

April 18, 2021

Release Update

Welcome to the Core Services Release Update Document. Read the following pages to learn about the latest enhancements that have been made to GOLDPoint Systems® Core Services software since the last update. Knowing these enhancements will improve your use of our system and overall effectiveness. You can discover the enhancements that affect your job by reading about the updates in a specific section (e.g., Loan Reports, Fixed Assets, or Loan System). **Note:** Numbers that follow enhancement titles (e.g., CMP1000) are for internal tracking purposes.

For the latest version of CIM GOLD and the most up-to-date software, please contact your account manager.

Note: The releases in this document apply to all institutions unless specified with the following note (**Note:** This release is for a specific institution (###).)

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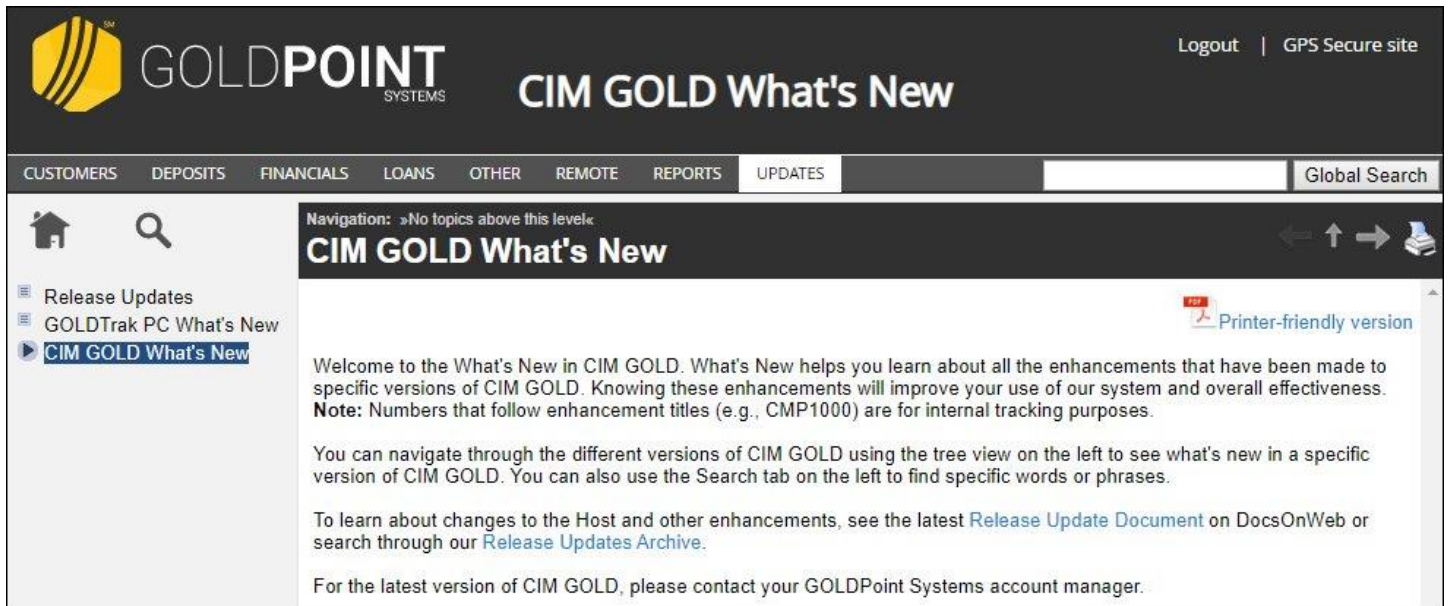
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Afterhours

Enhancement	Description
<p>Afterhours Updated for Original Balance of 0.00</p> <p>CMP: 19191 Institution: 158</p> <p>Core Services Release</p> <p>Note: This release is for a specific institution (158).</p>	<p>We encountered an issue with the afterhours for one institution that was caused by the Original Balance (LNOBAL) field being file maintained to "0.00." This caused an afterhours program interruption for this institution. Note: The Original Balance (LNOBAL) field should never be file maintained to "0.00;" however, our system should not stop if that rare occurrence happens.</p> <p>We have updated our afterhours process. Now if the system encounters a "0.00" in the Original Balance (LNOBAL) field of an account, it skips over that account and continues the afterhours processing of the remaining accounts. The account that is skipped will be included in the Afterhours Processing Exceptions Listing (FPSRP013) with the following error message: "DFRD YIELD AMORTIZATION ERROR."</p> <p>Note: This release is for a specific institution.</p> <p>Note: This item was advertised in the March 21, 2021 Update because one institution took the release early.</p>

