



What's New in CIM GOLD

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Table of Contents

CIM GOLD What's New Archived Versions	5
What's New in Version 7.9.0, 7.9.1, 7.9.2	6
What's New in Version 7.8.18	7
General CIM GOLD Changes	8
Loan System	10
Notification System	26
Payment Calculator	29
Queues	30
What's New in Version 7.8.17	33
CIM GOLD Teller	34
File Services Plus	35
Loan System	39
Notification System	52
Payment Calculator	54
Queues	56
What's New in Version 7.8.16	58
What's New in Version 7.8.15	60
What's New in Version 7.8.14	65
What's New in Version 7.8.13	68
What's New in Version 7.8.12	71
What's New in Version 7.8.11	72
What's New in Version 7.8.10	73
What's New in Version 7.8.8	77
What's New in Version 7.8.6	80
What's New in Version 7.8.5	86
What's New in Version 7.8.4	93
What's New in Version 7.8.3	99
What's New in Version 7.8.2	108
What's New in Version 7.8.1	109
What's New in Version 7.8.0	111
What's New in Version 7.6 and 7.7	112
What's New in Version 7.5	113



What's New in Version 7.5.18	114
What's New in Version 7.5.17	115
What's New in Version 7.5.16	116
What's New in Version 7.5.15	117
CIM GOLDTeller	117
Dealer System	119
GOLD Services	121
GOLDView	122
Loan System	122
Miscellaneous	126
Notification System	127
Security	129
Queues	130
What's New in Version 7.5.14	132
What's New in Version 7.5.12	143
CIM GOLDTeller	143
EZPay	144
GOLD Services	145
Loan System	150
Miscellaneous	155
Notification System	156
Queues System	162
Report Warehouse	165
What's New in Version 7.5.11	166
What's New in Version 7.5.10	168
What's New in Version 7.5.9	173
What's New in Version 7.5.8	178
What's New in Version 7.5.7	179
What's New in Version 7.5.5	196
What's New in Version 7.5.4	200
What's New in Version 7.5.3	201
What's New in Version 7.5.2	204
What's New in Version 7.5.0	206
CIM GOLDTeller	206
Customer Relationship Management	207
Deposits System	209



General CIM GOLD Changes	210
GOLD Services System	213
Internet and Phone Systems	217
Loans System	218
Account Detail Screen Changes	218
Additional Loan Fields Screen Changes	219
Ancillary Products Additions	220
Bankruptcy Screen Changes	223
EZPay Screen Changes	223
Insurance Screens Modifications	224
Marketing and Collections Screen Changes	226
Payment Information Changes	227
Payoff Update	228
Reserve Disbursement Changes	229
Signature Loan Details Screen Changes	230
System Setup Screen Changes	233
Miscellaneous System	239
Notification System	242
Queues System	242
Report Warehouse	254
Variable Screens	256
What's New in Version 7.1.16	258



CIM GOLD What's New Archived Versions

The following are archived versions of CIM GOLD® What's New. For the latest version of CIM GOLD, see the [CIM GOLD What's New](#) main help topic in DocsOnWeb.



What's New in Version 7.9.0, 7.9.1, 7.9.2

CIM GOLD versions 7.9.0 and 7.9.1 were specific for funding checks with CIM GOLD for one institution. Version 7.9.2 were changes specific for one institution.

All the items in 7.9.0, 7.9.1, and 7.9.2 are included with CIM GOLD version 7.9.3, the official CIM GOLD release. See version 7.9.3 for more information on enhancements and improvements to CIM GOLD.



What's New in Version 7.8.18

CIM GOLD version 7.8.18 was only released to a few institutions. However, all the changes involved in version 7.8.18 are included for all institutions starting in CIM GOLD version 7.9.3 and above. Most of the changes advertised in this version are only applicable if your institution is set up with the advertised options (such as institution options, SolutionsByText, SourceLink statements).

See the following sections for enhancements made in CIM GOLD version 7.8.18:

[General CIM GOLD Changes](#)

[Loan System](#)

[Notification System](#)

[Payment Calculator](#)

[Queues](#)



General CIM GOLD Changes

Enhancement	Description
Customer Name Suffix Display CMP: 3335 Work Order: 48274 CIM GOLD 7.8.18	Customers' name Suffixes (Jr., Sr., II, III, etc., as indicated on the Customer Relationship Management > Households screen) now appear in the top title bar of CIM GOLD as well as other places where customer names are displayed (such as list view tables on the Loans > Marketing and Collections screen). This enhancement allows for more accurate identification of customers. See the following examples of this change in CIM GOLD:

CIM GOLD Households ISHME HAROLD WASHINGTON III

File Screen History Refresh Print Screen File Services Plus Options Help

[Customer Search Screen]

- Cards
- Customer Relationship Management
 - Callback
 - CIF F/M History
 - CIF Relationships
 - Comments
 - Customer Profile
 - Employment Information
 - General Information
 - Household Utilities
 - Households
 - Special Instructions
- Dealer Setup
- Dealer System
- Deposits
- Financial Applications
- FPS GOLD
- GOLD Services
- GOLDPoint Systems
- History
- Internet and Phone Systems
- Loan Template

Household 2040

Seq	Last Name	First Name	Middle Name	Title	Suffix	SSN/EIN/IDN
1	WASHINGTON	ISHMEL	HAROLD		III	969-32-0073

Detailed Personal Information | Phones | Email | Credit Rating and IR

Last Name: WASHINGTON First Name: ISHME

Preferred Name: Mother's Maiden Name:

Tax ID/Customer ID: 969-32-0073 ID Type: 2 - Personal Name/SS

Birth Date: 07/30/1944 Birth Place:

State: GA - Georgia Issu:

Driver's License: 052284438

Additional ID:

Customer Relationship Management > Households Screen



CIM GOLD Marketing and Collections GEORGE MCCARTHUR EVERSON JR. 367

File Screen History Refresh Print Screen File Services Plus Options Help

- + Insurance
- ... Inter-Office Move
- + Investor Reporting
- ... IRS Form 1099-C
- ... Line-of-Credit Loans
- ... Loan Assumption
- ... Loan Initialization
- Marketing and Collections**
- ... Misc Secured F/M Data
- ... Operations Secured F/M Data
- + Optional Products
- ... Original Loan Disclosure
- ... Payee Information
- ... Payment Calculator
- ... Payoff
- ... Purchase Disclosure
- + Reports
- + Statistics and Summaries
- ... System Setup Screens
- Transactions
 - ... Charge Off Transactions
 - ... CP2

^ Open Consumer

Next Due Date **03/16/2018** Maturity

Account Nbr	Type	Class	Principal Balance
3675 014197 0	10	10	363.53

Name	Preferred Na
Mr. George McCarthur Everson JR.	Jd

<

Delinquent Payments | Contact | Customer

Payments Due


Total Due **Loan Payoff Due!**

Partial Payment Due


Loans > Marketing and Collections Screen




Loan System

Enhancement	Description								
<p>New CIM GOLD Bankruptcy Function: Court Records Search and Automated Filing</p> <p>CMP: 2372, 7091, 7166, 7450, 7522, 7630 Work Order: 43018, 40948</p> <p>CIM GOLD 7.8.18</p>	<p>Introduction</p> <p>CIM GOLD is now capable of interfacing with third-party transmissions to quickly and automatically update accounts with bankruptcy statuses directly from bankruptcy courts. This new feature helps ensure that accounts at your institution are up-to-date with bankruptcy proceedings. Additionally, a new screen is available where users can search for bankruptcy actions from bankruptcy courts (provided from the transmission sent from the third-party). This notification aims to inform you of this useful new feature, but please contact GOLDPoint Systems (GPS) if your institution is interested in implementing this feature.</p> <div data-bbox="586 772 1328 953" style="border: 1px solid black; padding: 5px; margin: 10px 0;">  Note: The process of enabling this function at your institution involves contractual, billing, and programming requirements. To begin, your institution will need to have a contract signed with the desired third party. </div> <p>Once CIM GOLD has been set up to interface with the third party, the system will receive regularly updated information concerning all customers at your institution with the following bankruptcy statuses:</p> <ul style="list-style-type: none"> • Filed • Dismissed • Discharged • Bankruptcy Conversion • Reinstated • Bankruptcy Closed <p>Two mnemonics have been added to system records in preparation for compatibility of this feature with GOLDPoint Systems programs. These mnemonics are as follows:</p> <table border="1" data-bbox="521 1465 1382 1875"> <thead> <tr> <th data-bbox="521 1465 662 1541">Mnemoni c</th> <th data-bbox="662 1465 824 1541">Description</th> <th data-bbox="824 1465 954 1541">Entry</th> <th data-bbox="954 1465 1382 1541">Function</th> </tr> </thead> <tbody> <tr> <td data-bbox="521 1541 662 1875">BIMLNR (CSBI Record)</td> <td data-bbox="662 1541 824 1875">Maximum Court Records Returns</td> <td data-bbox="824 1541 954 1875">Integer, 7 digits</td> <td data-bbox="954 1541 1382 1875">Bankruptcy Options. Used to indicate the maximum number of results returned by searches on the Court Records Search screen (see Court Records Search Screen section below). This limit is currently set at 1,000 for all institutions. Contact GOLDPoint Systems to adjust this value for your institution.</td> </tr> </tbody> </table>	Mnemoni c	Description	Entry	Function	BIMLNR (CSBI Record)	Maximum Court Records Returns	Integer, 7 digits	Bankruptcy Options. Used to indicate the maximum number of results returned by searches on the Court Records Search screen (see Court Records Search Screen section below). This limit is currently set at 1,000 for all institutions. Contact GOLDPoint Systems to adjust this value for your institution.
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BIMLNR (CSBI Record)	Maximum Court Records Returns	Integer, 7 digits	Bankruptcy Options. Used to indicate the maximum number of results returned by searches on the Court Records Search screen (see Court Records Search Screen section below). This limit is currently set at 1,000 for all institutions. Contact GOLDPoint Systems to adjust this value for your institution.						



Enhancement	Description										
	FSLXNX (FPFS Record)	Court Records Link	<p>Checkbox (0=No, 1=Yes)</p> <p>FPFS - Loan Miscellaneous Security in Field Level Security. Used to toggle the appearance of the blue Court Records text link on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen (see Court Records Link on Bankruptcy Detail Screen section below).</p> <p>Automated Filing Option</p> <p>If CIM GOLD has been set up to interface with third-party bankruptcy transmissions at your institution, the ability to automate bankruptcy processing will be available. Enable this option by marking the new Auto Process File checkbox field in the Special Requests field group of the Loans > Bankruptcy and Foreclosure > Bankruptcy Options screen (see Figure 1 below). See field details in the following table.</p> <table border="1" data-bbox="521 921 1382 1045"> <thead> <tr> <th>Mnemonic</th> <th>Description</th> <th>Entry</th> <th>Location</th> </tr> </thead> <tbody> <tr> <td>BIPLEX (CSBI Record)</td> <td>Auto Process File</td> <td>Checkbox (0=No, 1=Yes)</td> <td>Bankruptcy Options screen</td> </tr> </tbody> </table> <p>If this checkbox field is marked and the system is notified (by the third party) that a customers' bankruptcy status has changed, the system will automatically process the appropriate bankruptcy transaction for each account that the individual is attached to (as either an owner or co-owner). These transactions include:</p> <ul style="list-style-type: none"> • File Bankruptcy • Dismissal/Reinstatement • Discharge • Convert Chapter • Close <p>See help for the Bankruptcy Detail screen for more information about these transactions.</p> <div data-bbox="586 1556 1326 1927" style="border: 1px solid black; padding: 5px;"> <p> Note: If a bankruptcy transaction initiated by this option encounters an error and fails to process for a customer account, an employee at your institution must manually run the transaction for the account on the Bankruptcy Detail screen. The automated filing option will not attempt to re-process bankruptcy transactions on accounts that have previously failed. However, if the error is corrected and the transaction is manually run, the automated filing option will process any subsequent bankruptcy transactions on the account.</p> </div>	Mnemonic	Description	Entry	Location	BIPLEX (CSBI Record)	Auto Process File	Checkbox (0=No, 1=Yes)	Bankruptcy Options screen
Mnemonic	Description	Entry	Location								
BIPLEX (CSBI Record)	Auto Process File	Checkbox (0=No, 1=Yes)	Bankruptcy Options screen								



Enhancement	Description
	<p data-bbox="521 323 915 359">Court Records Search Screen</p> <p data-bbox="521 401 1395 590">If CIM GOLD has been set up to interface with third-party bankruptcy transmissions at your institution, a new screen is also available which can be used to search for up-to-date bankruptcy information about all loans at your institution (as indicated by the third party). This new Court Records Search screen is located under Loans > Bankruptcy and Foreclosure in CIM GOLD (see Figure 2 below).</p> <p data-bbox="521 625 1395 684">Use the Search fields at the top of this screen to narrow the system search by indicating specific information to search for. This information can include:</p> <ul data-bbox="591 720 1395 1003" style="list-style-type: none"> • Case Number • Social Security Number • First Name • Last Name • Chapter (7, 11, 12, 13) • Action (current bankruptcy status, such as Filed, Dismissed, Conversion, Reinstated, Filed in Error, Transferred Out, Discharged, Close) • Process Status (Failed/Success) <div data-bbox="586 1035 1326 1182" style="border: 1px solid black; padding: 5px; margin: 10px 0;">  <p data-bbox="690 1045 1300 1178">Note: It is not recommended to only search the system using Chapter, Action, or Process Status individually. For best results, use these search fields in combination with each other.</p> </div> <p data-bbox="521 1220 1346 1373">The Custom Field can be used to further narrow the system search by indicating a specific File Date, Status Date, Date Received, or Date Processed (use the adjacent Custom Value field to indicate the actual date). When this screen is first accessed, the Custom Field/Value are defaulted to Date Received and the current day.</p> <p data-bbox="521 1409 1395 1629">The 341 Meeting Date field group can be used to further narrow the system search by 341 Meeting Date information. Mark the Future Dates Only checkbox to only return search results with a future 341 Meeting Date. Use the adjacent Start/End Date fields to indicate a range of dates. Only accounts with a 341 Meeting Date within the indicated range will appear in search results. Note that if the Future Dates Only field is marked, the Start Date field will be disabled but the End Date field can still be used.</p> <p data-bbox="521 1665 1395 1818">Once all search criteria has been entered and <Search> is clicked, all customer accounts at your institution that match the indicated search criteria will appear in the list view at the bottom of this screen. Double-clicking an item in the list view opens the Court Records dialog (see Figure 3 below), which displays two additional list views:</p> <ul data-bbox="591 1854 1362 1913" style="list-style-type: none"> • A Details list view that displays all relevant customer information as processed by the courts (and stored by the third party).

