

What's New in Regulatory Compliance

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Release Highlights

Regulatory Compliance

Definition of Default Rules » Takeover of Existing Contracts during Upgrade or Migration

When configuring the Definition of Default Rules functionality, the bank can use the takeover process to handle the migration or upgradation of loan contracts and overdraft accounts. This ensures that the contracts in the system are taken over by the definition of rules functionality at par with the contracts.

To provide this functionality, Transact is enhanced with a new one-time service, OX.OBLIGOR.UPDATE.DOD.DETS, which is used to create records corresponding to the loan and overdraft accounts at the asset and obligor levels that contain the details, such as exposure and past due amounts, days past due, UTP indicators and default or performing status, if any. The ensuing Close of Business (COB) activity considers these records and the data available in them, created through the one-time service, and monitors the dpd count, utp details and probation period as part of the definition of rules.

Click [here](#) to understand the technical impact of this enhancement for customisation and upgrades.

Click [here](#) to understand the installation and configuration updates for this enhancement.

The topics related to this feature are given below:

[Takeover of Existing Contracts](#)

Installation and Configuration Notes

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Definition of Default Rules » Takeover of Existing Contracts during Upgrade or Migration

The following configuration must be done to support the takeover of existing contracts into the DOD functionality in Temenos Transact:

- Ensure the `PV.DOD.PARAMETER`, `OX.OBLIGOR.PARAMETER` and `PV.UTP.INDICATORS` tables are setup before running the `OX.OBLIGOR.UPDATE.DOD.DETS`, upgrade job.
- The one-time `OX.OBLIGOR.UPDATE.DOD.DETS` CUS-level job must be run during the upgrade for each customer-owned company to takeover the contracts into the DOD functionality.

Technical Notes

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Definition of Default Rules » Takeover of Existing Contracts during Upgrade or Migration

Following are the technical aspects to be considered, when the bank wishes to develop a java class to return the DoD-related details from the external system to Temenos Transact during takeover:

- Attach a hook routine in the *Dod Info Api* field in the `PV.DOD.PARAMETER` table to return either DPD and UTP details or probation details for an obligor.
- Values returned from the hook routine to the *Utp Indicator* field in the `PV.DOD.CUSTOMER.DETS` table, should have a valid entry in the `PV.UTP.INDICATORS` table, else the handed off *Utp Indicator* does not get updated in the `PV.DOD.CUSTOMER.DETS` table.