CIM GOLD®

Enhancement	Description
<p>CIM GOLD What's New in DocsOnWeb</p> <p>Current Version: 7.21.5</p>	<p>Some changes occurring in CIM GOLD are Core Services-based (Host-based), meaning the changes are automatically downloaded and you can view the changes immediately once they are released to the host computer.</p> <p>Other changes to CIM GOLD require a new download of CIM GOLD. We document the changes that require a download in the CIM GOLD What's New document. To learn about all the latest updates to CIM GOLD, look at the CIM GOLD What's New document in DocsOnWeb.</p> <p>CIM GOLD What's New is in DocsOnWeb under Updates > CIM GOLD What's New.</p>



The screenshot shows the user interface for the 'CIM GOLD What's New' page. At the top, there is a navigation bar with the GOLDPOINT SYSTEMS logo, the page title 'CIM GOLD What's New', and links for 'Logout' and 'GPS Secure site'. Below this is a secondary navigation bar with tabs for 'CUSTOMERS', 'DEPOSITS', 'FINANCIALS', 'LOANS', 'OTHER', 'REMOTE', 'REPORTS', and 'UPDATES'. A 'Global Search' box is also present. The main content area features a left-hand navigation tree with options like 'Release Updates', 'GOLDTrak PC What's New', and 'CIM GOLD What's New'. The main text area contains a welcome message, a note about internal tracking purposes, and instructions on how to navigate through different versions of CIM GOLD. A 'Printer-friendly version' link is visible in the top right of the content area.

CIM GOLD What's New in DocsOnWeb

GOLDTeller®

Enhancement	Description
<p>Write-Off Transaction (Tran Codes 2510-05 and 2510-12) Enhancements</p> <p>CMP: 19568 Institution: 715</p> <p>Core Services Release</p>	<p>You can now use write-off transactions, Full Write-off (tran code 2510-05) and Sale-of-Security Full Write-off (tran code 2510-12), on Signature Loans (Payment Method 16).</p>
<p>Installment Fields Updated with CP2 Reversal</p> <p>CMP: 19130 Work Orders: 57499, 63508 Institution: 378</p> <p>Core Services Release</p>	<p>We have enhanced our system to now reverse the count on the Current Installment Number (LNCINO) and Installments Made (LNINNO) fields when a CP2 transaction (tran code 2600-18) is reversed. Those fields were created after the CP2 transaction and show on the Loans > Account Information > Payment Information screen.</p> <p>The field counts for the Current Installment Number (LNCINO) and Installments Made (LNINNO) fields are also reversed when a deferment is reversed (e.g., tran codes 2600-13, 2600-11, and 2600-17). Now our system has been updated to reverse those counts on CP2 deferments (tran code 2600-18) as well. See the example below.</p> <p>Note: This item was advertised in the March 21, 2021 Update because one institution took the release early. This is being released for everyone else this month.</p>

Loan Information | ACH Payments

Payment Method: 6 - Interest Bearing

Frequency: 1 - Monthly Payment

Due Date: 01/07/2021

Last Day
 P/I Constant: Recalculate PI Constant **216.75**
 Next P/I Constant
 Next P/I Constant Effective Date
 Interest Rate: **35.99000**
 Principal Balance: **3,894.40**
 Last Payment Date: 12/10/2020
 Last Payment Amount: 216.75
 Last Transaction Date: 12/10/2020
 Due Date Last Rolled: 12/10/2020
 Original Installment Number: 60
Current Installment Number: 62
Installments Made: 45
 Original Payment Frequency: 1 - Monthly Payment

