New Features and Fixed Issues in MBWin Version 5.0.2
(released February 2, 2012)

(changes done from February 2010 to 10-January-2012, and few more fixes until January 27th)

New Features and Functional Changes

Accounts

Issue ID: IR9054
Added a feature for generation of account statements on quarterly basis. Previously only monthly was allowed.

Issue ID: IR11691
Dormancy of contract savings account will be now counting from the maturity date instead of last transaction date.

ATM

Issue ID: IR10545
POS transaction support added to ATM interface.

Issue ID: IR11535
Implemented a support for single ATM interface serving multiple branch databases.

Issue ID: IR11671
Support for LORO transactions implemented in ATM module.

Issue ID: IR12035
Support for the field NetworkCode (field 70 in ISO8583) – if 001 – signOn, 002- SignOff, 301 -Echo , implemented in ATM message.

Issue ID: IR12922
Now, if ATM reversal transaction passes an incorrect amount then such transaction will be rejected with the response code '0013' 'Incorrect amount'.

Issue ID: IR13391
Have implemented logging option for ATM message logon requests.

CFGR

Issue ID: IR8190
Support for 'Shift installments to working days' feature added to CFGR.

Issue ID: IR12139
An option'Number of months within which an account can be reopen with a zero balance' added in CFGR/Business Parameters/Default Rates and Settings. The field is used in MM386 to control, how many months after closing the account can be reopened.

Issue ID: IR12480
A new option 'Backup LOG at EOM and shrink the Log file' in CFGR Backup Options. When activated it will backup and shrink the database log file at every EOM, resulting in smaller LOG file.

Issue ID: IR13185
Support for 'Flat rate with daily accrual' implemented in CFGR loan product defintiion.

Issue ID: IR13279
Up to 6 application identifier digits now allowed for loan product in CFGR instead of4, as in previous versions.

Customers – CIF

Issue ID: IR11200
Added customer search by primary phone number. Completed.

Foreign Exchange Module

Issue ID: IR13513
Foreign Exchange Module implemented.

Groups

Issue ID: IR11493
Have added a new option for collection sheet sorting by Display Name instead of the default sorting by CID in CFGR/Inst.Settings/App.Settings/Auto Batch screen.

Issue ID: IR11966
A new option which allows to list users in Group Maintenance screen MM01 based on DisplayName instead of only CID.

Loans

Issue ID: IR7782
A new type of loan products with reference rate support implemented, i.e. such products would use a reference rate plus account defined rate to identify the interest rate. Whenever the reference rate changes, the remaining installments of accounts of related loan products are rescheduled using the new rate.

Issue ID: IR8717
Capturing loan contract number and date added to TKON.

Issue ID: IR10305
CHI (customer history index) calculation implemented.

Issue ID: IR10534
Implemented shifting of the scheduled installment dates from holidays to working days also for 'strictly per schedule' loans. Will work only, if the global CFGR setting is set accordingly.

Issue ID: IR10609
Support for loan repayment interbranch transactions implemented.

Issue ID: IR11851
Loan reminder printing option on product per product basis is enabled in Loans Product Configuration.

Issue ID: IR11989
Loan reminder letter: have added printing of guarantors in the designer.

MIS

Issue ID: IR11119
MBMIS weekly merging enabled also for multicurrency databases.

Issue ID: IR11843
Customer statistics report implemented in MBMIS in menu MBMIS-MM211 .

Issue ID: IR12277
ClearTeller utility implemented for MBMIS, similar to MBWin.

Issue ID: IR13364
MBMIS now supports Lao fonts.

Multibranch

On-line Branch Module Implemented with a number of included features that allow customers to access their accounts from any branch and printing of consolidated or er-branch reports.

Other

Issue ID: IR10197
Implemented melody feature in MBMessenger. Now, when a new message is received the messenger will play a melody.

Issue ID: IR10326
Work Description: Added a possibility to predefine one of the printers for default printing of periodic reports defined for archiving.