Enhancement	Description								
	<ul style="list-style-type: none"> An Accounts list view that displays all accounts attached to the selected customer name. If the bankruptcy transmission has failed for the selected customer, this list view will display the relevant error message. Remember that failed bankruptcy transactions will not be re-attempted by the automated filing option and must be entered manually on the Bankruptcy Detail screen (see Note in the Automated Filing Option section above). <p>Court Records Link on Bankruptcy Detail Screen</p> <p>If CIM GOLD has been set up to interface with third-party bankruptcy transmissions at your institution and the Bankruptcy Detail screen has been accessed for a customer with an existing court record, a blue Court Records text link can be made available on that screen (see Figure 4 below). Click this link to open a dialog that functions like the new Court Records Search screen (see Court Records Search Screen section above). This instance of the Court Records Search screen will display information pertaining to the customer selected on the Bankruptcy Detail screen.</p> <p>This link is only available if the new Show Court Records Link checkbox field in the Links field group on the Bankruptcy Options screen is marked (see Figure 5 below). See field details in the following table.</p> <table border="1" data-bbox="521 1098 1382 1251"> <thead> <tr> <th>Mnemonic</th> <th>Description</th> <th>Entry</th> <th>Location</th> </tr> </thead> <tbody> <tr> <td>BIULEX (CSBI Record)</td> <td>Use Court Records Information</td> <td>Checkbox (0=No, 1=Yes)</td> <td>Bankruptcy Options</td> </tr> </tbody> </table> <p>Field level security for this link can be set in FPFS - Loan Miscellaneous Security on the Field Level Security screen (mnemonic FSLXNX, see table in Introduction section above).</p>	Mnemonic	Description	Entry	Location	BIULEX (CSBI Record)	Use Court Records Information	Checkbox (0=No, 1=Yes)	Bankruptcy Options
Mnemonic	Description	Entry	Location						
BIULEX (CSBI Record)	Use Court Records Information	Checkbox (0=No, 1=Yes)	Bankruptcy Options						

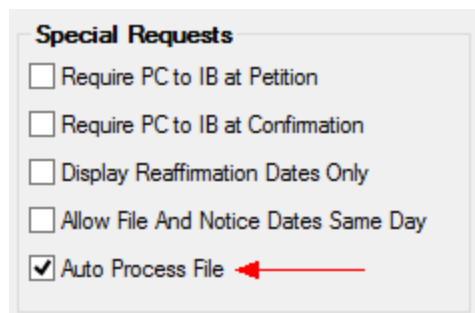


Figure 1: New Auto Process File field on the Loans > Bankruptcy and Foreclosure > Bankruptcy Options Screen



Court Records Search

Case Number: Social Security:

341 Meeting Date
 Future Dates Only Start Date End Date

First Name: Last Name:

Chapter: Action: Custom Field: Custom Value:

Process Status:

Results: 7

Case Number	SSN	First Name	Last Name	Chapter	Action	Date Received	Process Status	341 Meeting Date
18323344	555-09-6169	HEATHER	JARET	13	2, Filed	3/23/2018	Succeed...	6/1/2018 10:...
18322530	252-74-0606	KIZZY	MCMURRAY	13	2, Filed	3/22/2018	Succeed...	4/5/2018 10:...
18321617	804-16-9015	JANET	HAYWARD	13	2, Filed	3/21/2018	Succeed...	12/29/2017 9
18321670	55172520	SHALONDA	GALES	13	2, Filed	3/21/2018	Succeed...	6/3/2018 10:...
1803200...	20306066	GEORGE	EVERSON	13	2, Filed	3/20/2018	Succeed...	12/29/2017 9
2018032...	305-86-6887	CARLA	VOSELMAN	13	2, Filed	3/20/2018	Succeed...	6/3/2018 10:...
2018031...	266-24-1757	HENRIETTE	VEAL	13	2, Filed	3/19/2018	Succeed...	4/5/2018 10:...

Figure 2: Loans > Bankruptcy and Foreclosure > Court Records Search Screen



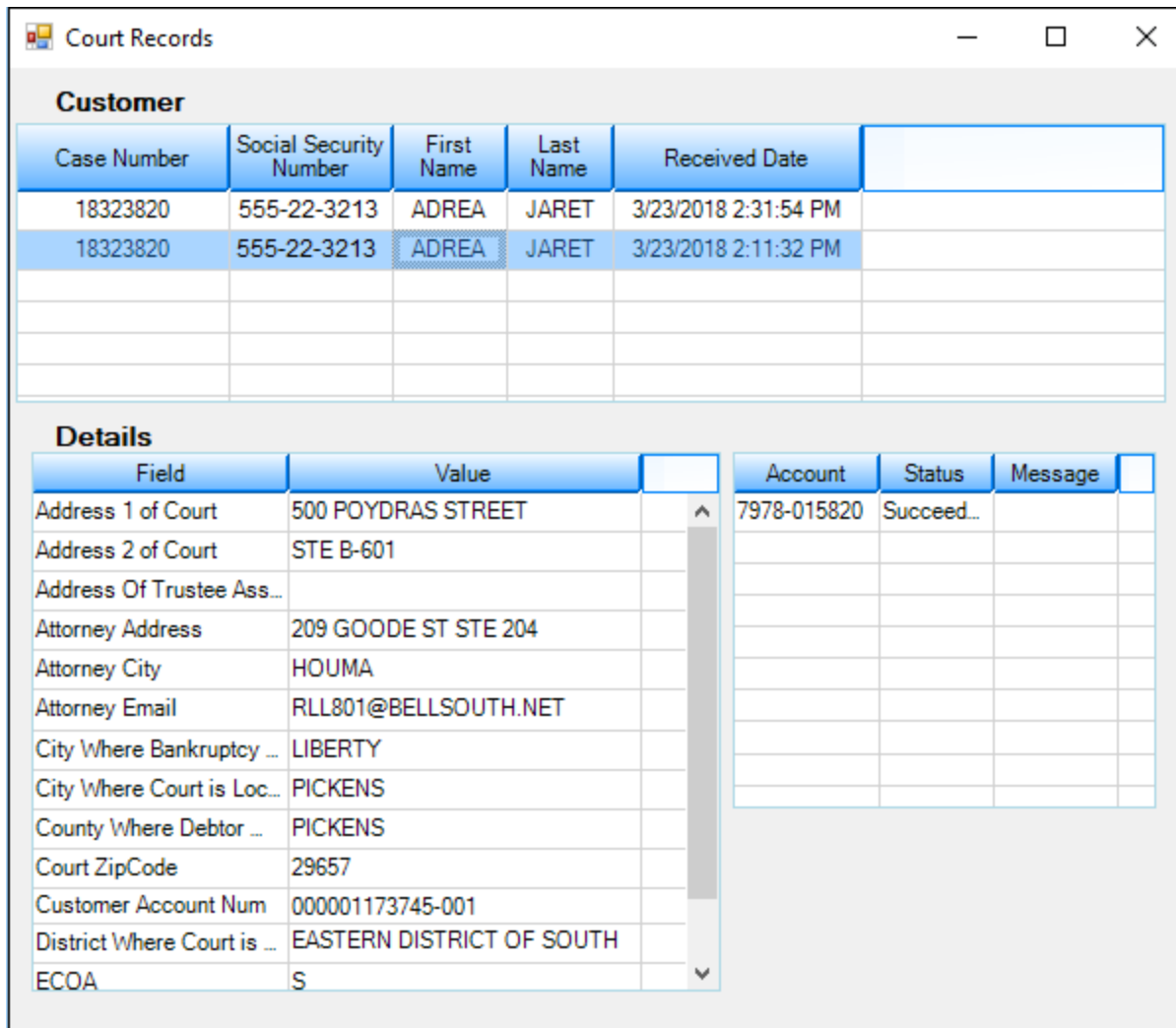


Figure 3: Court Records Dialog Accessed by Double-clicking an Item in the List View Table on the Court Records Search Screen



Figure 4: New Blue Court Records Text Link on the Loans > Bankruptcy and Foreclosure > Bankruptcy Details Screen



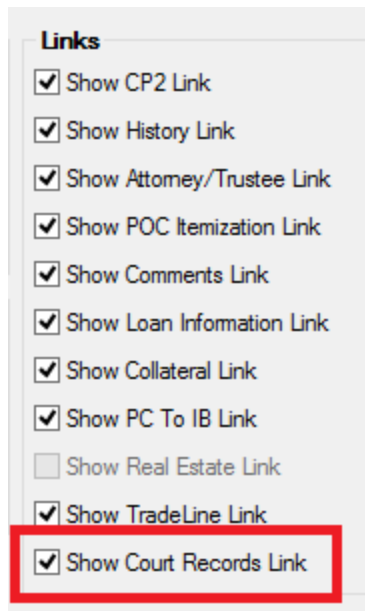


Figure 5: New Show Court Records Link field on the Loans > Bankruptcy and Foreclosure > Bankruptcy Options Screen

Enhancement	Description
<p>Bankruptcy Enhancements</p> <p>CMP: 6266, 6929, 7044, 7096</p> <p>CIM GOLD 7.8.18</p>	<p>Several enhancements have been made to the Loans > Bankruptcy system in CIM GOLD.</p> <ul style="list-style-type: none"> • Social Security numbers are now displayed on the Proof of Claim form and the Bankruptcy Detail screen, regardless of whether or not the institution option to suppress the Social Security number is set (Institution Option SUSS). SSNs are tied to persons, not accounts, and for bankruptcies to properly display, the SSN is required. • A <Save Changes> button has been added to the Bankruptcy POC dialog to make the POC process more user-friendly. • When switching between accounts viewed on the Bankruptcy Detail screen, the system now prompts the user to save changes. • The Proof of Claim Itemization now displays all names involved in a bankruptcy. Previously, if there was more than one person connected to the bankrupt account, the system would cut off the additional person's name. This is on the actual Proof of Claim Itemization form, which can be viewed from the Proof of Claim link on the bottom of the Bankruptcy Detail screen, then click <Show POC>, then click "POCItemization" in the list view table, as shown below:

Bankruptcy Forms LEO LIONHEARTED 01 02345 12

Search

(1 of 1)

ITEMIZATION OF INTEREST OR CHARGES FOR PROOF OF CLAIM

Name of Debtor MR. LEO LIONHEARTED
MRS. BETH LIONHEARTED **Case Number**

From Name

POCItemization

ProofOfClaim

Description **Amount** **Date**

Late Charges (as of Petition Date) 50.00 04-12-2018

NSF Fees

Attorney's Fees (not for Bankruptcy)

Filing fees and court costs

Date Posted: [green box] Date Last Updated: By 0 Key = IsDirty = False

Print Selection

Loans > Bankruptcy Detail Screen. Click the Proof of Claim Link, then click <Show POC> and click "POCItemization"

Enhancement	Description
<p>Teller Name Used for POC Signature</p> <p>CMP: 5201</p> <p>CIM GOLD 7.8.18</p>	<p>If the Name field is left blank but the Use Name For Signature checkbox field is marked in the POC Signature Information field group on the Bankruptcy Options screen, the system will automatically use the employee name (associated with the teller number used to access the Bankruptcy Detail screen) as the signature when generating the Proof of Claim. The signature is included in Part 3 of the Proof of Claim, as shown below:</p>



Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 04/23/2018
MM / DD / YYYY

This is where the employee's name will print on the Proof of Claim form. Notice the /s/ in the top signature. This indicates it is a digital signature and is used to indicate the signature is legitimate for the Federal Court system.

/s/ Cindy Fisher
Signature

Print the name of the person who is completing and signing this claim:

Name Cindy Fisher
First name Middle name Last name

Title _____

Company GPS Finance
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 1525 W. 820 N.
Number Street

Provo UT, 84601
City State ZIP Code

Contact phone (801) 555-4123 Email homeoffice@gpsfinance.com

Enhancement	Description
<p>Update to POC Itemization from Bankruptcy Detail Screen</p> <p>CMP: 5982</p> <p>CIM GOLD 7.8.18</p>	<p>We have updated the Proof of Claim Itemization form for precomputed loans (payment method 3) to not include the unearned precomputed interest in the Unpaid Principal amount at the time the bankruptcy was filed.</p> <p>Proof of Claim Itemization is entered through the POC Itemization link at the bottom of the Bankruptcy Detail screen (see Figure 1). It can also be viewed by clicking the Proof of Claim link, then clicking <Show POC>, then clicking "POCItemization" (see Figure 2).</p> <p>Note: Two options are available on the Bankruptcy Options screen that will force users to convert a precomputed loan at either petition or confirmation. If users convert a precomputed loan to an interest-bearing loan before</p>



Enhancement	Description
	bankrupting the account, the unearned precomputed interest is already considered at that time (by reducing the Principal Balance owed by the amount of the unearned precomputed interest). See these help topics for more information: <ul style="list-style-type: none"> • Require PC to IB at Petition • Require PC to IB at Confirmation

Bankruptcy Forms LANA ASHLEY ANDREW 3675 015023 5

ITEMIZATION OF INTEREST OR CHARGES FOR PROOF OF CLAIM

Name of Debtor MS. LANA ASHLEY ANDREW **Case Number** UT3242

<u>Description</u>	<u>Amount</u>	<u>Date</u>
Late Charges (as of Petition Date)	20.00	
NSF Fees		
Attorney's Fees (not for Bankruptcy)		
Filing fees and court costs		
Advertisements costs		
Sheriff/auctioneer fees		
Title costs		
Recording fees		
Appraisal/broker's price opinion fees		
Property inspection fees		
Tax advances (non-escrow)		
Insurance advances (non-escrow)		
Escrow shortage or deficiency		
Property preservation exp. Specify:		
Other. Specify:		
Other. Specify:		
Other. Specify:		
Unpaid Finance Charge		
Unpaid Principal	1,298.98	
Amount of Claim as of Petition Date:	1,318.98	

Figure 1: POC Itemization from the Proof Of Claim link, then <Show POC> button, then click "POCItemization" (Bankruptcy Detail Screen)



POC Itemization LANA ASHLEY ANDREW 3675 015023 5

		Dates Incurred
Late Charges as of Petition Date	20.00	
NSF Fee as of Petition Date		
Attorney's fees		
Filing fees and court costs		
Advertisement Costs		
Sheriff/Auctioneer Fees		
Title Costs		
Recording Fees		
Appraisal/broker's price opinion fees		
Property Inspection Fees		
Tax Advances (non-escrow)		
Insurance advances (non-escrow)		
Escrow shortage or deficiency		
Property Preservation Expenses. Specify:		
Other. Specify:		
Other. Specify		
Other. Specify		
Unpaid Finance Charge		
Unpaid Principal	1,298.98	
Amount of Claim as of Petition Date:	1,318.98	
<input type="checkbox"/> Purchase Money Security Interest in Motor vehicle for personal use within 910 Days prior to filing.		
<input type="checkbox"/> Purchase Money Security Interest in any other thing of value within 1 year prior to filing date.		