Applied To Payment: 78.25

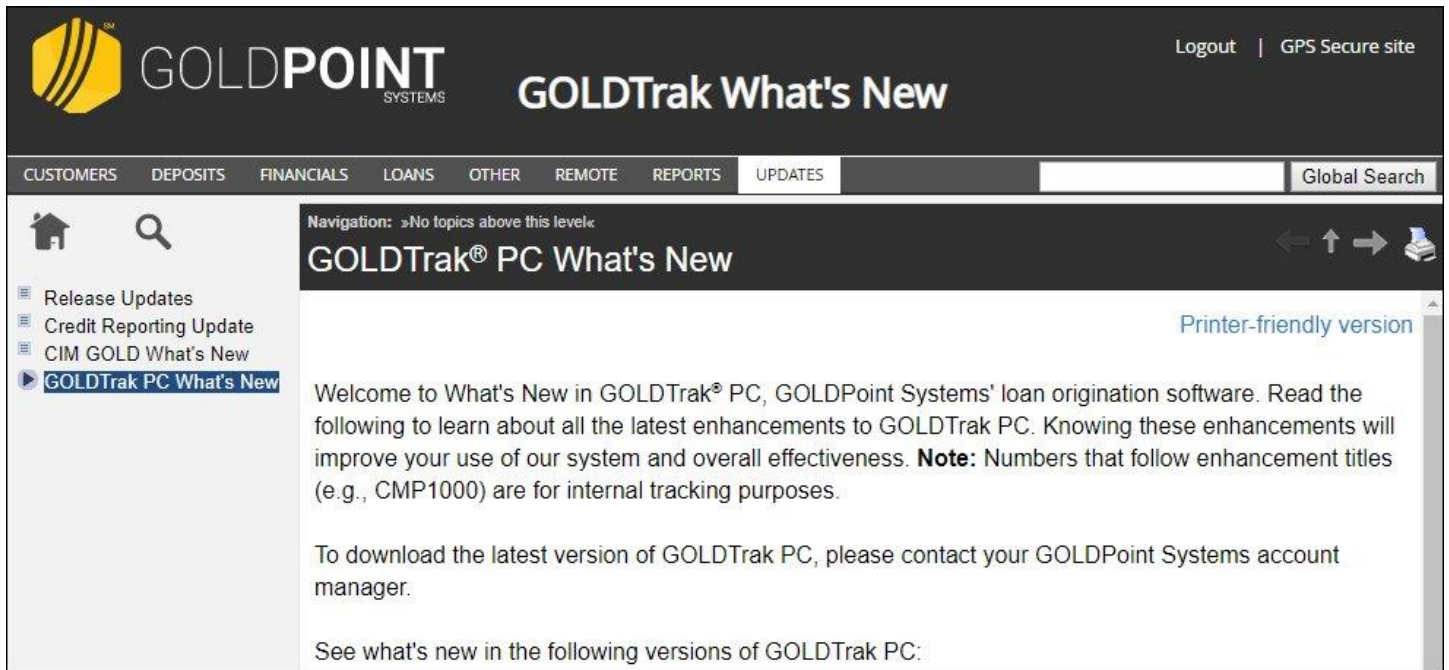
Auto Payment Cycle Code

After the CP2 reversal transaction, these two fields go down by the number of CP2's reversed.

Loans > Account Information > Payment Information Screen

GOLDTrak® PC

Enhancement	Description
<p>GOLDTrak PC What's New in DocsOnWeb</p> <p>Current Version: 7.9.36</p>	<p>To learn about all the latest updates to GOLDTrak PC, look at the GOLDTrak What's New document in DocsOnWeb.</p> <p>GOLDTrak What's New is in DocsOnWeb under Updates > GOLDTrak What's New.</p>