Issue ID: IR11946
Didividends calculation routine allowed to select only products which allowed only one account per customer. Now it will allow to select also other products, but for such products will check additionally that no customer has more than one account.

Issue ID: IR12048
Loan Collection Monitoring Report: Added option to include accounts which opened during the period.

Issue ID: IR13570
A new feature which allows to consider only working days for cheque clearing period instead of standard calendar days.

Periodic procedures

Issue ID: IR8653, IR10784, IR10819, IR10823, IR10829, IR10844, IR10846, IR10851, IR10860, IR10876, IR10882, IR10904, IR13132
Implemented archival and direct printing option for all periodic reports.

Issue ID: IR9434
EOD Breakdown report implemented in MM71934 which provides the linkage between the day's transactions and related EOD GL postings.

Issue ID: IR9737
Monthly ledger fees for savings and current accounts can be configured to be charged only, if balance is below a certain amount.

Issue ID: IR10183
Can configure so that customers are automatically assigned status 'Resigned' ('9RE') in CFGR\Userdefined Coding Schemes\Client Status if the customer has no open accounts for more that the defined number of days.

Issue ID: IR11149
From now on when the current account debit interest is capitalized for overdrafts then it will capitalize only up to the allowed overdraft limit. The remaining debit interest will stay recorded as accrued interest.

Printing

Issue ID: IR12070
Implemented a separate passbook design and layout for Current Account & Shares.

Issue ID: IR13544
Support for extended functions added to passbook printing routine.

Reports

Issue ID: IR9811
A report for interest rate history changes that have been done in past implemented as a searchable grid in MM71933.

Issue ID: IR9907
MM71911 Portfolio Summary Report converted to Report Builder format.

Issue ID: IR9942
List of installments report converted to ReportBuilder.

Issue ID: IR10376
Added 'Number of releases' by Gender and by amount brackets in the report MM-7-1-4-3-2 List of Releases for the Period.

Issue ID: IR11652
Installment Forecast report in MM17421 migrated to ReportBuilder.

Issue ID: IR11876
Option to filter by tax code added in the Savings, Current Account and Time Deposit reports in MM7111, MM7121 and MM7131.

Issue ID: IR11877
Filter by gender added to Customer Listing report.

Issue ID: IR12712
Loan Allocation report changed to ReportBuilder.

Issue ID: IR13434
New MBWIN report 'ATM Transactions List' under MM71951.

Issue ID: IR13594
MM7171 - Savings Listing changed from QuickReport to ReportBuilder

Savings - CU, SV, SH
Issue ID: IR12779
Additional hooks implemented which can be called from Savings Account opening screen.

Security – Tellers

Issue ID: IR12249
Teller Pending transaction approval limit implemented in MM381.

Issue ID: IR13672
Support for teller roles added to Reusable batch functionalities.

Issue ID: IR13537
For daily frequency flat interest loans with holiday shifting, holiday installments should be shifted with extended maturity date for the number of working days in between.

Transactions

Issue ID: IR11555
Number of more specific pending reasons added to Confirm Pending module.

Fixed Issues

Accounts

Issue ID: IR8598
Number of global rate settings could be changed from product rate change screen in MM385, namely the temporary overdraft rate, the TD reference rate, the Loan system penalty rate. It is misleading, as it actually affects all the rates in the system, not only the ones of the particular product. Now the changes can be done only from CFGR.

Issue ID: IR9015
While accessing loan account from 'Customer Account Access', A/c Enquiry menu enable. When we click on A/c Enquiry menu and exit, the menu gets disabled. Fixed.

Issue ID: IR12930
The previous transaction screen did not show the cumulative balance amount of the re-opening transaction. Fixed.

Issue ID: IR9879
Number of messages were hardcoded and could not be translated in local languages.

Issue ID: IR10526
Number of screens had a few seconds delay when opening - for example, Savings Deposit, Validation Printing and few others. Fixed.