Figure 2: Click POC Itemization at the bottom of the Bankruptcy Detail Screen

Enhancement	Description
Loss Mitigation Fields Moved CMP: 6238 CIM GOLD Versions 7.8.18	The Loss Mitigation fields in CIM GOLD have been moved from the Contact tab of the Loans > Marketing and Collections screen to the Classification/Purpose tab of the Loans > Account Information > Additional Loan fields screen, as shown below:



Open Consumer Delinquent Category 10 DNA

BKRPT

Origination/Maturity | Valuation/Billing | Daily Statistics & Fees | **Classification/Purpose**

Regulatory Classifications

Purpose [] []

Amortization 1 - Fixed Loan Rate []

Maturity Modifier [] []

Insurer [] []

NAICS Code [] [NAICS Lookup]

Community Development Loan Not For Profit

Enterprise Zone Raw Land

SBA - Gross Under 1 Million

Loan Grade / Date

12 04/23/2018 []

[] []

[] []

Primary Source of Repayment

2 - Sale Of Collateral []

Secondary Source of Repayment

1 - Cash Flow From Operations (The Most Common) []

Policy Exception

Purpose []

Payment Terms

Start repayments in May. Pay every other week \$200.

Loss Mitigation

Date 04/10/2018 [] 502 - 2MP - Received Packet []

Plan 1001 - Test []

Loans > Account Information > Additional Loan Fields Screen > Classification/Purpose Screen

Enhancement	Description
<p>Reaffirmation Date Updated for Bankrupt Accounts</p> <p>CMP: 1230</p> <p>CIM GOLD Versions 7.8.18</p>	<p>For those institutions using the new Bankruptcy Detail screen, we have programmed the Reaffirmation action to now allow start dates of repayments to be in the past (before the current date). However, the Reaffirmation Date must be on or after the Bankruptcy File Date; it cannot be before the Bankruptcy File Date. Additionally, users will not be allowed to start repayment plans before the Reaffirmation Date.</p> <p>If users attempt to enter reaffirmation repayments before the Bankruptcy File Date, the following error message will be displayed and users will need to change the Reaffirmation Date to a date on or after the Bankruptcy File Date to complete the reaffirmation information (see Figure 1 below):</p> <p>“Reaffirmation Date cannot be before the Bankruptcy Filing Date or empty.”</p> <p>And if users attempt to enter a payment start date before the Reaffirmation Date, the following error message will be displayed and they will need to change the date to after the Reaffirmation Date to create repayments (see Figure 2 below):</p> <p>“Date Payments to Begin cannot be before the Reaffirmation Date.”</p>



Reaffirmation

Select	Non Filer	Owner Names	Owner Bankrupt	SSN	Account Number	Account Bankrupt	IRS Owner	Ownership	Household	Status
<input checked="" type="checkbox"/>	<input type="checkbox"/>	MR. GE...	Y	020-30	3675-01...	Y	<input checked="" type="checkbox"/>	Account Owner	47031	OPEN
<input checked="" type="checkbox"/>	<input type="checkbox"/>	MR. GE...	Y	020-30	3675-01...	Y	<input checked="" type="checkbox"/>	Account Owner	47031	OPEN

Reaffirmation 02/06/2018

Select	Loan Number	Current Balance	Reaffirm Amt	Int Rate	Payment Amount	Reaffirmation Begins	Reaffirmation Ends	Reaffirmation Status
<input type="checkbox"/>	3675-014197	500.00	500.00	5.60000	50.00		11	<input checked="" type="checkbox"/>

Reaffirmation Rescinded

The Reaffirmation Date entered is before the Bankruptcy File Date. Therefore, the following message is displayed.

Error Message


 Reaffirmation Date cannot be before the Bankruptcy Filing Date or empty

Figure 1: Loans > Bankruptcy and Foreclosure > Bankruptcy Detail Screen, then the Reaffirmation action

The screenshot shows the 'Reaffirmation' screen with two tables. The top table lists account information, and the bottom table lists loan details. An error message dialog box is open, indicating that the 'Date Payment Begins' (03/26/2018) is before the 'Reaffirmation' date (03/27/2018).

Select	Non Filer	Owner Names	Owner Bankrupt	SSN	Account Number	Account Bankrupt	IRS Owner	Ownership	Household	Status	Action
<input checked="" type="checkbox"/>	<input type="checkbox"/>	MR. GE...	Y	020-30	3675-01...	Y	<input checked="" type="checkbox"/>	Account Owner	47031	OPEN	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	MR. GE...	Y	020-30	3675-01...	Y			47031	OPEN	

Select	Loan Number	Current Balance	Reaffirm Amt	Int Rate	Payment Amount	Date Payment Begins	Num Pmts	Writeoff	Partial
<input type="checkbox"/>	3675-014197	500.00	500.00	5.60000	50.00	03/26/2018	11		<input checked="" type="checkbox"/>

Figure 2: Loans > Bankruptcy and Foreclosure > Bankruptcy Detail Screen, then the Reaffirmation action

Enhancement	Description
<p>Update for Current SourceLink eStatements</p> <p>CMP: 6186</p> <p>CIM GOLD 7.8.18</p>	<p>We have updated how the date is used and retrieved for SourceLink eStatements. Statement dates are formatted to MM-DD-YY. This poses a problem when they are retrieved and the date is converted to a numerical value where 12-31-16 is greater than 10-02-17. We have updated the way the statements are retrieved so that the true date is used. This ensures that the most current SourceLink eStatement is retrieved when the <E-Statement> button is clicked on the Contact tab of the Loans > Marketing and Collections screen in CIM GOLD.</p> <p>Note: This update applies only to those institutions using SourceLink eStatements.</p>



Delinquent Payments	Contact	Customer Comments	CIF	Financial Summary	Collateral	Personal References	Loan Disclosure History															
Total Amt Due	750.00	Process Account																				
Due Date	03/09/2018	<input checked="" type="checkbox"/> Follow-up Date	04/23/2018	Time	10:11:15 AM	Process	Show Follow-Ups															
Graded Due Date	03/09/2018	Comment Code		Promise Amount																		
Summary of Plans		Comment																				
BACK TO WORK		Days Back																				
Security: HHGS		60																				
Total Loan: 6,843.44		Refresh																				
Term: 25 months		Special Comments																				
Payment: 271.00		Hardship app -1087 budget----ok \$375/month payment...CP2DDCw/\$375 payment change after August payment....																				
		Save																				
		<table border="1"> <thead> <tr> <th>Date</th> <th>Time</th> <th>Code</th> <th>Tlrr/Emp</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>02/23/2018</td> <td>8:26 AM</td> <td>PD</td> <td>9678</td> <td>PD Paid:</td> </tr> <tr> <td>02/22/2018</td> <td>5:25 PM</td> <td></td> <td>9699</td> <td>NML</td> </tr> </tbody> </table>						Date	Time	Code	Tlrr/Emp	Description	02/23/2018	8:26 AM	PD	9678	PD Paid:	02/22/2018	5:25 PM		9699	NML
Date	Time	Code	Tlrr/Emp	Description																		
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02/22/2018	5:25 PM		9699	NML																		
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		<table border="1"> <tr> <td>Loan Payment</td> <td>EZPay</td> <td>Payoff Loan</td> <td>E-Statement</td> </tr> </table>						Loan Payment	EZPay	Payoff Loan	E-Statement											
Loan Payment	EZPay	Payoff Loan	E-Statement																			
Collateral Summary		MV & CG 2002 CHEVROLET TRUCK Avalanche-V8 1989 JOHN DEERE 9				Save Changes																

<E-Statement> Button on the Contact Tab of the Loans > Marketing and Collections Screen in CIM GOLD

Enhancement	Description
<p>New Table Shows Chain of Debt</p> <p>CMP: 6494, 6237, 6487, 6488, 6640</p> <p>Work Order: 509544</p> <p>Work Order: 43018, 40948</p> <p>CIM GOLD Versions 7.8.18</p>	<p>For those institutions that allow a new loan to pay off multiple open loans, a new list view table can be displayed on the Loans > Original Loan Disclosure screen that shows all the loans the new loan paid off, as shown below.</p> <p>To view this chain of debt, institution option TREE must be turned on for your institution, in addition to your institution paying off multiple accounts. The list view table, or tree, will display any accounts that were closed when the selected account was opened. Double-clicking on a closed account in the tree will bring up information for that account.</p> <p>A new API is also available that can be used on your website for customers to open new loans to pay off old loans. Programming will need to be set up by your website administrator and GOLDPoint Systems.</p> <p>Contact your GOLDPoint Systems account manager if your institution is interested in implementing these new features.</p> <p>Note: As advertised in the April Update document, we released two new records to enable this capability to keep track of the chain of debt. Record CSDC (Chain of Debt Old to New) and CSCD (Chain of Debt New to Old) have been released. See the CSDC and CSCD topics in the Mnemonic Dictionary for more information.</p>



Open Consumer Delinquent Category **0** **Adv**

Other Loans No other loans

Name and Address
Jill Jersey
 1525 W. 8000 N.
 Provo, UT 84601

Preferred Names

Fee Information

Prepaid Fin Chg

Maintenance Fee

Filing Fees
 Title Fees
 Doc Stamp

33.00

Appraisal
 Credit Report
 Title Examination
 Title Insurance
 Title Endorsement
 Recording Fee
 City/Cnty Tax Stamps
 State Tax
 Deed
 Other RE Fees

Insurance Type	Adj	Amount
Credit Life Joint		446.67
Term		60
Amount		7,962.02
Single/Joint		Joint
VSI		1,840.00
Term		60
Amount		4,825.00
Single/Joint		Individual

Prior Loans

- 215-010830
- 215-010352
- 215-111111
- 215-222222
- 215-333333

Date Opened
 Date Closed
 Payoff Amount

Double-click an account listed here to bring up that account's information.

2 Prior Loans

Account	Opened	Closed	Payoff Amount	Archived
0215 010830	11/21/2016	12/06/2017	4,142.10	<input type="checkbox"/>
0215 010352	04/18/2016	11/21/2016	3,264.59	<input type="checkbox"/>

Loan Disclosure Information

Date of Loan **12/06/2017**
 1st Pmt Due Date **01/06/2018**
 Maturity Date **12/06/2022**
 Original Pmt Amt **287.64**
 First Pmt Amt **287.64**
 Face Amount
 Term of Loan **60**
 Balloon/Final Pmt **287.64**
 Amount Financed **7,962.02**
 Finance Charges **9,296.38**
 Original Principal **7,962.02**
 Interest Charge **9,296.38**
 Total Payments **17,258.40**
 Yield APR%
 APR **35.99000**
 Original Rate **35.99000**
 Original Pmt Mthd **IB 6**
 Interest Start Date **12/06/2017**

Current Loan Fields

Current Balance **7,962.02**
 Balance + Fees **7,962.02**
 Product Type **AL IB >2k**
 Due Date **01/06/2018 6**
 Current Payment **287.64**
 Interest Rate **IB 35.99000**

Military Lending Act Loan

Collateral **AU - Auto Secured**

Loans > Original Loan Disclosure Screen



Notification System

Enhancement	Description
<p>Two New Field-level Security Options for Solutions by Text</p> <p>CMP: 7428</p> <p>CIM GOLD 7.8.18</p>	<p>Update 8/01/2018: In CIM GOLD version 7.9.3, the <Opt In/Opt Out> button has been renamed to <Update> button. The security for that button still applies, as described below. See CMP 8304 in the What's New in Version 7.9.3 for more changes to Solutions By Text fields.</p> <p>We have added two new field-level security options for Solutions by Text (SBT) in addition to other enhancements.</p> <p>Note: Your institution must be set up to use Solutions by Text to use these new enhancements and you must be using CIM GOLD 7.8.18 or higher.</p> <ol style="list-style-type: none"> 1. We have added an option, SBT Validate Carrier Button (FSVALC), to the Miscellaneous Function Security (FPFS) record so that field-level security works with the <Validate Carrier> button on the Phones tab of the Names tab on the Customer Relationship Management > Households screen (see screen examples below). This ensures that the <Validate Carrier> button is inaccessible (grayed out) if the user does not have the proper security. <p>This allows your institution to control which employees can validate phone numbers for Solutions by Text through field-level security.</p> <ol style="list-style-type: none"> 2. We have also added option SBT Opt In Out Button (FSOPTI) to the Miscellaneous Function Security (FPFS) record so that field-level security works with the <Opt In/Out> button on the Phones tab of the Names tab on the Customer Relationship Management > Households screen (see screen examples below). This ensures that the <Opt In/Out> button is inaccessible (grayed out) if the user does not have the proper security. <p>We have also updated the program so that you can opt out the phone number from Solutions by Text without having to re-validate the carrier. This allows a phone number to be unsubscribed without having to validate the number again and saves your institution money by reducing the cost of validation.</p> <p>Note: Field-level security is set up on the Field Level tab on the Security > Setup screen in CIM GOLD.</p> <p>If you would like to use Solutions by Text, please contact your GOLDPoint Systems account manager.</p>