The screenshot shows the GOLDTrak What's New page. At the top left is the GOLDPOINT SYSTEMS logo. To the right, there are links for 'Logout' and 'GPS Secure site'. The main heading is 'GOLDTrak What's New'. Below this is a navigation menu with categories: CUSTOMERS, DEPOSITS, FINANCIALS, LOANS, OTHER, REMOTE, REPORTS, and UPDATES. A search bar labeled 'Global Search' is on the right. On the left side, there is a sidebar with a home icon and a search icon, and a list of menu items: Release Updates, Credit Reporting Update, CIM GOLD What's New, and GOLDTrak PC What's New (which is highlighted). The main content area has a navigation breadcrumb: 'Navigation: »No topics above this level«'. The title of the page is 'GOLDTrak® PC What's New'. There is a 'Printer-friendly version' link. The main text reads: 'Welcome to What's New in GOLDTrak® PC, GOLDPoint Systems' loan origination software. Read the following to learn about all the latest enhancements to GOLDTrak PC. Knowing these enhancements will improve your use of our system and overall effectiveness. **Note:** Numbers that follow enhancement titles (e.g., CMP1000) are for internal tracking purposes. To download the latest version of GOLDTrak PC, please contact your GOLDPoint Systems account manager. See what's new in the following versions of GOLDTrak PC:'. Below the text is a link: 'GOLDTrak What's New in DocsOnWeb'.

Loan Origination API

Enhancement	Description
<p>New Get Customer Fee History Call Added</p> <p>CMPs: 19481, 17921, 17906 Work Order: 61933 Institution: 354</p> <p>Core Services Release Web Services Release</p>	<p>A new GetCustomerFeeHistory call has been added to the Loan Servicing API found under Customer in the GOLDPoint Systems API Library. This call shows a specific customer's last application information, such as:</p> <ul style="list-style-type: none"> • The ACH routing and checking or savings account number used for payments. • The number of times the customer has been late on their payments. • The date the customer last submitted the loan application. • The number of the last loan application and the phase that application made it to (e.g., waiting approval, funded, underwriter, etc.). • Fees paid by the customer in the last 12 months, if applicable. If a fee has been paid, the call will return the date and fee amount. <p>This API call will help in determining if certain fees can be applied again for renewals. Some states only allow one type of fee at loan origination, and do not allow the same fee if renewing a loan. This API call will return all fees applied to a customer's account in the last 12 months. These are amortizing fees as found on the Loans > Account Information > Amortizing Fees and Costs screen in CIM GOLD.</p> <p>You will need to submit a customer's Social Security Number (SSN), with or without dashes, in the request. See example below:</p> <p>Request:</p> <pre>{ "socialSecurityNumber": "555-55-5555" }</pre> <p>Response:</p> <pre>{ "value": { "paidFees": [{ "customerType": 3, "fees": [{ "description": "Interest Surcharge", "amount": 120, "date": "2020-06-10T00:00:00" }, { "description": "Maintenance Fee", "amount": 36, "date": "2020-06-10T00:00:00" }] }] }, "borrowerType": 2, "ssnPartialMatch": false, "achAccountIsSavings": false, }</pre>

Enhancement	Description
	<pre>"achRoutingNumber": "", "achAccountNumber": "", "timesLate": 8, "lastOffice": 1, "lastApplicationDate": "2020-01-14T00:00:00", "lastApplicationNumber": "1003-0000032236", "lastApplicationPhase": "Funded" }, "statusCode": "Success", "message": "Success" }</pre>