Issue ID: IR10600
If use a teller that is neither authorizer nor master terminal, and after EOS and before SOD login with this teller, then MBWIN screen will disappear and can't access MBWIN without any message or screen. Implemented a message 'MBWin is not open for operation yet', so it is clear why can't access.

ATM

Issue ID: IR11287
Added a validation in ATM transaction reversal message processing that the transaction amount and charge amount should match the initial transaction amounts, otherwise the transaction reversal will be rejected.

Issue ID: IR12907
Some ATM transactions could be reflected wrongly in GL during EOD processing, i.e. posted to GL error account. Fixed.

Base

Issue ID: IR10874
1) If the teller role has no access to MM172 then we need to disable the access to F9 button
2) If the teller role has no right to see the enquiry menu of the particular account (application) then we need to disable the enquiry button in MM172. Fixed.

Issue ID: IR11477
Balance Close screen MM384 had an error messaged when converting date in Spanish version of SQL Server database. Fixed.

Batches

Issue ID: IR7853
Many captions in reusable batches were hardcoded. Fixed.

Issue ID: IR9812
Number of fixes in batches to show more specific error messages for failing transactions.

Issue ID: IR9928
Batch locking mechanism implemented, which should prevent transaction posting failures in environments where many users post batches simultaneously.

Issue ID: IR10232
Import batch fails, if there are existing batches during the day with non-numeric numbers - 'LS' (lease) or similar. Fixed.

Issue ID: IR11044
In some cases when using batches MBWIN allowed disbursement to exceed the granted not yet disbursed amount. Fixed.

Issue ID: IR11201
It was possible to enter more decimals in batch that are not permitted by amount mask, which could cause invalid hash problem in the batch. Fixed.

Issue ID: IR12909
In some very rare cases the batch credit transaction could have wrong transaction type which could cause the EOD GL posting to post to the error account instead of the relevant GL account.

Issue ID: IR13610
Only tellers whose roles allow to create the batch should be able to update the batch lines. Fixed.

CFGR

Issue ID: IR10742
CFGR MM9, when the check box of Ledger Fee is checked, the caption 'Charge if Balance less than' becomes blue but the amount can't be edited. Fixed.

Customers - CIF

Issue ID: IR10428
After changing location code the confirm button was not enabled on MM1721. Fixed.

Issue ID: IR11852
MBCIF should not automatically open accounts for individual customers when a new customer is created (and auto-opening is configured) when the option "Group members have individual accounts" is not selected from CFGR. Fixed.

GL

Issue ID: IR8647
Could get some strange warning and error messages during rescheduling or modify account info, if the GLCode of the account has been removed from the valid pointers of the particular product. Fixed, so that during rescheduling or modifying the account is permitted to keep previously defined GLCode.

Groups

Issue ID: IR10252
Center Meeting Date not correctly updated when frequency is every two weeks (FreqType = '026'). Fixed.

Loans

Issue ID: IR8366
MM3453 (Change Interest Rate option)- if old interest rate is zero the calculation will produce an error 'Invalid floating point operation' . Fixed.

Issue ID: IR9659
Upon loan opening it used to give a message about the permitted range for number of installments for the particular product. It was sometimes incorrect, especially if grace period was used. Now changed so that it will warn about the permitted range of the maturity dates instead based on the permitted term of the loan in the definition of the product.

Issue ID: IR9939
Per installment repayment amount was not recalculated in some cases during rescheduling. Fixed.

Issue ID: IR10211
On MM1442 I get 'Record not found' for loan account, if there is no address defined for the customer (could happen if loan is transferred from TKON). Fixed.

Issue ID: IR10259
When strictly per schedule loan repayments are reversed then in some cases the installments are not properly marked as 'not paid'. Fixed.

Issue ID: IR10280
The system permitted duplicate loan contract numbers for different accounts. Now will be controlled by the system when creating the contract.

Issue ID: IR10408
Repayment schedule editing was messing up the trnseq, that is printed in passbook.