Household **10909**

Names | Addresses | Accounts | Services

Seq	Last Name	First Name	Middle Name	Title	Suffix	SSN/EIN/IDN	Birth Date	Relationship	Gender	Name/Type
1	BELEBELE	WANNA	WANNA		SR.	171-17-1717	12/17/1717	HOUSEHOLD HEAD		

Detailed Personal Information | **Phones** | Email | Credit Rating and IRS B Notices

Primary	Phone	Type	Restriction 1	Restriction 2
<input checked="" type="checkbox"/>	(443) 443-7449	Cell Phone Number		
<input type="checkbox"/>	(443) 443-7448	Cell Phone Number		

Phone: 443 443 7448 Country Code: Phone Provider: Foreign Phone: Time Zone: Phone Restriction 1: 0 - No Restrictions Phone Restriction 2: 0 - No Restrictions

Date Last Updated: 01/06/2016 By: ADAD Date Changed By Logon: 01/06/2016 By:

Solutions by Text

- Opt Into Account Info
- Opt Into Marketing
- Foreign Phone
- Primary Phone
- Phone Dialer Restricted
- Text Messaging Capable
- Uses Text Messaging

Buttons: **Validate Carrier** **Opt In/Out** Create New Phone Delete Phone Save Phone

<Validate Carrier> and <Opt In/Out> Buttons on the Phones Tab of the Names Tab on the Customer Relationship Management > Households Screen



Employee | Teller | CIM GOLD | System | **Field Level**

Name or Profile
 Name: GPSTEST1 - gtest
 Profile: []

Restricted Fields
 Profile Tied to Name

Record	Field	Description
FPFS	FSOPT1	SBT Opt In Out Button
FPFS	FSVALC	SBT Validate Carrier Button

Clear Selected Restrictions

All Fields
 Record Type: FPFS - Miscellaneous Function Security

Restrict	Field	Description
<input type="checkbox"/>	FSAPDC	ACH Payments Debit Credit Accounts
<input type="checkbox"/>	FSAPDH	ACH Payments Add Default Holiday Btn
<input type="checkbox"/>	FSAPRH	ACH Payments Remove Holiday Btn
<input type="checkbox"/>	FSAPUH	ACH Payments Update Holiday Btn
<input type="checkbox"/>	FSST22	22nd Status Flag
<input type="checkbox"/>	FSBKLI	Bankruptcy Loan Information Link
<input type="checkbox"/>	FSBKCM	Bankruptcy Comments Link
<input type="checkbox"/>	FSBKPI	Bankruptcy POC Itemization Link
<input type="checkbox"/>	FSBKAT	Bankruptcy Attorney Trustee Link
<input type="checkbox"/>	FSBKHI	Bankruptcy History Link
<input type="checkbox"/>	FSBKC2	Bankruptcy CP2 Link
<input type="checkbox"/>	FSBKPC	Bankruptcy Proof Of Claim Link
<input type="checkbox"/>	FSBKCI	Bankruptcy Claim Information Link
<input type="checkbox"/>	FSST23	23rd Status Flag
<input checked="" type="checkbox"/>	FSOPT1	SBT Opt In Out Button
<input checked="" type="checkbox"/>	FSVALC	SBT Validate Carrier Button
<input type="checkbox"/>	FSLXNX	Lexis Nexis Link
<input type="checkbox"/>	FSBKTL	Bankruptcy Trade Line Link
<input type="checkbox"/>	FSBKRE	Bankruptcy Real Estate Link
<input type="checkbox"/>	FSBKIB	Bankruptcy PC To IB Link
<input type="checkbox"/>	FSBKCL	Bankruptcy Collateral Link
<input type="checkbox"/>	FSST24	24th Status Flag
<input type="checkbox"/>	FSST25	25th Status Flag
<input type="checkbox"/>	FSST26	26th Status Flag

Unmark All | Mark All | Save Changes

New Field-level Security Options on the Field Level Tab on the Security > Setup Screen



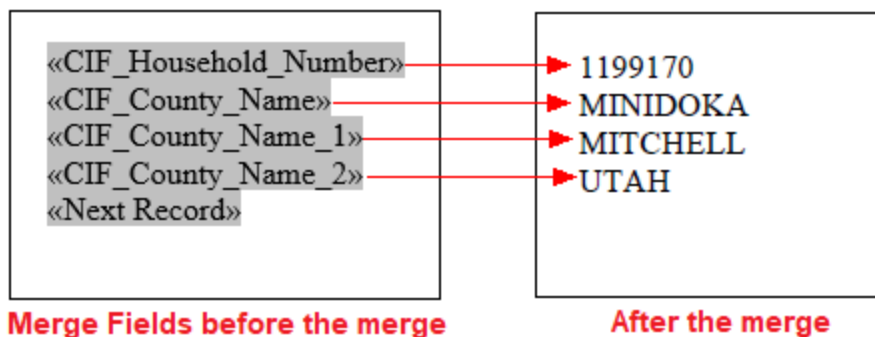
Payment Calculator

Enhancement	Description																										
<p>Institution-specific Changes to Payment Calculator</p> <p>CMPs: 6178, 6502, 6896, 7309, 7310, 7311, 7312</p> <p>Work Orders: 50084, 50603, 50918, 51436, 51437, 51438, 51439</p> <p>CIM GOLD Version 7.8.18</p>	<p>We have made enhancements to Payment Calculator for specific institutions, as follows. These changes are specific to each institution.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: black; color: white;">CMP</th> <th style="background-color: black; color: white;">Work Order</th> <th style="background-color: black; color: white;">Description</th> </tr> </thead> <tbody> <tr> <td>6178</td> <td>50084</td> <td>Allow sale of CPP at loan origination in Missouri.</td> </tr> <tr> <td>6502</td> <td>50603</td> <td>Cap Wisconsin LPD coverage at \$25,000.</td> </tr> <tr> <td>6896</td> <td>50918</td> <td>Remove 49.00% Max Rate Stopper in MO Non-RE IB.</td> </tr> <tr> <td>7309</td> <td>51436</td> <td> <ul style="list-style-type: none"> New Insurance Formula for Indiana Credit Life Insurances. Fixed MLA APR to use the same odd days as the normal APR calculation. </td> </tr> <tr> <td>7310</td> <td>51437</td> <td>Create new Indiana extension interest method for institution.</td> </tr> <tr> <td>7311</td> <td>51438</td> <td>Create new extension interest method that calculates Irregular First Payment By APR From Principal Balance.</td> </tr> <tr> <td>7312</td> <td>51439</td> <td>Create new Wisconsin extension interest calculation method to calculate Irregular First Payment By Interest For Amount Financed.</td> </tr> </tbody> </table> <p>Contact your GOLDPoint Systems account manager if you would like more information on any of these changes.</p>			CMP	Work Order	Description	6178	50084	Allow sale of CPP at loan origination in Missouri.	6502	50603	Cap Wisconsin LPD coverage at \$25,000.	6896	50918	Remove 49.00% Max Rate Stopper in MO Non-RE IB.	7309	51436	<ul style="list-style-type: none"> New Insurance Formula for Indiana Credit Life Insurances. Fixed MLA APR to use the same odd days as the normal APR calculation. 	7310	51437	Create new Indiana extension interest method for institution.	7311	51438	Create new extension interest method that calculates Irregular First Payment By APR From Principal Balance.	7312	51439	Create new Wisconsin extension interest calculation method to calculate Irregular First Payment By Interest For Amount Financed.
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Queues

Enhancement	Description
<p>New County Codes Added to Contact Queues</p> <p>CMP: 6932 Work Order: 50068</p> <p>CIM GOLD Version 7.8.18</p>	<p><i>Update: When this CMP was originally advertised, it said the CIF_County_Name_2 field only pulled the Property Address county if an Alternate Address existed for the Mailing Address. That was incorrect. This CMP has been updated correctly as follows:</i></p> <p>We have added three new county fields to insert into your Mail Merge letters and mailings in the Contact Queues system. These county fields work as follows:</p> <ul style="list-style-type: none"> • CIF_County_Name pulls the name of the county associated with the Mailing Address on the account (NTADDR). • CIF_County_Name_1 will pull the county name associated with Alternate Address (NAALTA) of the Mailing Address, if there is one. • CIF_County_Name_2 will pull the county name of the Property Address on the account. <p>For more information concerning the Mail Merge function in Contact Queues, see the Create a Mail Merge topic in the Queues manual on DocsOnWeb.</p> <p>Note: These county merge fields are different from the merge fields advertised in the CIM GOLD 7.8.17 release, as these merge fields pull the county name attached to the account, and those county merge fields pull the county attached to the name. See CMP 6307 in the CIM GOLD What's New in Version 7.8.17 for more information on those county fields.</p> <p>The following is an example of these fields before and after data has been merged:</p>



Enhancement	Description
<p>Mass Mailings for Contact Queues Updated</p>	<p>We have improved mass mailings generated from the Queues > Contact Queues > Contact Queues screen. When creating a mass mailing (more than 10 accounts) from the right-click function on the Summary tab of the</p>



Enhancement	Description
CMP: 7098 CIM GOLD Version 7.8.18	<p>Contact Queues screen, the system can now handle generating the mail-merge letters, specifically if your institution created mailing labels from this function. Previously, the system would return a series of errors and not print the mailing labels. It was trying to find address entries that didn't exist. Now the system ignores blank entries for address lines when creating mailing labels.</p> <p>See the Create a Mail Merge Letter topic in the Queues manual on DocsOnWeb for more information about this feature.</p>

Before Merge:

«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»	«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»	«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»
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«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»	«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»	«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»
«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»	«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»	«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»
«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»	«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»	«Next Record»«CIF_First_Name» «CIF_Last_Name» «CIF_Address_Line_1» «CIF_Address_Line_2» «CIF_City_Name», «CIF_State» «CIF_Zip_Code»-«CIF_Zip_Plus_4»

After Merge:



JANIE LEE 337 HILLCREST ST CONCORD, GA 30206-2854	JULIUS SCROGGS 3267 ELKWOOD SECTION RD HAZEL GREEN, AL 35750-8136	WINNIE BRADLEY 1611 SEVEN MILE POST RD ATHENS, AL 35611-0000
WILSON CATRON 2740 FOREST GLEN RD SYLACAUGA, AL 35151-4521	TREY RAFFIELD 1954 BELLE RIVE DR SELMA, AL 36701-6629	ANJANETTE VARNADOE 2619 COUNTY ROAD 438 CULLMAN, AL 35057-2975
LANDRETH SCURRY 1091 OVERLOOK PKWY APT 218 MACON, GA 31210-5798	MARDRA WEATHERS 28 FREEMAN AVE FORSYTH, GA 31029-3304	LEVACIOUS WATTS 1536 AIKEN AVE NORTH AUGUSTA, SC 29841-4073
MARTHA BUTCHER PO BOX 568 EASTOVER, SC 29044-0568	KAUNTAE FIKE 4214 BETHEL CHURCH RD APT D26 COLUMBIA, SC 29206-1284	HOLLY BAITY 1790 COUNTY ROAD 578 LOT 2 FYFFE, AL 35971-4355
ELGIN HORNER PO BOX 1598 ORANGEBURG, SC 29116-1598	FREDIA AUGUST 1307 DRAKE RD DONALDS, SC 29638-8938	KEITH MROZ 417 ABERDEEN CIR SUMMERVILLE, SC 29483-7560
ABDALLAH MORRIS 532 THOMAS RD ALEXANDER CITY, AL 35010-7523	DONALD DENDY 129 CHAPMAN RD SPARTANBURG, SC 29303-2507	LEVOE HOLMES 147 BRADLEY DR WELLFORD, SC 29385-9449

Queuest > Contact Queues > Contact Queues Screen, then Right-click Mail Merge > Print



What's New in Version 7.8.17

See the following sections for enhancements made in CIM GOLD version 7.8.17:

[CIM GOLD Teller](#)

[File Services Plus](#)

[Loan System](#)

[Notification System](#)

[Payment Calculator](#)

[Queues](#)