Loan System

Enhancement	Description
<p>Credit Reporting Updated for Metro 2 New Guidelines</p> <p>CMP: 19567</p> <p>Core Services Release</p>	<p>Metro 2 Task Force guidelines are eliminating the following Consumer Information Indicator (CII) codes:</p> <ul style="list-style-type: none"> • I – Chapter 7 Bankruptcy Dismissed • J – Chapter 11 Bankruptcy Dismissed • K – Chapter 12 Bankruptcy Dismissed • L – Chapter 13 Bankruptcy Dismissed • M – Chapter 7 Bankruptcy Withdrawn • N – Chapter 11 Bankruptcy Withdrawn • O – Chapter 12 Bankruptcy Withdrawn • P – Chapter 13 Bankruptcy Withdrawn • Z – Bankruptcy – Undesignated Chapter <p>Therefore, we have updated the Credit Reporting Report and Transmission (FPSRP184). If an account is reported with one of the codes listed above, the system will automatically reassign it with Q – Removes Previously Reported Bankruptcy in the month it is set. If those codes were previously reported, the CII code is sent in with blanks, which indicates to the credit repositories to keep the previously reported CII code.</p> <p>These requirements are required by April’s credit reporting, according to Metro 2. For our system, this change is in place as of the March 31, 2021, monthend credit reporting process.</p> <p>Once the monthend credit reporting process runs, you can view the Credit Reporting Report and check the CII column to see if any of these eliminated codes still show. They should not. After an account is reported with the Q code, the following month nothing will be reported in the CII column (unless a new Bankruptcy were to be run on the account).</p> <p>With this change we have also implemented the logic permitted by the Metro 2 guidelines to report any applicable CII code <i>only once</i>. CII codes remain in effect at the credit bureaus until changed or removed by another CII code. After a CII code has been reported, the CII field on the credit report will be blank until another CII code is applied to that account/borrower.</p> <p>You can also view the FPSRP184 transmission from the GoAnywhere site and double-click the transmission to open it in Excel. Under Base Field 7 (or column 12), you should see the Consumer Information Indicator. If you add a filter to the spreadsheet, you can instantly see any CII codes.</p> <p>One additional change we have added is that once an account is reported with the following CII codes, the month after they are reported, they will be sent in with blanks, meaning the code that was previously reported continues to be applied to the account. Previously, we continued reporting these codes after the first month they were reported. We have updated this to follow Metro 2 guidelines. The codes are:</p> <ul style="list-style-type: none"> • E – Discharged Through Bankruptcy Chapter 7 • F – Discharged Through Bankruptcy Chapter 11 • G – Discharged Through Bankruptcy Chapter 12 • H – Discharged Through Bankruptcy Chapter 13

Enhancement	Description						
	<p>The Consumer Information Indicator also shows in the following fields of the Credit Reporting Transmission (FPSRP184):</p> <ul style="list-style-type: none"> • Base Segment Field 38, • J1 Segment Field 11, and • J2 Segment Field 11 <p>A second part of this project will eliminate the system from updating those Consumer Information Indicators after a bankruptcy is dismissed or withdrawn. We will let you know through this Update document when that second part is finished. However, the change released in this CMP (19567) should be all that is needed to keep your institution in compliance with the current credit reporting guidelines.</p> <p>Frequently Asked Questions</p> <p>Why aren't accounts reported with Q this month? After this was released in March, we received a number of questions about why accounts were not reported with Q when in the previous month, it was reported with one of those discontinued codes (I-L, M-P, Z). The answer is because we only report with Q if the bankruptcy on the loan was dismissed or withdrawn in that month of credit reporting. For many accounts, the bankruptcy was withdrawn or dismissed the month before or many months (or years) before. The credit repositories still accepted the I-L and M-P codes up until April 1, 2021. They do not need to be reported with Q when in past months, those codes were accepted. But going forward, bankruptcies that are withdrawn or dismissed will be reported with CII code Q once, then never again (unless the account files another bankruptcy later, in which case a new applicable CII code will be reported).</p> <p>Why don't we have as many CII codes now? Another common concern is that institutions saw the number of CII codes reporting drop significantly. Even for the codes that are accepted by credit repositories, such as the discharged codes (E-H). That is because we no longer continue to report the CII code with the same code again and again. The credit repository guidelines (Credit Reporting Resource Guide) say that once it has been reported, the following months can be sent in with blanks. Should the CII code change, then we send in the new code, and send in blanks the months after that. We updated our system to send in blanks, and the credit repositories will know to continue to refer to the previously reported CII code.</p>						
<p>New Mnemonic in BCCN Record</p> <p>CMP: 18500 Work Order: 59822 Institution: 378</p> <p>Core Services Release</p>	<p>A new mnemonic has been added to the BCCN (Change CIF Name) record (see below). This mnemonic was added so that the new Mobile Registered User field (NDMRUR) can be properly saved to the FPND (CIF Name) record.</p> <table border="1" data-bbox="513 1461 1508 1541"> <thead> <tr> <th>Mnemonic</th> <th>Description</th> <th>Entry</th> </tr> </thead> <tbody> <tr> <td>CNBCMRUR</td> <td>Mobile Registered User</td> <td>Checkbox (0=No, 1=Yes)</td> </tr> </tbody> </table> <p>Note: This item was advertised in the March 21, 2021 Update because one institution took the release early. This is being released for everyone else this month.</p>	Mnemonic	Description	Entry	CNBCMRUR	Mobile Registered User	Checkbox (0=No, 1=Yes)
Mnemonic	Description	Entry					
CNBCMRUR	Mobile Registered User	Checkbox (0=No, 1=Yes)					
<p>New Mnemonic in CDEZ Record</p> <p>CMP: 19318 Work Order: 63365 Institution: 378</p> <p>Core Services Release</p>	<p>A new mnemonic has been added to the CDEZ (Easy Pay Institution Options) record (see below). This mnemonic was added to facilitate the functionality of emailing customers receipts when payments are processed through EZPay. We will explain this functionality further in future What's New and Update documentation as programming for the project is completed.</p> <table border="1" data-bbox="513 1833 1508 1913"> <thead> <tr> <th>Mnemonic</th> <th>Description</th> <th>Entry</th> </tr> </thead> <tbody> <tr> <td>EZSCPR</td> <td>Send Receipt for CC Payment</td> <td>Checkbox (0=No, 1=Yes)</td> </tr> </tbody> </table>	Mnemonic	Description	Entry	EZSCPR	Send Receipt for CC Payment	Checkbox (0=No, 1=Yes)
Mnemonic	Description	Entry					
EZSCPR	Send Receipt for CC Payment	Checkbox (0=No, 1=Yes)					