Issue ID: IR10409
Loan interest capitalization operation was increasing the amount in loan allocations, but not in the total granted amount, which was causing discrepancies in other reports. It was agreed that capitalization should be treated as increase of the granted and disbursed loan amount. Fixed.

Issue ID: IR10491
In some cases in Loan Application Editing screen could get unrelated error message 'Fix amount cannot be greater than amount of loan'. Fixed.

Issue ID: IR10524
The Reverse Principal Credit transaction allowed to enter amount that made the loan balance larger than initially approved balance. Fixed.

Issue ID: IR10560
In some cases in loan opening the maturity date will not match the last installment date in schedule for loan with semi-monthly frequency. Fixed.

Issue ID: IR10590
In loan schedule printing prepaid amount was shown in Print Preview, but printed as blank in 'strictly per schedule' loans. Fixed.

Issue ID: IR10684
In some cases could show 'Update error' after tried to Approve guarantor on MM3722. Fixed.

Issue ID: IR10966
It was not possible to produce List of Installments (Schedule) report for disapproved loans. Fixed.

Issue ID: IR11325
For annuity type of loans the first installment sometimes could generate slightly wrong interest (by one cent) because of rounding since the interest was calculated in two parts. Fixed.

Issue ID: IR11426
The interest accrual cannot be stopped properly for non-matured loans with interest strictly following the schedule (flat interest or strictly per schedule loan products), as it messes up the original schedule. Agreed that will disallow stopping the interest for such accounts. The rescheduling or change interest option should be used instead.

Issue ID: IR11441
The Change Guarantor menu MM3271 could generate an error 'Foreign key FK_RelaccChangeLog2_CID references object CIF which is not a user table' in multicurrency configuration. Fixed.

Issue ID: IR11795
In some cases the interest rate in MM1442 (loan schedule) did not show the decimals. Fixed.

Issue ID: IR12088
When number of installments exceeds 1000, the account schedule screen shows an error when account is opened or accessed. Fixed.

Issue ID: IR13071
Editing Manual Loan is sometimes raising a date validation error - date cannot be less than previous installment date. Fixed.

Issue ID: IR13207
In some cases the disbursement date could show wrongly in the Loan Schedule Report. Fixed.

Issue ID: IR13445
If multiple loan disbursements were done from the batch on different dates then in some cases it could happen that the accrued interest was not accrued properly. Fixed.

Issue ID: IR13589
On loan opening sometime it would show negative zero allocation error with specific amounts in allocation screen, which prevented confirmation of loan opening though the allocation is correct. Fixed.

Issue ID: IR13680
In loan interest capitalization EOD GL posting the capitalized interest amount was being posted with wrong sign in the credit accrual GL transactions. Fixed.

Migration

Issue ID: IR10351
Error "Floating point division by zero" could be encountered in Migration in some cases due to an error in MBDOS database. Fixed.

MIS

Issue ID: IR11859
The error message "Invalid Column name 'VW_GLACC" while designing CGAP report in MBMIS. Fixed.

Issue ID: IR13423
MBMIS Client Statistics report now supports also multi currency databases.

Other

Issue ID: IR9563
Work Description: Could not save messages from messenger in Vista or Windows 7, as it was trying to save them in root directory, and in these operating systems the root directory by default is prohibited for writing. Will save in default \MBWin directory now.

Issue ID: IR10192
Few minor fixes in Dividends Calculation screen in MM516.

Issue ID: IR10390
Could not set group status as Resigned (Inactive) even if the group had no active customers left. Fixed.

Issue ID: IR10679
On MM271 when modify the Credit amount to GL Account Standing Order, confirm button is not enabled. Fixed.

Issue ID: IR10813
The customer name entered in standing orders screen later disappears if it was not linked with the bank's own customer number. Fixed.

Issue ID: IR11179
Teller number was not updated in transaction record in some cases for time deposit interest rollover/transfer transactions. Fixed.

Issue ID: IR11771
Loan Collection Monitoring Report: Reverse Debit Transactions should be excluded from the total amount of repayment calculation. Fixed.