CIM GOLDTeller

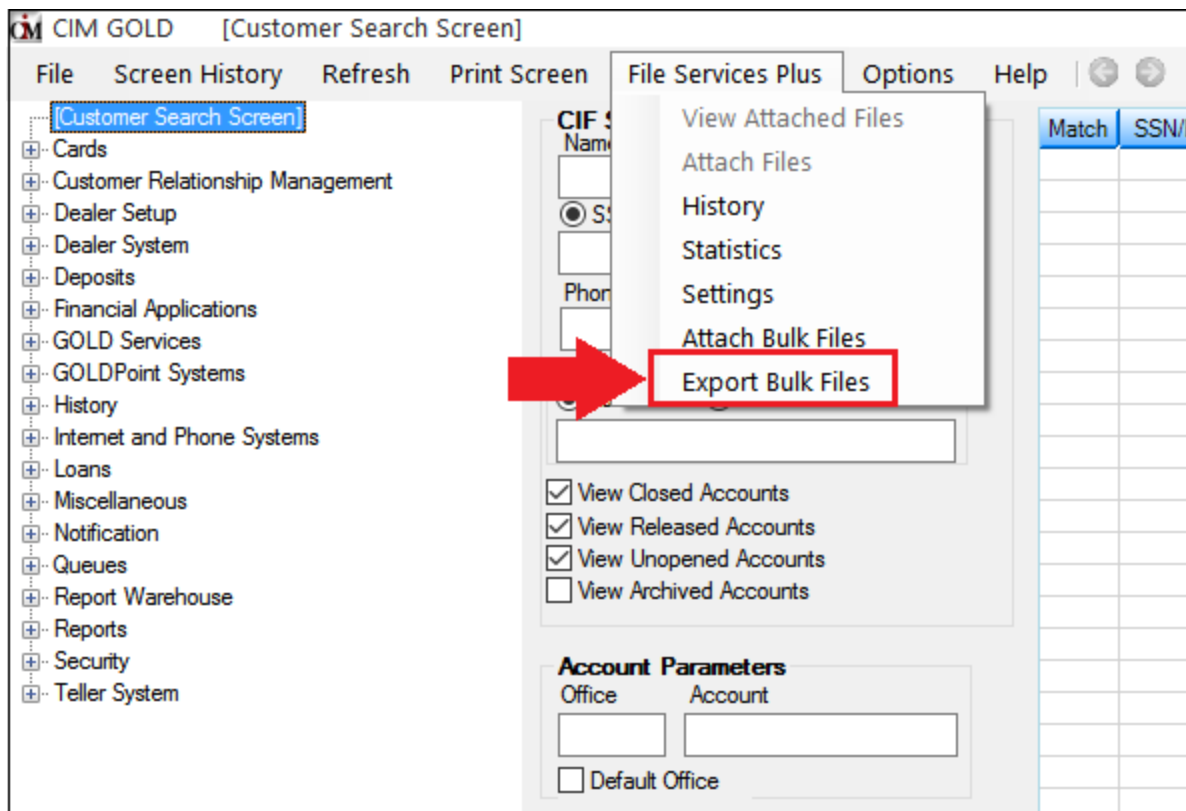
Enhancement	Description
<p>Removed Non-transaction Receipt</p> <p>CMP: 2618 Work Order: 47465</p> <p>CIM GOLD Version 7.8.17</p>	<p>The “Print Non-transaction Receipt” option has been removed from CIM GOLDTeller. It was accessed from the Functions > Print Functions menu in CIM GOLDTeller. This option existed in the old GOLDTeller application and was brought into CIM GOLDTeller. The option was not needed, as users should not be printing non-transaction receipts. To reprint a receipt from a previously run transaction, use the Functions > Reprint Receipt option, or you can reprint a receipt from the Journal Log.</p>
<p>Check Writer Enhancement</p> <p>CMP: 4753</p> <p>CIM GOLD Version 7.8.17</p>	<p>When trying to print a check directly from Check Writer in CIM GOLDTeller (by selecting Functions > Check Writer), some users would get an error and not be allowed to print the check from Check Writer (without first running a transaction). This issue was found in CIM GOLD version 7.8.16, but this has now been corrected. This error only occurred when going directly to Check Writer in CIM GOLDTeller from Functions > Check Writer, then filling out the check information and clicking <OK>. Instead of printing the check, the system would return the error and close CIM GOLD.</p> <p>Note: In order to run Check Writer from CIM GOLDTeller, an option must not be selected on the Functions > Administrator Options > PC Institution Settings > Settings Page Two tab. Make sure the Disable Check Writer on Functions Menu option is <i>not</i> checked.</p>
<p>Update to Branch Number on Receipts</p> <p>CMP: 4647 Work Order: 48307</p> <p>CIM GOLD Version 7.8.17</p>	<p>For one institution, the Branch Number was not printing correctly on receipts. We have corrected this and those changes have been applied to CIM GOLD version 7.8.17 and above.</p> <p>If you notice anything incorrect with your receipts in CIM GOLDTeller, please contact your account manager so we can correct the oversight.</p>
<p>CP2 Updates</p> <p>CMP: 3047</p> <p>CIM GOLD Version 7.8.17</p>	<p>For those institutions that use the CP2 Correction transaction (tran code 2600-00), an issue was discovered that would cause CIM GOLD to crash if users selected a CP2-eligible account in CIM GOLDTeller and tried running the transaction. This issue has been corrected, and CP2 Correction transactions can now be run through CIM GOLDTeller. See the CP2 Transaction description in the Transactions manual for more information.</p>



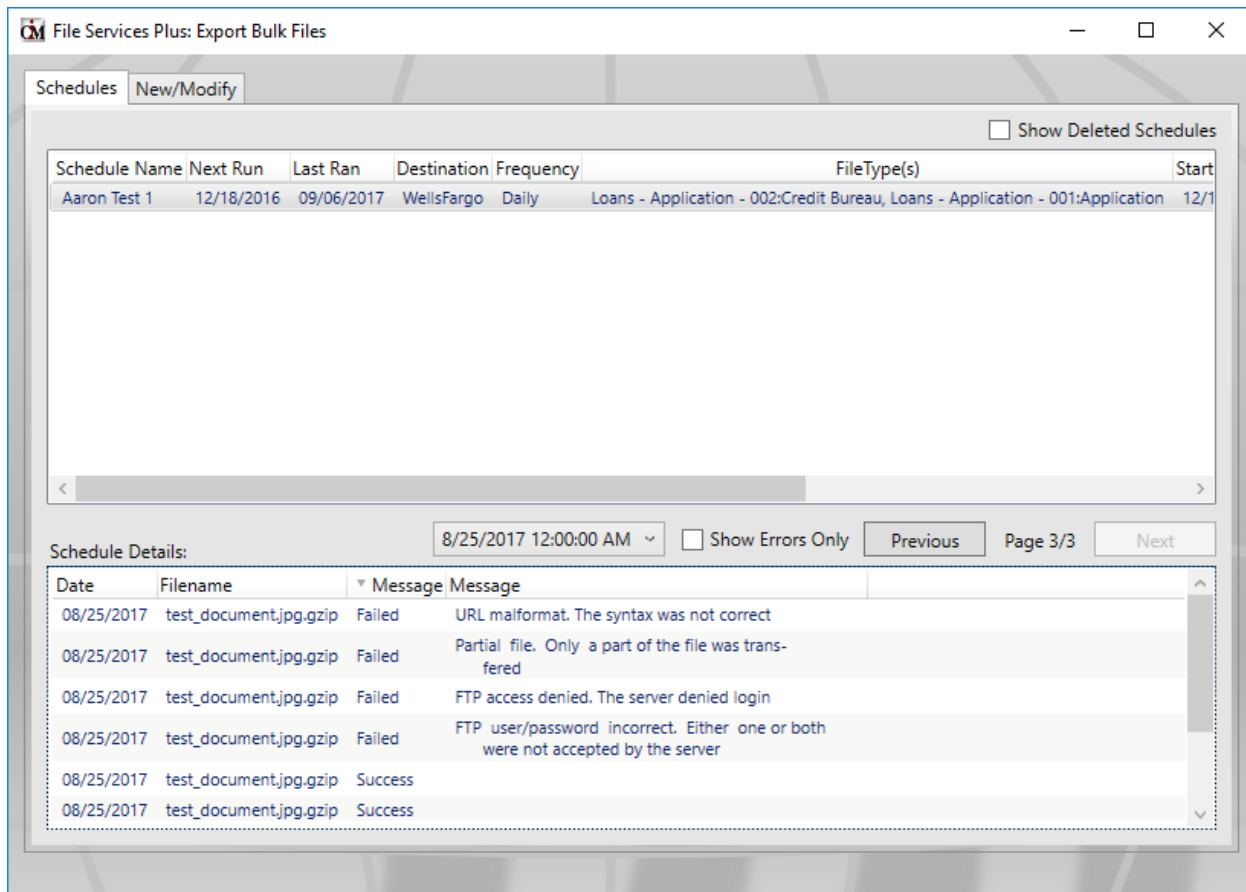
File Services Plus

Enhancement	Description
<p>New Batch Export Option Available</p> <p>CMPs: 4665, 5502, 5612, 5827, 6046</p> <p>CIM GOLD Version 7.8.17</p>	<p>We have created a new export function in File Services Plus that will allow you to export all (or selected) attached files in File Services Plus to a secure FTP site created for your institution. From the FTP site, you can download those batch files to a secure place at your institution or send those files to an authorized third party. Any file type can be included (e.g., Word document, PDF, jpg, png, etc.) in the export.</p> <p>This new function will export the files in batch mode on specific days designated by your institution. Your attached files can be easily and automatically exported for your convenience without the need of someone manually exporting each file individually. You can select to export files from all accounts or only certain accounts based on account number, investor master, or investor group.</p> <p>In order to use this new feature, you will need to contact your CIM GOLD account manager. Some programming setup will be required to secure the FTP site, as well as setup on the new Export Schedules screen (see below). You will also need to download the latest build of CIM GOLD. This feature will be available in the latest version of CIM GOLD 7.8.17.</p> <p>More details on how to set up the new screens involved with Export Bulk Files will be available in future releases of DocsOnWeb. See the Export Bulk Files topic in the File Services Plus manual for more information.</p>





Export Bulk Files in File Services Plus Menu



Schedules Tab on File Services Plus: Export Bulk Files Dialog



The screenshot displays the 'File Services Plus: Export Bulk Files' dialog box, specifically the 'New/Modify' tab. The interface includes the following elements:

- Schedule Name:** A text input field containing 'New Schedule'.
- Frequency:** Radio buttons for 'Daily', 'Weekly', and 'Once', with 'Once' selected.
- Category - Sub Category - File Type:** Two list boxes. The left list box contains 'Loans - Application - 001:Application'. The right list box contains 'Loans - Application - 001:Application', 'Loans - Application - 002:Credit Bureau', and 'Loans - Application - 003:Verification Packet'. Navigation buttons '<<' and '>>' are positioned between the list boxes.
- Upload Date between:** Two date pickers, both set to '9/6/2017'.
- Account Range:** Two empty text input fields separated by the word 'to'.
- Investor Master:** An empty text input field.
- Investor Group:** An empty text input field.
- Destination:** A dropdown menu currently showing 'AaronsBankofAaron'.
- Create Schedule:** A button located at the bottom right of the dialog.

New/Modify Tab on File Services Plus: Export Bulk Files Dialog



Loan System

Enhancement	Description
<p>Multiple Charge-offs Challenge</p> <p>CMP: 3135 Work Order: 46925</p> <p>CIM GOLD Version 7.8.17</p>	<p>A rare error that caused CIM GOLD to crash after doing multiple charge-offs has been corrected. The first charge-off transaction the user ran would work fine, but then the user would attempt running a second charge-off right after that and the system would bring up an error once the user entered their teller password.</p> <p>This has been corrected starting with CIM GOLD version 7.8.17 and newer versions.</p>
<p>3rd Party Statements Available from Marketing and Collections</p> <p>CMP: 2313</p> <p>CIM GOLD Version 7.8.17</p>	<p>If your institution uses a third party to produce and send your customers e-statements, we can program the Marketing and Collections screen so that when users click the <E-Statement> button on the bottom of the Contact tab on the Marketing and Collections screen, the system will pull in the statements from a third party (such as SourceLink). Contact your GOLDPoint Systems account manager if you would like to implement this feature.</p>
<p>Payment Profile Now Available on Marketing and Collections Screen</p> <p>CMP: 3148 Work Order: 46925</p> <p>CIM GOLD Version 7.8.17</p>	<p>The Payment Profile field is now available for viewing on the Loans > Marketing and Collections screen.</p> <p>This field functions identically to the Payment Profile field found on the Loans > Credit Reporting screen. Manual changes to this field can only be made from the Credit Reporting screen. See Payment Profile for more information.</p> <p>See the following example of this field on the Marketing and Collections screen.</p>



Delinquent Payments		Contact	Customer Comments	CIF	Financial Summary	Collateral	Person																																															
Payments Due		Total Due	128.52	Bnkruptcy Chptr				Bnkruptcy Date																																														
		Partial Payment Due	99.52	Misc Fields	<input type="checkbox"/>	<input type="checkbox"/>	Last Pmt 11/14/2017																																															
		Summary of Past Due Payments		Collector	0	Next Follow-up																																																
Due Date	Number	@	Payment	Total	Days Late	10	CQ Collector																																															
11/12/2017	1		132.64	132.64	Delinqt Cat	0	Chrg Off Rsn <input type="text"/>																																															
		Remaining Portion Due		Status				Reason																																														
		Plus Late Charges		Recency Cat				0																																														
		Plus Fees		Times 30+ Days Late In Last 24 Months				<input type="checkbox"/>																																														
		Less Partial Payments Already Paid		Times 60+ Days Late In Last 24 Months				<input type="checkbox"/>																																														
		Misc Funds		Payment Profile																																																		
		Lifetime Late Charges Collected		<table border="1"> <tr> <td>Sep</td><td>Aug</td><td>Jul</td><td>Jun</td><td>May</td><td>Apr</td><td>Mar</td><td>Feb</td><td>Jan</td><td>Dec</td><td>Nov</td><td>Oct</td> </tr> <tr> <td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td> </tr> <tr> <td colspan="9"></td> <td>2016</td> <td>2015</td> </tr> <tr> <td colspan="9"></td> <td>▼</td> <td>▼</td> </tr> </table>				Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	0	0	0	0	0	0	0	0	0	0	0	0										2016	2015										▼	▼	
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		Interim Late Charges		<input type="checkbox"/> Show All Fees <input type="button" value="Assess Fee"/> <input type="button" value="Waive Fee"/> <input type="button" value="Print Coupons"/>																																																		
		Miscellaneous Fees		<table border="1"> <thead> <tr> <th>Code</th><th>Description</th><th>Last Assessed</th><th>Assessed</th><th>Cntr</th><th>Last Paid</th><th>Paid</th><th>Cntr</th><th>Last Waived</th><th>Waived</th><th>Cntr</th><th>Remaining</th> </tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </tbody> </table>								Code	Description	Last Assessed	Assessed	Cntr	Last Paid	Paid	Cntr	Last Waived	Waived	Cntr	Remaining																															
Code	Description	Last Assessed	Assessed	Cntr	Last Paid	Paid	Cntr	Last Waived	Waived	Cntr	Remaining																																											

Loans > Marketing and Collections Screen

Enhancement	Description
<p>Manual Changes to Fields Affects Credit Reporting</p> <p>CMPs: 3233, 2453</p> <p>CIM GOLD Version 7.8.17</p>	<p>In August of 2017, we released a new institution option (CMAN) that flags accounts with the "CO" (loan modified) Special Comment Code for credit reporting purposes <i>only if</i> changes are made <i>manually</i> to the following fields (e.g., an employee or supervisor changing a field as opposed to a field changing as part of a transaction or afterhours system update):</p> <ul style="list-style-type: none"> • Interest Rate • P/I Constant • Term • Due Date <p>In order to use this new option, you must download version 7.8.17 or above of CIM GOLD, because we added four fields to the Credit Reporting record (FPBU) that are used by the system to notify the credit reporting record that the account has been manually changed.</p> <p>If users manually change one of the above fields using any method in CIM GOLD, including:</p> <ul style="list-style-type: none"> • the Additional Loan Fields screen • the Account Adjustment screen • the CP2 screen,



