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:

- **Asynchronous Balance Update Feature for Office Accounts**
- **Restricting the Number of Beneficiaries Added by a User**
- **Handling Advice Messages at Connect-24**

So let's start reading!

## Asynchronous Balance Update Feature for Office Accounts
### *Product: Finacle Core Banking Version: 10.2.11 onwards*

When concurrent transactions are posted on the same office account during bulk transaction processing, obtaining an entity lock is challenging and leads to a wait time. Entity lock is established for the purpose of account balance update in **Account Master Table** (**GAM**). To resolve this challenge, asynchronous account balance update feature is made available, where transaction posting does not involve entity locking. The account balance update for the accounts will happen asynchronously using a new batch job.

The following are the aspects of this enhancement:

1. Two new tables are introduced – **ASACCT** (**Asynchronous Account Master**) and **TGAM** (**TRAN_GEN_ACCT_MASTER_TBL**)
2. Set Ups required- the asynchronous update feature can be enabled for the account in **HACMDB** menu. This will result in:
   a. Update of GAM field viz. **asynch_bal_upd_flg** to **Y**
   b. Record inserted into **ASACCT** table
3. For all transactions involving Office accounts that are enabled for asynchronous account balance update, transaction details are logged into **TGAM** table for batch processing
4. A new batch exe **babx7518** is introduced to asynchronously update account balance of office accounts. This exe will be automatically invoked during EOD BOD in **HBKOD** – Change of Date for Bank. It can be configured additionally as a standalone batch job. When the batch is run for Bank / SOL / Set – for all the office accounts, transaction history is checked in **TGAM** table and account balance is consolidated and updated to **GAM**.
   Batch execution format: **exebatch babx7518 <session id> <sol/set id>**
   Batch job takes input file name, with a list of accounts. If the input file is mentioned, the batch job processes only the list of accounts given in the input file. This exe can also be set up as a service.
5. We can inquire on balance amount related fields of an account (which are enabled for asynchronous account update) such as available balance amount, clear balance amount, effective available amount, effective future available amount through **HACCBAL**, **HACLINQ** and **HACLI** menu options. This is achieved by considering the transactions from **TGAM** (**Transaction Master Table**) and consolidating with the balance already available in the **GAM** table. Any downstream applications where real-time balances are required, and GAM is referred for the same, needs to be handled procedurally.

## Restricting the Number of Beneficiaries Added by a User
### *Product: Finacle Online Banking Version: 11.0.x and 11.2.x*

**Finacle Online Banking** provides facility to restrict or limit the number of beneficiaries added by the user (Corporate or Retail) on a particular day. The below PRPM values can be used to achieve this functionality

- **ENABLE_LIMIT_ON_NO_OF_BENEFICIARIES_ADDED**: This parameter value (Y or N) will decide whether this feature is enabled/disabled at the application level

- **MAX_NO_OF_RET_BENEFICIARIES_ALLOWED**: Parameter value will decide maximum number of beneficiaries allowed to be added by the retail users per day by the bank
- **MAX_NO_OF _CORP_BENEFICIARIES_ALLOWED**: Parameter value will decide the maximum number of beneficiaries allowed by the corporate per day

Other features of this functionality are:

- This is applicable to the beneficiary type **Personal Payees**
- The consumption of limit is applicable for the beneficiaries created or waiting for approval. It does not include rejected, recalled, or failed requests
- On a particular day when a user creates a beneficiary the limit is consumed. This consumption will be retained even if the same beneficiary is deleted on that day
- When the number of beneficiaries added during the day by the user, reaches the limit, an error message is shown to the user: **The maximum number of beneficiaries that can be added on a day is exceeded. Try tomorrow. Max. No:XX**

## Handling Advice Messages at Connect-24
### Product: Connect-24

Advice messages are usually **SAF Replayed** transactions, which are processed at **CSIS** and are later played to **Finacle Core** once the system becomes **Online**. Advice messages also include **SAF (Store And Forward)** transactions from the channel where **Switch** or the **Channel Vendor** does local authorization before sending the request to Finacle.

In summary, advice message is any request where local authorization of a transaction has already been done before the transaction hits **Finacle Core**. In such a scenario, **Finacle Core** would need to post the transaction since the transaction has already been authorized.

At **Connect-24**, the **Advice Messages** are denoted with a **Qualifier Value** of **9**. If there is an exception thrown or there is a business validation failure (like insufficient funds), the transaction would either get proxy-posted (if Proxy Posting has been enabled) or will be left in the entered status, which needs to be procedurally posted in Finacle Core.

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