Issue ID: IR12107
Archival and Purging utility: Multiple errors raised when modified records information stored in table. Fixed.

Issue ID: IR12993
CHI calculation formula is not applicable, if the loan is only partially disbursed, as the formula actually depends on the schedule generated based on a fully disbursed loan. Agreed to show CHI ratio as 'N/A' for such loans.

Issue ID: IR13105
Korean language and currency added to options

Periodic procedures

Issue ID: IR10253
EOM Tax Accrual calculates wrong tax amount when same GLPenAcc used for all the GL pointers for SV or TD.

Issue ID: IR10286
For accounts computing interest on minimum quarterly balance should compute interest only when the current month is equal to the month in quarterly interest capitalization setting. Fixed.

Issue ID: IR10812
EOM interest accrual is not correct in case the backdated 'stop interest accrual' is used on the loan account. Fixed.

Issue ID: IR11078
If EOM accrual was used for a product which combined Flat Interest and 'Strictly per schedule' rules then it resulted in incorrect EOM interest accrual. Fixed.

Issue ID: IR11195
If transaction type is 'receive/return cash from chief cashier' and transaction mode is 'by cheque' then EOD posts such transactions to error account. Fixed.

Issue ID: IR11593
Standing orders with half monthly execution frequency could fail with the error message 'Arithmetic overflow error converting expression to data type nvarchar.' in some scenarios. Fixed.

Issue ID: IR11925
Incorrect LN Interest accrual in the first EOM after strictly per schedule loan is restructured with Make Current option, and EOM accrual is used for such loan. Fixed.

Issue ID: IR10138
GL reclassifications transactions should not show up when passbook is printed. Fixed.

Issue ID: IR10288
Calling MM139 'Update TD passbook' called MM156 'Update shares passbook' instead. Fixed.

Issue ID: IR10582
Update passbook screens sometimes fails to show transactions that need to be updated.

Reports

Issue ID: IR9568
MM71911 POrtfolio Summary report did not work in some cases. Fixed.

Issue ID: IR10277
In some cases Savings/Shares Maturity Report was printing also moved accounts during SOD. Fixed.

Issue ID: IR10353
Loan contracts could not display correctly characters of languages other than English. Fixed.

Issue ID: IR10361
The error 'Cannot generate Report , Invalid variant type conversion' when try to preview MM7111. Happened in cases when graduated savings products were used and there were balance amounts in accounts that were not configured in CFGR balance and interest ranges. Fixed.

Issue ID: IR10365
Loan Collectiion Monitoring report could not be printed for current year (2010), if the financial year was ending in March 2010, but the year itself was set as 2009. Fixed.

Issue ID: IR10475
Problem in MM71933. When change from one application type to another, the detail screen was not refreshed automatically. Fixed.

Issue ID: IR10546
MM7171 'List of customers' shows the error 'Not enough storage available...'. Happened only in cases when pictures of customers are stored in the database. Fixed.

Issue ID: IR11106
If Loan Collection Monitoring report is called repeatedly then could get an error "There is already an object named #temp2 in the database". Fixed.

Issue ID: IR11113
Loan provision report was showing only the categories that had loans, but should show also categories that do not have any loans. Fixed.

Issue ID: IR11257
Share accounts did not show up in collection sheet even when configured to show. Fixed.

Issue ID: IR11658
Some repayments were missing in Loan Collection report MM074. Fixed.

Issue ID: IR12451
Loan provision report could show wrongly, if the same product numbers were used in application types other than loans. Fixed.

Issue ID: IR13292
Collection sheet monitoring report in MM073 should be able to show also the loans issued directly to the groups (instead of group members). Fixed.

Issue ID: IR13366
If one generates a collection sheet with the collection date (jnldate) of 23-Aug and then posts it on 24-Aug then we will get a journal 0001 with jnldate of 23-Aug. When such journal is later archived at EOS then it archives in gljhhist with jnldate of 23-Aug, but in gljlhist with the jnldate of 24-Aug (since it is hardcoded to currrundate), hence the reports can never find this journal based on the batch header in gljhhist.
Now it will create the journal 0001 with the jnldate of 24-Aug (currrundate), i.e. update it with the real posted date instead of the original date.