Enhancement	Description
	<p>then the system updates these four new fields, so the CO Special Comment Code will be appropriately applied in the Credit Report transmission (FPSRP184).</p> <p>The four new fields will not be seen on any screen in CIM GOLD but are behind-the-scenes. They are:</p> <p>Manual Change to Term (BUMANT) Manual Change to Rate (BUMANR) Manual Change to P/I (BUMANP) Manual Change to DUDT (BUMAND)</p> <p>Additionally, if any changes are made to the Due Date, the Due Date Day field is also updated with the day of the month that the Due Date is changed to.</p> <p>Contact your GOLDDPoint Systems account manager if you would like this option set up for your institution.</p>
<p>Update to Contact Queues</p> <p>CMP: 2852</p> <p>CIM GOLD Version 7.8.17</p>	<p>The Vehicle Identification Number merge field for Contact Queues has been updated. When creating a merge letter from Queues > Contact Queues > Contact Queues screen and inserting the <<Collateral_Vehicle_ID_Number_1>> field, the system now pulls the data from the VIN field (CFVIN1) on the Loans > Collateral Detail screen. Previously, the data would not display in place of the merge field in letters.</p> <p>See Create a Mail Merger Letter in the Contact Queues help for more information about creating mail merge letters in CIM GOLD.</p>
<p>Update to Claim Information Link</p> <p>CMP: 2655</p> <p>CIM GOLD Version 7.8.17</p>	<p>The Claim Information link on the bottom of the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen has been enhanced to correctly bring up the Prepetition Arrearage and Postpetition Claims tabs. Previously, the system wasn't reading the transaction name correctly and some users encountered errors when clicking that link. This has been corrected.</p>
<p>Increase to Account Number Column</p> <p>CMP: 1487</p> <p>CIM GOLD Version 7.8.17</p>	<p>We have increased the Account Number column in the Accounts list view table on the Marketing and Collections screen. Previously, the column length would cut off some of the account number from view and users would need to manually click and move the column line over to view the entire account number.</p> <p>We have improved this table so that the entire account number can always be viewed. Users can still increase or decrease this column length, but by default the entire account number will be shown.</p> <p>This change occurs starting in CIM GOLD version 7.8.17 (see example below).</p>





Before:		After:	
Next Due Date 11/12/2017 Maturity Date		Next Due Date 11/12/2017 Maturity Date	
Account ...	Type	Class	Principal Balance
0003 021...	10	24	356.63
Name		Preferred Name	Ownership
Orlando Obanks			Account Owner

Account Number Column Before and After



Enhancement	Description
<p>Enhancement to Radio Button on UCC/Title Fields Pop-up Screen Now Saves</p> <p>CMP: 3392</p> <p>CIM GOLD Version 7.8.17</p>	<p>We have made a slight modification to the Requested radio buttons on the UCC/Title Fields pop-up screen accessed from the Loans > Collateral Detail screen by clicking the UCC/Title Info link.</p> <p>If users selected any of the radio buttons (None, Requested UCC, or Requested Title), after they clicked <Save Changes> and then closed the pop-up screen, the radio button would default back to None. The information was saved, but the radio button appeared as though nothing had changed.</p> <p>We have changed the program so that whatever radio button is selected, it stays selected after saving and closing the pop-up screen.</p> <div data-bbox="634 1215 1266 1564" data-label="Image"> </div> <p>The system saves whatever is selected here.</p> <p style="text-align: center;">UCC/Title Fields Pop-up Screen</p>
<p>Enhancements to Bankruptcy Detail Screen</p> <p>CMP: 3173</p> <p>CIM GOLD Version 7.8.17</p>	<p>The following enhancements have been made to the Bankruptcy Detail screen. These enhancements are available starting with CIM GOLD 7.8.17.</p> <ol style="list-style-type: none"> On the Proof of Claim pop-up screen, which can be reached by clicking the Proof of Claim link at the bottom of the Bankruptcy Detail screen, we have added list view icons for the Basis For Claim (Box 8 of the POC) and Basis For Perfection (Box 9 of the POC) fields. These list views are populated when someone at your


Enhancement	Description
	<p>institution designates them on two new screens: Basis For Claim and Basis For Perfection, found under Loans > Bankruptcy and Foreclosure > Setup in the left tree in CIM GOLD.</p> <p>When the POC is printed for the customer and Bankruptcy Courts, the selected values will be inserted. See figures 1 and 2 below.</p> <ol style="list-style-type: none"> 2. The Executed On field (in Part 3) has also been added to the Proof of Claim link at the bottom of the Bankruptcy Detail screen. This feeds into actual POC form in Part 3. If this date is not entered on the Proof of Claim pop-up screen, today's date will be defaulted into the Executed on date field on the POC form. See figures 3 and 4 below. 3. An option is available that inserts the employee filling out the POC to use their name as an electronic signature. In order to do this, a new box on the Loans > Bankruptcy and Foreclosure > Bankruptcy Options screen must be checked. The new box is called Use Name for Signature. When that box is checked, the system will either use the name entered in the Name field in the POC Signature Information field group on the Bankruptcy Options screen. Or if that field is blank, it will pull in the name matching the employee number from Security > Setup and entered when first accessing the Bankruptcy Details screen. See figures 4 and 5 below. 4. For any amount field on the POC, the system will now pre-fill it with 0.00, unless another amount is entered or pulled in from the system. This way when the form is printed, "0.00" will be displayed in amount fields (unless otherwise indicated). This is important for government record keeping. See figure 6 below. <p>See the following screen examples displaying these new changes:</p>



8. Basis For Claim
Basis for Claim 1 - Money Loaned   1.

9. All or part of the claim secured
 No Yes. The claim is secured by a lien on property

Nature Of Property Motor Vehicle  

Basis for Perfection 1 - Certificate Of Title 

Collateral Value/Value of Property

Amount of Secured Claim

Amount Unsecured **519.06**

Amount necessary to cure any default as of the petition date

Annual Interest Rate (when case was filed)

Fixed Variable


Figure 1: Loans > Bankruptcy and Foreclosure > Bankruptcy Detail Screen > Proof of Claim Link

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? No Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 4 0 6 0

7. How much is the claim? \$ 519.06. Does this amount include interest or other charges? No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.

 Money Loaned


9. Is all or part of the claim secured? No Yes. The claim is secured by a lien on property.

Nature of property:

Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

Motor vehicle

Other. Describe: _____

 **Basis for perfection:** Certificate Of Title

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$ 519.06

Amount of the claim that is secured: \$ 519.06

Amount of the claim that is unsecured: \$ 519.06 (The sum of the secured and unsecured amounts should match the amount in line 7.)

Figure 2: Proof of Claim example showing the Basis of Claim and Basis of Perfection pulled from the pop-up screen



Bankruptcy POC HAN SKYWALKER 0001 112233 4

10. Claim based on lease
 No Yes Amount necessary to cure any default ast of the petition date

11. Claim subject to a right of setoff
 No Yes Identify the property:

12. All or part of the claim entitled to priority under 11 U.S.C. § 507(a)
 No Yes. Check all that apply

Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B)

Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507 (a)(7)

Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4)

Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8)

Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5)

Other. Specify subsection of 11 U.S.C. § 507(a)() that applies

Part 3

I am the creditor

I am the creditor's attorney or authorized agent

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.


Executed On 04/13/2017  2.

Figure 3: Loans > Bankruptcy and Foreclosure > Bankruptcy Detail Screen > Proof of Claim Link



Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).
 If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.
 A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- I am the creditor.
- I am the creditor's attorney or authorized agent.
- I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment of the claim, the creditor gave the debtor credit for any payments received toward the claim, and the creditor has a reasonable belief that the claim is valid.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 04/14/2017
MM / DD / YYYY

/s/ Jerry Jeppesen /s/ indicates this is an electronic signature
Signature

Print the name of the person who is completing and signing this claim:

Name Jerry Jeppesen
First name Middle name Last name

Figure 4: Proof of Claim Form

CIM GOLD Bankruptcy Options

File Screen History Refresh Print Screen File Services Plus Options Help

- Payment Information
- Precomputed Loans
- Renewals & Modifications
- Reserves
- Signature Loan Details
- User Defined Fields
- Bankruptcy and Foreclosure
 - Bankruptcy
 - Bankruptcy Detail
 - Bankruptcy Options
 - Foreclosure, Repossession
- Setup
 - Basis For Claim
 - Basis For Perfection
 - POC Itemization Other
 - Property Preservation
- Cards and Promotions
- Check Printing
- Collateral Detail

POC Signature Information

Name Jerry Jeppesen

Title Loan Account Manager

Department Collections

Default Home Office Use Name for Signature

Company GOLDPoint Finance

Address 135 Testing Street

City Provo

State UT - Utah

Zip 84601 -

Phone 888 - 477 - 99

Email Branch#####@gps.com

Figure 5: Loans > Bankruptcy and Foreclosure > Bankruptcy Options Screen



12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input type="checkbox"/> No		
	<input checked="" type="checkbox"/> Yes. Check one:		Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.	<input checked="" type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____	0.00
	<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____	
	<input checked="" type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____	1,500.00
	<input checked="" type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____	0.00
	<input checked="" type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____	58.00
	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.	\$ _____	
* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.			

Figure 6: Proof of Claim form showing "0.00" for fields where an amount is required.

Enhancement	Description
<p>New Error Provider Added to Bankruptcy Detail Screen</p> <p>CMP: 3453</p> <p>CIM GOLD Version 7.8.17</p>	<p>If users attempt to Reaffirm a loan using an interest rate that is so high that a minimum payment would never be able to pay off the loan, the Bankruptcy Detail screen will now display an error provider that requires the user to adjust the amounts, as shown below.</p> <p>Once the interest rate is decreased or the payment amount increased to be able to calculate a payoff, the error provider goes away. See the Reaffirmation topic in the Loans in CIM GOLD > Bankruptcy Detail help for more information.</p>




Reaffirmation

Select	Non Filer	Owner Names	Owner Bankrupt	SSN	Account Number	Account Bankrupt	IRS Owner
<input checked="" type="checkbox"/>	<input type="checkbox"/>	ASHLEY ARDEN SR.	Y	XXX-XX-7123	0003-001013	Y	<input checked="" type="checkbox"/>

Reaffirmation 11/22/2017

Select	Reaffirm Amt	Int Rate	Payment Amount	Date Payment Begins	Num Pmts	Writeoff	Partial
<input checked="" type="checkbox"/>	519.10	45.00000	10.00	11/22/2017	0	60.00	<input checked="" type="checkbox"/>



Payment amount will never payoff loan. Re-enter in interest rate and/or payment amount

Reaffirmation Rescinded

Reaffirmation transaction from the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail Screen

Enhancement	Description
Field Labels Added to Proof of Claim CMP: 4944 CIM GOLD Version 7.8.17	We have added field labels for the Proof of Claim field group on the Bankruptcy Detail screen. In previous versions of CIM GOLD, there were no labels, as shown in the examples below. For more information on these fields, see the Proof of Claim topic in the Bankruptcy Detail help on DocsOnWeb.

Before:	After:
----------------	---------------

Proof Of Claim

397.75

397.75

Proof Of Claim

Allowed Claim Amount	388.00
Secured Claim	10.00
Unsecured	378.00
Collateral Value/Value of Property	2,500.00

New Proof of Claim Fields

Enhancement	Description
Enhancements to Payoff Quote CMP: 1227 Work Order: 45741	We changed some wording on the Payoff Quote for one institution in regards to specific loans (precomputed verses interest-bearing). If your institution would like similar changes to the Payoff Quote for your institution, contact your GOLDDPoint Systems account manager.



Enhancement	Description																												
<p>CIM GOLD Version 7.8.17</p>	<p>The Payoff Quote can be viewed and printed for the customer after locking a loan for payoff on the Loans > Payoff screen, and then clicking either the <Display> or <Print> buttons under Customer Quote at the bottom of the screen.</p> <p>For this institution, we did the following:</p> <ul style="list-style-type: none"> • Added a negative sign in front of any credits. • Show the entire customer name, with the first name first and last name last, instead of just the last name and first two letters of the first name. • Moved down the date, so the Payoff Quote can be printed with letterhead. • Took out the phrase “in addition to interest” for precomputed loans. • Removed the dealer number. • Changed the wording for “Reserve 1 Balance” to “Refund of Escrow.” 																												
<p>EZPay Transactions Can Now be Tied to Office Instead of Loan Type</p> <p>CMPs: 4709, 4710, 5002 Work Order: 48799</p> <p>CIM GOLD Version 7.8.17</p>	<p>We have added the ability to post EZPay payment offsets and fees to General Ledger accounts based on office rather than loan type. In order to take advantage of this new option, your GOLDPoint Systems account manager must set up the following conditions:</p> <ol style="list-style-type: none"> 1. Institution option EGPO (EZPay G/L Posting by Office) must be set up. This will cause the system to bypass the FPLY record (Loan Type Descriptions) and instead post payments according to office in a new record: F2OF (Office GL Record). 2. The General Ledger account numbers your institution wants to use for each office must be entered on new fields available on the GOLD Services > Office Information screen > G/L Account tab (see Figure 1 below). This is a new tab where you can enter the G/L account numbers used for EZPay payments and fees, as follows: <table border="1" data-bbox="529 1360 1385 1871"> <thead> <tr> <th data-bbox="529 1360 662 1402">Descriptor</th> <th data-bbox="667 1360 992 1402">Description</th> <th data-bbox="997 1360 1182 1402">Offset Field</th> <th data-bbox="1187 1360 1385 1402">Fee Field</th> </tr> </thead> <tbody> <tr> <td data-bbox="529 1409 662 1482">25</td> <td data-bbox="667 1409 992 1482">Internet payment by credit card</td> <td data-bbox="997 1409 1182 1482">F2OFGLAC rep 1</td> <td data-bbox="1187 1409 1385 1482">F2OFGLAC rep 2</td> </tr> <tr> <td data-bbox="529 1488 662 1562">45</td> <td data-bbox="667 1488 992 1562">Call-in payment by credit card</td> <td data-bbox="997 1488 1182 1562">F2OFGLAC rep 1</td> <td data-bbox="1187 1488 1385 1562">F2OFGLAC rep 2</td> </tr> <tr> <td data-bbox="529 1568 662 1642">55</td> <td data-bbox="667 1568 992 1642">Telephone payment by credit card</td> <td data-bbox="997 1568 1182 1642">F2OFGLAC rep 1</td> <td data-bbox="1187 1568 1385 1642">F2OFGLAC rep 2</td> </tr> <tr> <td data-bbox="529 1648 662 1722">65</td> <td data-bbox="667 1648 992 1722">Internet payment by online check</td> <td data-bbox="997 1648 1182 1722">F2OFGLAC rep 1</td> <td data-bbox="1187 1648 1385 1722">F2OFGLAC rep 2</td> </tr> <tr> <td data-bbox="529 1728 662 1801">75</td> <td data-bbox="667 1728 992 1801">Telephone payment by online check</td> <td data-bbox="997 1728 1182 1801">F2OFGLAC rep 3</td> <td data-bbox="1187 1728 1385 1801">F2OFGLAC rep 4</td> </tr> <tr> <td data-bbox="529 1808 662 1881">85</td> <td data-bbox="667 1808 992 1881">Call-in payment by online check</td> <td data-bbox="997 1808 1182 1881">F2OFGLAC rep 3</td> <td data-bbox="1187 1808 1385 1881">F2OFGLAC rep 4</td> </tr> </tbody> </table>	Descriptor	Description	Offset Field	Fee Field	25	Internet payment by credit card	F2OFGLAC rep 1	F2OFGLAC rep 2	45	Call-in payment by credit card	F2OFGLAC rep 1	F2OFGLAC rep 2	55	Telephone payment by credit card	F2OFGLAC rep 1	F2OFGLAC rep 2	65	Internet payment by online check	F2OFGLAC rep 1	F2OFGLAC rep 2	75	Telephone payment by online check	F2OFGLAC rep 3	F2OFGLAC rep 4	85	Call-in payment by online check	F2OFGLAC rep 3	F2OFGLAC rep 4
Descriptor	Description	Offset Field	Fee Field																										
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85	Call-in payment by online check	F2OFGLAC rep 3	F2OFGLAC rep 4																										