Enhancement	Description
	<p>GOLDPoint Systems Only: This option will be toggled on or off using the new Send Receipts field on the General tab of the EZPay IMAC Table screen (see below).</p> <p>Note: This item was advertised in the March 21, 2021 Update because one institution took the release early. This is being released for everyone else this month.</p>

The screenshot shows the 'General' tab of the EZPay IMAC Table screen. The 'Send Receipts' checkbox is checked and highlighted with a red arrow. Other visible options include 'Write Collection Record', 'Write Event Letters', 'Disallow PM5 Pay To Zero', 'Stop CIM PM5 Payment', 'Stop Web PM5 Payment', 'Write Cancelled Event Letter', 'Allow Next Payment Due', 'Waive Fees', 'Show Name Mailing', 'EZPay Non-Signer', 'Use Convenience Fee Table', 'Don't Truncate Account', 'Disallow Immediate Payments (CCFI)', 'Require Payoff Lock', and 'Show EZPay Log'. The 'Email Event Letter 60' checkbox is also visible.

Send Receipts Checkbox on the EZPay IMAC Table Screen (GOLDPoint Systems Only)

Enhancement	Description
<p>Update Force-Placed Insurance Cancellation to Use Posted Date Instead of Effective Date</p> <p>CMP: 20137</p> <p>Core Services Release</p>	<p>We have updated the cancellation of force-placed insurance (only using Cancellation Code 2 (flat cancel)) to calculate the return of insurance and interest to be based on the policy Funded Date (INFUND) instead of the Effective Date (INOPND).</p> <p>There is a part 2 to this change that will consider the new institution option (APRL) that was released in September of 2021. That institution option calls for calculating the insurance policy based on the effective date (INOPND), except for in the state of California. Therefore, the cancellation will also be calculated as of the Effective Date. We will let you know in future Updates when part 2 has been released.</p>
<p>TORCs Now Show for Regular Deferments in EZPay</p> <p>CMP: 15342</p> <p>Work Order: 59526</p> <p>Institution: 397</p> <p>Core Services Release</p>	<p>When running regular deferments from the EZPay screen, the system now assigns a TORC 5 with credit/debit card transactions and TORC 6 with ACH (e-check) deferment transactions. Previously, only holiday deferments would show a TORC.</p> <p>Not all institutions run deferments through EZPay. Certain options must be set up to allow this. See the Deferments topic in the EZPay section of the Loans in CIM GOLD manual for more information. TORCs (transaction origination codes) help with G/L balancing and specify where the payment originated.</p> <p>The following is an example of the Loans > History screen showing the TORC accompanying the deferment transaction from EZPay.</p> <p>Note: This item was advertised in the March 21, 2021 Update because one institution took the release early. This is being released for everyone else this month.</p>

