Finacle Support brings you this fortnightly knowledge bulletin to augment your problem-solving capability. There is more to it. 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:

- **Significance of PBF Download Flag**
- **Common Issues Encountered in XService in Online Banking**
- **Significance of the Parameter DD_CUTOFF_AMT**

So let's start reading!

Significance of PBF Download Flag

Product: Finacle Core Banking (applicable only for banks using CSIS)

The **PBF Download Flag** can help parametrize the refresh process of Finacle Core Banking to **Central Stand-In Server** (**CSIS)** for accounts data. This flag is available in the **GAM** table. The front-end field name is **Refresh A/c. Data To SIS** in **HACMDB** menu. The significance of the flag value for office and customer accounts, and their impact in the Core to CSIS Refresh process is given below.

For Office Accounts

PBF_DOWNLOAD_FLG in **GAM** determines if the office account details and its transaction details need to be refreshed to **CSIS**. Based on this, the record will be inserted in the **GUP** or **SOD** table. The significance of the various values for the field **pbf_download_flg** in the **GAM** table is as below:

1. If it is set to **O**, the account details are refreshed to **CSIS** only once (i.e., at the time of account creation). After this, neither the account details nor its transaction details are refreshed to **CSIS**
2. If it is set to **Y** or **A**, only the account details are refreshed to **CSIS** (this data goes to the **GAMSIS** table). The **SOD** table will have a record whenever the office account is modified. The transaction details are not refreshed
3. If it is set to **T**, the account details as well as the transaction details will be refreshed to **CSIS**. The **SOD** and **GUP** table will have records
4. **N – No refresh**: Neither the account details (including balances) nor the transactions performed are refreshed to **CSIS**. No insertion either in the **GUP** or **SOD** table.

For Customer Accounts:

Irrespective of **PBF_DOWNLOAD_FLG**, the system will refresh the customer account details and transactions details to **CSIS**. However, in any special case, if the bank does not want the customer accounts to be refreshed to **CSIS**, then the **COMT** parameter **CONSIDER_PBF_FLAG_FOR_REFRESH** should be set as **Y**, and the **PBF_DOWNLOAD_FLG** for the particular customer account to be set as **O**.

Common Issues Encountered in XService in Online Banking

Product: Finacle Online Banking Version: 11.0.x and 11.2.x

XServices Module/Service Exposure Framework in Finacle Online Banking allows services to be exposed to external channels like ATM and Mobile, using protocols like **XML/HTTP** or **SOAP/HTTP**. The product provides a set of default services which can be consumed directly.

To expose these services, Finacle provides APIs which are in **XML** format. These services contain logic to validate the data received as part of the request and invoke the service layer after data validations are successful. The **XService Framework** gives consumers the advantage to deliver a similar functionality on another channel, with ease and without worrying about the business logic. Some of the common issues found during the consumption of these services are:

1. **Issue:** No records found for the user/User currently has limited access / No access, hence the request cannot be processed
   Resolution: Menu access not provided in the **VMNP** table. Make an entry in the **VMNP** table for the user menu profile

2. **Issue:** Values passed in request tag are not present in the **FG** or **Interface** file
   Resolution: Verify if the tag is present in the request or response xsd file and the corresponding xsd files are placed in the **WorkingDirectory\data\xservice\xsd** folder

3. **Issue:** Fatal Exceptions/empty body as a response
   Resolution: The issue occurs when mandatory tag values are missing in the request sent which can be validated against the request Xsd .
   E.g.: **<xsd:element name="__SRVCID__" type="xsd:string" minOccurs="1" maxOccurs="1" />**

As per the above schema definition, the value of minOccurs is 1, so the tag **"_SRVCID_"** should occur at least once. if the value is empty or null for this tag, then the application throws a fatal exception which will result in empty body as part of response.

Significance of the Parameter DD_CUTOFF_AMT

Product: Finacle Core Banking Version: 10.2.17 onwards

A Demand Draft transaction is created and posted through **HDDMI** menu. To decide whether to post a DD transaction as part of creating itself, we have a **COMT** parameter named **DD_CUTOFF_AMT** in Finacle Core 10.x, which will act as a threshold limit. While adding a DD transaction through HDDMI, **if the total DD amount for all the DDs (including DD issue charges and Service Tax) is lesser than the threshold limit, the system will directly create and post the transaction**. In this case, the transaction record will get inserted into **DTD** and **DDC** tables. When the **DD** transaction is posted, it cannot be canceled or modified in **HDDMI** menu.

While adding a DD transaction through HDDMI, **If the DD amount (including DD issue charges and Service Tax) is greater than the threshold limit, the system will only create the transaction and keep it in Entered state.** In this case, a record with the DD transaction ID is inserted into **DD1** table with **entity_cre_flg** as **N**. To post the transaction, the **POST** function in **HDDMI** is used. Once the DD transaction is posted through **HDDMI**, the record from **DD1** table will get removed and get inserted into **DTD** and **DDC** tables. When the DD transaction is in entered state, it can be either canceled or modified or inquired anytime through **HDDMI** menu.

Based on the business requirement, bank can set a threshold limit for posting Demand Draft transactions through this COMT parameter.

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!
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