Enhancement	Description
	<p>Note: The G/L account field accepts parameter substitutions for the General Ledger number. Additionally, you can run any of the G/L Standard Reports or Custom Reports to view information about specific General Ledger account balances.</p> <p>3. You will need to download CIM GOLD version 7.8.17 in order to use this new feature. Contact your GOLDDPoint Systems account manager today if your institution would like to take advantage of this new option.</p> <p>See the following example of the new G/L Account tab on the Office Information screen.</p>

Manager Information

Institution: 0001

Manager/Employee Number: []

Phone: 801 555 1263 ext. []

Fax: [] [] [] Cell: [] [] []

Email: gpsfc@gpsfc.com

Description: GPS Finance Company

Office Information | **G/L Accounts** | ACH Information | Other

Bank Account (NSF Check/Allotment Pmt): [] [] []

New fields →

Credit/Debit Card Fee	1000	BR00	13
Credit/Debit Card Offset	1000	BR00	14
ACH/Online Check Fee	1400	BR00	14
ACH/Online Check Offset	1400	BR00	13

GOLD Services > Office Information Screen > G/L Account Tab

Enhancement	Description
<p>Account Adjustment Interest Update</p> <p>CMP: 4663</p> <p>CIM GOLD Version 7.8.17</p>	<p>GOLDDPoint System's Quality Assurance testing team found that in CIM GOLD 7.8.16, if users tried adjusting the Interest Rate on the Loans > Account Adjustment screen, the system appeared as though the Interest Rate was updated, but it didn't actually change the loan record. This has been updated in this version (7.8.17) of CIM GOLD, and now users who successfully adjust the Interest Rate on the Account Adjustment screen will also change the loan going forward with that Interest Rate.</p>



Notification System

Enhancement	Description
<p>New Texting Metrics Tab</p> <p>CMPs: 2384, 2411</p> <p>CIM GOLD Version 7.8.17</p>	<p>A new Texting Metrics tab is now available on the Notification Texting History screen. You can use this tab to access the performance metrics for the texting process. Metrics can be used for measurement, comparison, or to track performance or production.</p> <p>This tab gives you detailed information on texting for billing periods and custom time frames.</p>

The screenshot shows the 'Texting Metrics' tab selected. The 'Billing Information' table contains the following data:

Billing Date	# Text Messages	Low Date Range	High Date Range
12/01/2016	1	12/8/2016 12:06:39 PM	12/8/2016 12:06:39 PM
11/01/2016	98	11/11/2016 2:29:31 PM	11/23/2016 5:02:02 PM
06/01/2016	8	6/2/2016 10:11:25 AM	6/20/2016 2:28:40 PM
05/01/2016	682	4/28/2016 6:32:39 AM	5/24/2016 1:35:22 PM
04/01/2016	2,585	3/28/2016 7:20:22 AM	4/27/2016 3:15:40 PM
03/01/2016	2,617	2/29/2016 6:21:50 AM	3/25/2016 3:06:16 PM
02/01/2016	4,235	1/28/2016 6:13:48 AM	2/26/2016 3:33:45 PM
01/01/2016	2,460	12/28/2015 6:39:41 AM	1/27/2016 6:26:14 PM
12/01/2015	2,260	11/30/2015 7:05:04 AM	12/24/2015 3:38:18 PM

Below the table, the 'Low Date' is set to Saturday, November 28, 2015, and the 'High Date' is set to Wednesday, December 28, 2016. Buttons for 'Retrieve Billing Information' and 'Calculate from Custom Time Frame' are visible.

New Texting Metrics Tab on the Notification Texting History Screen

Enhancement	Description
<p>Third-party Updates</p> <p>CMPs: 5113, 5117, 5118, 5143, 5463, 5546, 5599</p> <p>CIM GOLD Version 7.8.17</p>	<p>The Notification System has been updated to work with a new third-party client, Solutions By Text, for texting purposes. CIM GOLD, Web services, and GOLDTrak PC have been updated to work with this new service. To use the new service, institution option USBT must be set. Note: This change affects only those clients who have a contract with Solutions By Text and want to use the service.</p> <p>If you would like more information on any of these changes, please contact your GOLDDPoint Systems account manager.</p>
<p>New Trigger Account Types for Dealers</p> <p>CMPs: 3547, 3548</p> <p>CIM GOLD Version 7.8.17</p>	<p>We have made several updates to the Notification system.</p> <p>We have added two new account types to the Triggers system.</p> <ol style="list-style-type: none"> 1. Dealer Transaction 2. Dealer Marketing <p>These new dealer account types allow the system to use the email address for the dealer associated with the customer instead of the phone number or email address of the individual customer. Account types are selected using the Account Type field on the Trigger Definition Builder dialog accessed from the Notification > Triggers screen.</p>



Enhancement	Description
	<p>Also, we have added a new Recipient Override feature. This new feature gives you the ability to override the phone number or email address in the Recipient field for all customers who are eligible for an individual trigger's criteria. Instead, the system will default to using the recipient entered in the Override Recipient field on the Trigger Definition Builder dialog (see below). This feature allows you to customize an override recipient.</p>

The screenshot shows a software interface for defining triggers. On the left is a large empty area labeled 'Main Record'. On the right, there are several controls: 'Account Type' and 'Account # Field' dropdown menus, and two search buttons: 'Search Record Tree' and 'Search Current Record'. Below these is a table with two columns: 'Field' and 'Description'. To the right of this table is another table with two columns: 'Fields' and 'Display Name'. A red rectangular box highlights the 'Override Recipient' text field, which is currently empty.



Payment Calculator

Enhancement	Description
<p>New Option to Suppress Warning</p> <p>CMP: 3239</p> <p>CIM GOLD Version 7.8.17</p>	<p>A new option has been added to the Miscellaneous > Payment Calculator Configuration screen. When this option (Suppress warning if recalculated by Max APR) is set, the warning message that appears in Payment Calculator when recalculating a loan based on a maximum APR is suppressed. Your GOLDPoint Systems account manager can help set this option, as shown below:</p>

The screenshot shows the 'Max / Default State Rate' configuration tab. It includes several radio button options for rate calculation (e.g., 'Default to State Max', 'Default to Other Rate', 'Force Entry of Rate', 'Calc Rate From Max APR') and checkboxes for 'Allow Rate Override', 'Allow 0% Interest Rate', and 'Allow 0% APR'. Under 'Max State Rate Via', there are radio buttons for 'Hard Coded', '(Ratioed) Tier', '(Graduated) Blended Tier', 'Via Treasury Table Pointer', 'Tiered Add-on Rate on Amt. Fin.', 'Rates Are Add-on Rates', '(Graduated) Rate Scale', 'Tiered Add-on Rate by Term (TP)', and 'Flat Tier'. To the right, there are input fields for 'Max State Rate' (24.0000%), 'Default State Rate' (0.0000%), and 'Min State Rate' (0.0000%), along with checkboxes for 'Cap APR to Prior Loan', 'Cap Int to Prior Loan', 'Override Rate is APR', 'Wam/Don't Skip', 'Truncate don't round interest', and 'Ensure Backed-out Rate < Max State Rate'. Below these are fields for 'Max APR In CalcRate' (72.00%), 'Max APR Allowed' (36.00%), 'Min APR' (0.0000%), 'Default APR' (0.0000%), and 'Max MLA APR' (36.0000%). At the bottom, there are two checked checkboxes: 'If Exceeds Max APR Recalc By Max APR' and 'Suppress warning if recalculated by Max APR', which is highlighted with a red box. A red arrow points from the 'Flat Tier' option to this checkbox.

New Suppress Warning If Recalculated by Max APR Option

Enhancement	Description
<p>Payment Calculator Enhanced for 36%</p> <p>CMP: 3271</p> <p>Work Order: 47416</p> <p>CIM GOLD Version 7.8.17</p>	<p>A new option has been added to the Miscellaneous > Payment Calculator Configuration screen. This option (Back out interest rate for extended days as 360) has been created for Kentucky and Indiana extended days backing out interest rate for 36% calculations. Your GOLDPoint Systems account manager can help set this option, as shown below:</p>



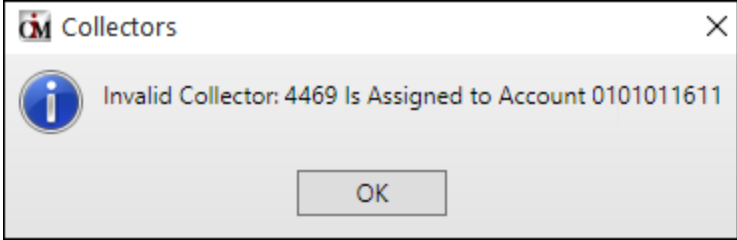
ns	Max / Default State Rate	MDIA Dates	Terms / Limits
	Max State Rate <input type="text" value="24.0000"/> %	<input type="checkbox"/> Cap APR to Prior Loan	
	Default State Rate <input type="text" value="0.0000"/> %	<input type="checkbox"/> Cap Int to Prior Loan	
R	Min State Rate <input type="text" value="0.0000"/> %	<input type="checkbox"/> Override Rate is APR	
	<input type="checkbox"/> Set Min State Rate on Violation	<input type="checkbox"/> Warn/Don't Skip	
	<input type="checkbox"/> Truncate don't round interest		
	<input type="checkbox"/> Ensure Backed-out Rate < Max State Rate		
	Max APR In CalcRate <input type="text" value="72.00"/> %		
	Max APR Allowed <input type="text" value="36.00"/> %		
	Min APR <input type="text" value="0.0000"/> %		
	Default APR <input type="text" value="0.0000"/> %		
	Max MLA APR <input type="text" value="36.0000"/> %		
	<input checked="" type="checkbox"/> If Exceeds Max APR Recalc By Max APR		
	<input checked="" type="checkbox"/> Suppress warning if recalculated by Max APR		
	<input type="checkbox"/> Back out interest rate for extended days as 360		

New Back Out Interest Rate for Extended Days as 360 Option

Enhancement	Description
<p>Institution-specific Changes to Payment Calculator</p> <p>CMPs: 4760, 4822, 4960, 5030, 3075, 2906, 5462, 3372, 3504, 3287, 4894, 4700, 4950, 5289, 5440, 2450, 2769, 3023, 3033, 3318, 6288</p> <p>CIM GOLD Version 7.8.17</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.17. The list of CMPs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.</p>



Queues

Enhancement	Description
<p>Enhancement to Message When Missing Collector</p> <p>CMP: 3399</p> <p>CIM GOLD Version 7.8.17</p>	<p>If a collector was deleted from Collection Queues, and a valid user attempted to access an account in Collection Queues that was previously assigned to the deleted collector, users would get the following error message:</p> <p>“The collectors have changed. Please refresh and try again.”</p> <p>The new error message we created for this situation is more explanatory and will help users know that the account needs to be reassigned to a valid collector. The following is an example of the new error message:</p> <div data-bbox="589 730 1321 968" style="border: 1px solid black; padding: 10px; text-align: center;">  <p style="text-align: center;">New Error Message</p> </div>
<p>Wrong Version Number Error No Longer Appears for UFC17 Field</p> <p>CMP: 3046</p> <p>CIM GOLD Version 7.8.17</p>	<p>An error no longer appears in CIM GOLD when making changes to the UFC17 field on the Actions/Holds/Events tab on the Marketing and Collections screen when accessed through the Queues > Contact Queues > Contact Queues screen.</p> <p>This was a very strange error that did <i>not</i> occur if users accessed the Marketing and Collection screen > Actions/Holds/Events tab directly under the Loan System. It only occurred when accessed through Contact Queues.</p> <p>The error stated: “Version Error. Please refresh the screen and try again. Record to update is Wrong Version Nbr.”</p> <p>The error only appeared after setting a client-defined alert and then entering information in the UFC17 field. This has been corrected and the error no longer appears.</p>
<p>New Mail Merge Fields for Contact Queues</p> <p>CMP: 6307 CMF: 11887 Work Order: 41908, 50068</p> <p>CIM GOLD Version 7.8.17</p>	<p>CMP Update: <i>We have added more details to this CMP then when it was originally advertised. Originally, this CMP indicated only one county field was added. After further testing it was found that five county fields were added, and your use of the county fields depends on what you want printed on mailings. Additionally, in CIM GOLD 7.8.18, we released three new county names. These county names pull the name of the county associated with the account instead of the person. See CMP 6392 in the What's New in Version 7.8.18 for more information.</i></p> <p>Five new county name fields have been added to merge fields from Contact Queues. These fields are:</p> <ul style="list-style-type: none"> • CIF Person Address County