Short History		Detailed History		SQL Loan History		Statements		Converted History		
Date	Time	Teller	Transaction	Amount	Field					
Start	<input type="text" value="12:00:00 AM"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Stop	<input type="text" value="11:59:59 PM"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
129 Histories Matched Selections										
Date	Time	Transaction Amount	Transaction Description	Teller	Type	Balance	Transaction Origination Code			
02/28/2021	19:58:54		0530 ACCRUE INTEREST	8910 - SY...	JN	5,608.25				
02/28/2021	19:58:54	-0.90	0451 AMORTIZE FEE	8910 - SY...	JN	5,608.25	58			
02/28/2021	19:58:55	1.78	0453 AMORTIZE COST	8910 - SY...	JN	5,608.25	56			
03/10/2021	19:54:20	-18.50	0560 ASSESS LATE CHARGE	8910 - SY...	JN	5,608.25	34			
03/26/2021	08:38:05	18.50	0570 WAIVE LATE CHARGE	5721 - W...	JN	5,608.25	6			
03/26/2021	08:38:05	142.96				5,608.25	6			
03/26/2021	08:38:05	142.96				5,608.25	6			
03/26/2021	08:38:05					5,608.25	6			
03/26/2021	08:38:05		0022 LOAN FILE MAINT	5721 - W...		5,608.25	6			
03/26/2021	08:38:05		0133 DEFERMENT CHARGE SU...	5721 - W...		5,608.25	6			
03/26/2021	08:38:05		0022 LOAN FILE MAINT	5721 - W...		5,608.25	6			

A "6" indicates the deferment was made via ACH (e-check). A "5" indicates the deferment was made via a credit/debit card.

Amount Description	Amount	File Maintenance Description	Old Data
		DESCRIPTOR	
		AMT TO FNCG	

Loans > History Screen

Enhancement	Description
<p>Full Write-Off Transaction Added to Bulk Transaction Transmission</p> <p>CMP: 18906 Work Order: 63005 Institution: 378</p> <p>Core Services Release</p>	<p>The Full Write-Off transaction (code 2510-05) is now available to use in the Bulk Transaction Transmission, as well as the ability to perform a 2510-05 correction transaction.</p> <p>The Bulk Transaction Transmission can be sent to GOLDPoint Systems (GPS), and GPS can run many transactions all at once for specific accounts. This is a time saver for those institutions who would normally need to manually run these transactions one at a time. (See CMP 7518 in the February 2019 Update for more information.)</p> <p>Note: This item was advertised in the March 21, 2021 Update because one institution took the release early. This is being released for everyone else this month.</p>
<p>Updated Statistical Summary</p> <p>CMP: 18844 Work Order: 62942 Institution: 354</p> <p>Core Services Release</p> <p>Note: This release is for a specific institution (354).</p>	<p>We have updated the Statistical Summary screen for one institution. We updated the logic for the Future Payments column to no longer be the amount of what future payments are scheduled on the accounts. Now, if an account has a future payment scheduled, the system will retrieve the Principal Balance for that account to put in the Future Payments column.</p> <p>Note: This release is for a specific institution (354). If you are interested in a similar update, please contact your GOLDPoint Systems account manager.</p>

Enhancement	Description
<p>New Mexico Insurance Rate Tables</p> <p>CMP: 19381 Work Order: 63190 Institution: 354</p> <p>Core Services Release</p> <p>Note: This release is for a specific institution (354).</p>	<p>An institution requested new rate tables for life insurance premiums to be added for the state of New Mexico.</p> <p>Programming for this request has been completed.</p> <p>Note: This release is for a specific institution (354). If you are interested in similar programming, please contact your GOLDPoint Systems account manager.</p>
<p>Washington & California Insurance Rate Tables</p> <p>CMP: 19415 Work Orders: 63395, 63549 Institution: 378</p> <p>Core Services Release</p> <p>Note: This release is for a specific institution (378).</p>	<p>An institution requested new rate tables for life insurance premiums to be added for the states of Washington and California.</p> <p>Programming for this request has been completed.</p> <p>Note: This release is for a specific institution (378). If you are interested in similar programming, please contact your GOLDPoint Systems account manager.</p>