – Best Practices**

Finacle Global Support is conducting a webinar on Finacle Year End Process – Best Practices. This session will give insights on all processes to be followed in Pre-book closure, Post-book closure activities and some best practices to be followed for smooth year-end processing.

**Date: Thursday 5<sup>th</sup> March 2026**  
**Time: 2:30 PM to 4:00 PM IST**  
<https://infosys.webex.com/meet/sundarraaj.k>

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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