Infosys | Finacle

FINACLE SUPPORT CONNECT
Knowledge Series
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Welcome to the fourth edition of the Finade Support Connect Knowledge Series, published every fortnight. Thank you for your positive response to all our previous editions. We have handpicked the following articles in this edition:

- **Did You Know? Enabling CAPTCHA for Additional Verification**
- **Best Practices: Checklist for a hassle-free EOD/BOD**
- **Showcase: Asynchronous Posting feature enablement on Customer Accounts**
- **Convert Prospect, Contact, or Non-Customers to Customers**

So let's start reading!

Did You Know?
Enabling CAPTCHA for Additional Verification
Product: Online Banking   Version: 11.x   Module: Login

In FEBA, we have the option to enable or disable CAPTCHA with the PRPM configuration. There are three parameters which influences how CAPTCHA would behave:

➢ **NO_OF_CAPTCHA_CHARACTERS:** It decides the number of characters that will be displayed as part of verification. If it is set at 0, the CAPTCHA validation will be disabled.

➢ **CAPTCHA_CONTENT_TYPE:** It decides the CAPTCHA content that will be displayed. Given below are the allowed values for the parameter:
- AU : Only Alphabets
- NU : Only Numbers
- AN : Alpha Numeric

➢ **CAPTCHA_VISIBLE:** New parameter which enables or disables CAPTCHA in UX5 screens. If the value is N, the validation is disabled and the visibility is hidden- irrespective of CAPTCHA characters

Navigation	Admin Application → General Administration → Property Manager
Table	PRPM
Approach	If CAPTCHA is enabled, then the application would add an extra validation while logging in. The styling and background (distortion lines) of the CAPTCHA is based on the configurations made in the **CaptchaConfig.xml** file. The character set or numbers which are allowed is dependent on the **CHARACTERSET** field in **CaptchaConfig.xml**

Best Practices
Checklist for a hassle-free EOD/BOD

- Branch users should generate HSVALRPT report before the actual branch closure and ensure that there are no blocking validations. If there are blocking validations, the branch user must act on them immediately. If there is a validation error during EOD/BOD, there may be a delay due to unavailability of business users

- In addition, based on the daily reports, other business failures during EOD can be pre-checked and necessary actions can be taken in advance

- In HCTM and HBCTM, planned holidays should be marked in the system well in advance. Though there can be unexpected holidays, it is advisable to mark holidays at least two days in advance

- A database backup is an essential step before starting EOD/BOD operations for the day, and is vital for significant days such as EOM/EOQ/EOY

- Before starting EOD/BOD operations every day, run a check and ensure all relevant Finade services are up and running, e.g. Finlistval, Core session, FINRPT, or WAS/Weblogic

- Make sure the directory has sufficient space to generate logs/reports inside the directory. This will avoid any space issues during EOD/BOD

- Ensure EOD/BOD logs from the previous days are procedurally archived before starting the day's EOD/BOD operations

- Check for database-level locks before starting EOD activities. In case of any locks, make sure they are released to avoid possible database issues

- Thread priority, job priority, and SOL priority can be reviewed and revalidated periodically
- DTD-HTD movement, timings, and subsequently relevant parameters can be reviewed periodically

Showcase: Asynchronous Posting Feature Enablement on Customer Accounts

Certain customer accounts warrant more financial transactions during peak load. There are scenarios where multiple financial transactions happen at the same time.

Posting financial transactions in customer accounts would require the system to lock the account for a certain period: in order to perform both transaction-level validations and processing. When there are concurrent transactions on the customer account, the transactions will be declined due to the lock.

Asynchronous Posting on Customer Accounts is a licensed component applicable for FINCORE 10.2.x versions which ensures to process the concurrent transactions successfully.

Features of Asynchronous Posting on Customer Accounts

- Improves concurrency of financial transactions initiated on certain qualified accounts
- Improves concurrency success rates drastically
    - Higher number of concurrent transactions - up to 20 debit transactions per second
    - Smooth processing of channel transactions without failures due to table locking scenarios
    - Direct impact on bank's ability to serve corporate or retail customers having larger concurrent transactions
    - Feature can be enabled or disabled at any point of time with minimal checks or processing

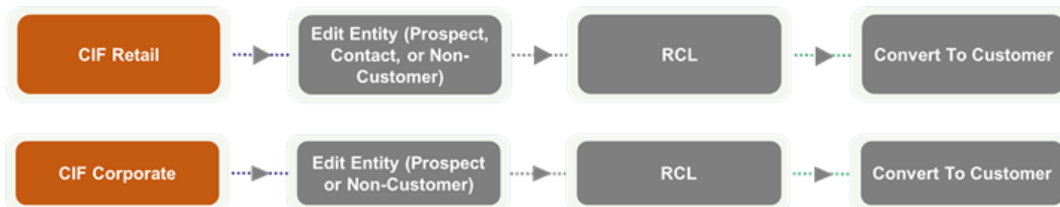To know more, send an email to finadesupport@edgeverve.com

Convert Prospect, Contact, or Non-Customers to Customers

Finacle CRM has a feature in **Retail** module to convert an existing contact, prospect, or non-customer to a customer entity. Similarly, in the **Corporate** module, existing prospects and non-customers can be converted to customers.

The advantage of such a conversion is that the system would auto-populate the data available for the selected entity to the customer tab and sub tabs, which can be modified as well. On converting an entity to customer, the CIF ID would remain the same.

Conversion Process Flow

CIF Retail ⟶ Edit Entity (Prospect, Contact, or Non-Customer) ⟶ RCL ⟶ Convert To Customer

CIF Corporate ⟶ Edit Entity (Prospect or Non-Customer) ⟶ RCL ⟶ Convert To Customer

- When the user selects **Convert To Customer** option from the **CIF Retail** or **Corporate** menu, the system displays the **Entity Conversion** screen
- All the mandatory data required to create a customer is validated during **Save** and **Submit** in this screen. At this stage, the user should specify all the additional data required for customer creation
- After all validations are completed, the customer is created as a new entity
- The existing entity (**Prospect, Contact, or Non-customer**) remains in the database with the record status as **Deleted**, and is not available for further processing once converted

Hope you like this edition. Is there anything that you'd like to see in the forthcoming series? Do let us know!

Write to us at finaclesupport@edgeverve.com