Issue ID: IR13516
EOM account statement in MM71A43 could fail with Timeout Error, if many statements are produced on a slower machine. Fixed.

Issue ID: IR13545
Previous day's inward clearing batches cannot be reprinted from old batches report. Fixed.

Issue ID: IR13614
Balance close teller report did not show the currency in the report header like other reports. Fixed.

Savings - CU, SV, SH

Issue ID: IR9784
When changing shares template to use a different product, it could happen that it retained the interest rate of the previous product. Fixed.

Issue ID: IR10147
MM71A16 'Maintenance of overdraft limits' report did not show expired overdrafts. Fixed.

Issue ID: IR10255
Contract savings could be opened without entering maturity and term. Fixed.

Issue ID: IR10264
Withdrawal by voucher in Sv/Cu/Sh screens was checking the teller voucher limit, but a similar withdrawal by voucher but done with a cheque did not check the limit. Should be checked for both. Fixed.

Issue ID: IR10438
The error 'Cannot insert Null value into column TrnDesc...' in Savings Account Enquiry. Happened when a description for specific charge type was not created into the teller language. Fixed.

Issue ID: IR10780
Couldn't confirm the pending transaction when the transaction description was 24 characters. Fixed.

Issue ID: IR11181
The contract savings accounts did not allow to define the regular contract amount to be less than opening deposit. It is wrong as the two values should have no relation. Fixed.

Issue ID: IR11400
Backdated rollover should not be allowed if account freeze hold is in place (holdtype='001') for time deposits.

Issue ID: IR11721
Cannot open savings enquiry from CIF module loaded by pressing F9 when savings enquiry is already open from MM114. Fixed.

Issue ID: IR11738
Savings Charge deductions (TrnType = '118') are not being shown correctly in Satement of Accounts report, i.e. amount was shown as zero. Fixed.

Issue ID: IR12765
'Auto remove hold' changed to 'Remove hold' as it is actually used for manually removed hold transaction.

Take-On

Issue ID: IR11147
Setting 'Last Run Date' in TKON from the menu MM-6-1 can cause hash check failure in brparms in MBWin itself. Fixed.

Issue ID: IR11165
The TKON could calculate a schedule different from MBWin for loan schedules with embedded interest. Fixed.

Term Deposits

Issue ID: IR9777
If the dormancy concept was used along with the different post-maturity rate for time deposits then dormant account still charged normal interest rate, while it should have been post-maturity rate. Fixed.

Issue ID: IR10906
Issue new passbook option for TD/LN from was not working if called from FO Quick Access menu. Fixed.

Issue ID: IR12474

TD same day interest transfer reversal transaction was not working correctly in some cases. Fixed.

Issue ID: IR12676
For TD accounts with term defined in days and monthly interest transfer. It could happen that after using MM23 'Modify Account Info' option to change the maturity date the interest is not being transferred with monthly frequency, anymore. Fixed.

Issue ID: IR13539
TD pretermination gives interest, even if configured to give none, when 'D' in rules (multiple deposits). Fixed.

Transactions

Issue ID: IR9676
Number of general guidelines introduced for all reversals:
Same day reversals:
- Cash transactions. Should be always reversed as cash, thus there is no need for contra code
- Voucher transactions. Should be always reversed as voucher transaction. The contra code should come from the same GLLINK.tableid as for originating transaction and is disabled and defaulted to original GLCOntraCode.
- Batch transactions. Should be always reversed as voucher transaction. The contra code should be '97 for credit reversal and 98 for debit reversal and the selection of GLContraCode is enabled.
Previous day reversals:
- All the same as for the same day, except that Cash transactions should be always reversed as voucher transaction. The contra code should be '97' deposit/repayment reversal and '98' for withdrawal/disbursement reversal and the selection of GLContraCode is enabled.