Enhancement	Description
	<ul style="list-style-type: none"> • CIF Person 1 Address County • CIF Person 2 Address County • CIF Person 3 Address County • CIF IRS Owner Address County <p>Each of these merge fields pulls from the County information (NACNTY) that corresponds to the Mailing Address (NDMLAD) indicated for a member of a household (on the Names tab of the Customer Relationship Management > Households screen). Mail Merge documents using these merge fields will display the actual county name (rather than the number displayed by CIM GOLD).</p> <p>CIF Person Address County corresponds to the first listed member of a household and the CIF Person 1 - 3 fields correspond to the second, third, and fourth listed member of a household. CIF IRS Owner Address County corresponds to the account's IRS owner.</p> <p>If the indicated household member has no specified mailing address, the system will populate these merge fields with the account's Mailing Address (as indicated on the Accounts tab of the Households screen).</p> <p>See Merge Fields in Contact Queues for more information.</p>
<p>New Mail Merge Fields for Collections</p> <p>CMP: 6337 CMF: 11887</p> <p>Work Order: 41908, 50379, 50068</p> <p>CIM GOLD Version 7.8.17</p>	<p>Four new Merge fields have been added to the Collection system:</p> <ul style="list-style-type: none"> • Loan Payoff Amount: Pulled from the business function mnemonic P3BLPOFF. On the Mail Merge letter, it will display the amount necessary to pay off the loan. • The sum of the loan's Total Balance and Fee Balance (LNPBAL + MRRCFE), which has been named Loan Balance Plus Fee • Loan UFC17: Pulled from the user-defined field of the same name at the bottom of the Loans > Account Information > Actions, Holds and Event Letters screen • Loan Branch Manager: Pulls the name of the branch manager, as set up on the Manager/Employee Number <p>See Merge Fields in Collection Queues for more information.</p>



What's New in Version 7.8.16

Enhancement	Description
<p>New Fields Added to Variable Screens</p> <p>CMP: 2540 Work Orders: 47141</p> <p>CIM GOLD Version 7.8.16</p>	<p>CMP Update: When this CMP was originally advertised, we mentioned four records being added to the Variable screens. After further research, we found that the institution that requested this change no longer wanted all those records, so they were never programmed. The records were FFPO (CIF Phone Numbers), FPEO (CIF Email Address), and FPPO (Loan Payoff). The FPPO record is the same record as the CFPO record, so that one wasn't needed. However, the following work fields were added.</p> <p>We added two new work fields to the Loan Master record (CFLN) on Variable Screens. The two new fields are:</p> <ol style="list-style-type: none"> 1. Total Due (LNWTDUE): This field shows the total amount due on the loan today, including any past due payments, late charges, and fees, minus any partial payments. It is pulled from the Total Due field on the Payment Detail tab on the Loans > Account Information > Account Detail screen. This is calculated from the LNVAL macro. 2. Payment Due (LNWPDUE): This is the payment that is due. This is a calculated payment from the INTCA macro. If this is a line-of-credit loan (payment method 5) and the Remaining Unpaid fields (LNRLP1,2,3,4,5) are all zero (0), then LNWPDUE is zero as well.
<p>Update to EZPay Log</p> <p>CMP: 2651</p> <p>CIM GOLD Version 7.8.16</p>	<p>We have corrected the error on the EZPay Log screen that caused CIM GOLD to close. Now when users click the <Reset> button on the EZPay Log screen, CIM GOLD no longer crashes.</p> <p>The EZPay Log screen is both a tab on the EZPay screen, and a screen reached from the Loans > EZPay screen, then click the User Activity Log link, and from that screen, click <EZPay Log>.</p>
<p>Update to MICR Check Printing</p> <p>CMP: 2640</p> <p>CIM GOLD Version 7.8.16</p>	<p>We updated Check Writer in CIM GOLD Teller to be able to run MICR checks without crashing. A bug was introduced in version 7.8.9 patch 4 of CIM GOLD that caused Check Writer to crash when creating MICR checks. This error has been corrected, and MICR checks now print successfully through Check Writer in CIM GOLD Teller.</p>
<p>Update to Cash Limit Message in CIM GOLD Teller</p> <p>CMP: 2643</p> <p>CIM GOLD Version 7.8.16</p>	<p>A small correction has been made to the message that appears in CIM GOLD Teller if a teller runs cash transactions for more than the limit set on the Teller Information screen (in the Give Warning If Net Cash Exceeds field). Previously to this release, the message was missing information. Now the message is correctly shown with the following information: Maximum Cash Drawer Exceeded. See example below:</p>



Enhancement	Description
	<p>Walk-In Payment (2600/5/0)</p> <p>Account Number: 9999-000110-8 Tran Amount: 240.43</p> <p>Cash In: 240.43 Cash Out: <input type="text"/></p> <p>Check In: <input type="text"/> Check In Number: <input type="text"/></p> <p>As Of Date: 01/26/2017 <input type="button" value="v"/></p> <p><input type="checkbox"/> Correction</p> <div data-bbox="690 856 1144 1150" style="border: 1px solid gray; padding: 5px; margin: 10px auto; width: fit-content;"> <p>GOLDTeller Message X</p> <p style="text-align: center;">Maximum Cash Drawer Exceeded</p> <p style="text-align: right;"><input type="button" value="OK"/></p> </div> 



What's New in Version 7.8.15

Enhancement	Description
<p>Enhancements to Convert Precomputed to Simple Screen</p> <p>CMP: 660 Work Order: 41820, 41786, 44378</p> <p>CIM GOLD Version 7.8.15</p>	<p>The following enhancements have been made to the Convert Precomputed to Simple screen:</p> <ul style="list-style-type: none"> We have updated how the Interest Rate field works. Previously, if users entered "0.000" in the Interest Rate field, the system would ignore it and the Interest Rate on the loan would remain what it was before the precomputed loan was converted. The system will now pass an Interest Rate of zero to the loan if one has been entered. A new institution option is available that, when set, causes the system to not subtract one month from the Converted As Of date field when converting a precomputed loan to an interest-bearing loan using the Convert Precomputed to Simple screen. (Currently it is subtracting one month before doing the interest calculation). If you would like this feature, contact your GOLDPoint Systems account manager and have them turn on institution option OP29 CIBI (Calc CIB Int Using Convert As Of Date). We have added "Accelerated Balance" as a refund choice in the Interest Refund Method field (see Figure 1 below). The drop-list will only be file maintainable on the screen if institution option OP14 MIRM (Multiple Interest Refund Methods) is set to "Y." <p>If the Accelerated Balance refund method is selected when converting the loan, the system will change the precomputed interest refund from a normal calculation (such as Rule of 78s or Actuarial) to the following:</p> <p style="text-align: center;">Original Interest divided by Original Term times Remaining Term (calculated)</p> <p>The Remaining Term is computed using fields on the Loans > Account Information > Precomputed Loans screen. The system looks at the Rebate Rule Days and whether the Use Anniversary of 1st Due Date field or the Use Anniversary of Date Opened field is marked. If the Use Anniversary of 1st Due Date field is marked, the system calculates the rebate according to the following rules:</p> <ol style="list-style-type: none"> The first period for amortization is the period between the Date Opened and the First Due Date. For the following months, each period is calculated from Due Date to Due Date. The Rebate Rule Days field is also used. For instance, if the Due Date is the 5th of a specified month and the Rebate Rule Days field is set to 15, then when the loan is converted to interest



Enhancement	Description
	<p>bearing, the system compares the Due Date day to the Converted As Of date. If the remainder (number of days) is within the Rebate Rule Days (15 or less), the system will not take any interest for the month the loan is converted. If the number of days is 16 or more, interest is earned for the whole month.</p> <p>4. If the Rebate Rule Days field is zero or blank and the Use Anniversary of Date Opened field is marked instead of the Use Anniversary of 1st Due Date field, then the remaining term is determined from the Date Opened to the anniversary of the Date Opened until the Converted As Of date is reached.</p> <p>Please note that we also created a new Loans > System Setup Screen that allows you to select which Interest Refund Methods appear in the list control on the Convert Precomputed to Simple screen. This new screen, CIB Interest Refund Method, is found as one of the selections in the Client Code Setup (see Figure 2 below).</p> <p>Contact your GOLDDPoint Systems account manager if your institution would like to use this feature.</p>

The screenshot displays the 'Convert Precomputed to Simple' interface. At the top, there are tabs for 'Charge off / Write off Transactions' and 'Convert Precomputed to Simple'. Below the tabs, there are input fields for 'Loan Type' (62), 'Loan Class' (46), 'Convert as of' (11/12/2016), and 'Date Converted to Simple Interest'. A section titled 'Current Fields' and 'New Fields' contains input boxes for Principal Balance (2,417.96), Interest Rate, Interest Calculation (001 - 365/365), Payment Amount (219.26), Last Accrued Date (03/18/2010), Date Interest Paid to (07/07/2005), and Hold Codes (2, 92). To the right, there are fields for 'Change in Principal Balance' (-2,417.96), 'GL's Unearned Interest', 'Difference in Loan and GL' (2,417.96), and 'Interest Refund Method'. An 'Interest Methods' pop-up window is open, showing a table with columns 'Description' and 'Code'. The table lists: Normal, Liquidation (1), Actuarial (2), and Accelerated Balance (3). A red arrow points to the 'Accelerated Balance' row. At the bottom, there are buttons for 'Calculate New Payment' and 'Convert PC to IB'.

Figure 1: Loans > Transactions > Charge-Off Transactions Screen > Convert Precomputed to Simple Tab



Setup Screen Client Code Setup -

Highlight the codes you wish to use in CIM GOLD and press the <Save> button.

Data to choose selections for
CIBIRMTH - CIB Interest Refund Method

Add	Code	Description
<input checked="" type="checkbox"/>		Normal
<input checked="" type="checkbox"/>	1	Liquidation
<input checked="" type="checkbox"/>	2	Actuarial
<input checked="" type="checkbox"/>	3	Accelerated Balance

Save Re-Mark Select All Unselect All Test

Figure 2: Loans > System Setup Screens > Client Code Setup > CIB Interest Refund Method

Enhancement	Description
<p>Proof of Claim Error Corrections</p> <p>CMPs: 1870, 4601 Work Order: 508567</p> <p>CIM GOLD Version 7.8.15</p>	<p>Errors were preventing the Proof Of Claim function from working properly for certain institutions. These errors have been corrected.</p>
<p>Improvements Made to POC on Bankruptcy Detail Screen</p> <p>CMP: 1382 Work Order: 45655</p> <p>CIM GOLD Version 7.8.15</p>	<p>We have made extensive changes to the Proof of Claim information generated from the Bankruptcy Detail screen (under Loans > Bankruptcy and Foreclosure in the left tree menu in CIM GOLD). Some of the changes were cosmetic, such as lining up all amounts to the right. Other changes made it so the POC information is automatically populated with information pulled from both the Bankruptcy Detail screen and Bankruptcy Options screen.</p> <p>Additionally, we have also added field-level security to specific links on the Bankruptcy Detail screen. The Proof of Claim link, Claim Information link, and the POC Itemization link can now be restricted from certain users</p>



Enhancement	Description
	<p>being able to click those links. Field-level security has also been created for each of the fields on the Bankruptcy Options screen.</p> <p>To set the field-level security:</p> <ol style="list-style-type: none"> 1. Access the Loans > System Setup Screens > Field-Level Security screen. 2. Select the person or profile for whom you want to restrict security access in the Name or Profile fields. 3. In the Record Type field, select "Bankruptcy Options—CSBI." 4. Checkmark the links you want to restrict for this person or profile. 5. Click <Save Changes>. <p>This release is only available if you use the new Bankruptcy Detail screen (institution option UNBK must be set).</p>
<p>New Bankruptcy Option: Allow File And Notice Dates Same Day</p> <p>CMP: 1574 Work Order: 507854</p> <p>CIM GOLD Version 7.8.15</p>	<p>A new field is available in the Special Requests field group on the Loans > Bankruptcy and Foreclosure > Bankruptcy Options screen.</p> <p>If the Allow File And Notice Dates Same Day field is marked, the Date Bankruptcy Filed (on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen) is allowed to be today's date and the same date as the Notice Received (also on the Bankruptcy Detail screen). Also, the Notice Received date <i>cannot</i> be in the future.</p> <p>Without this option set, the Date Bankruptcy Filed cannot be today's date, and the Notice Received must be at least one day after the Date Bankruptcy Filed.</p>
<p>Improvements to CIM GOLD</p> <p>CMP: 1937</p> <p>CIM GOLD Version 7.8.15</p>	<p>The following is a list of general enhancements made to CIM GOLD in this version:</p> <ul style="list-style-type: none"> • On the Loans > Collateral Detail screen, fixed to clear the Search text box when going from account to account. • In CIM GOLD Teller when creating a MICR check, the system now pads the routing number with zeros up to 9 digits instead of 10. • Fixed the Loans > System Setup Screen > Lienholder Setup screen so no error comes up when saving. When <Save> is clicked, the system populates the search box with what the user entered for the new lienholder so the new information shows in the list. • The layout of the Payment Amount fields in EZPay has been improved to provide clarity and simplify the payment process. • Help documentation has been added for the Secondary Address dialog accessed from the Accounts tab of the Customer Relationship Management > Households screen. • Help documentation has been added for new search parameters available on the Customer Search screen.



Enhancement	Description
	<ul style="list-style-type: none"> An error in the calculation and display of the payoff amount has been corrected for the Payoff Amount field on the Loans > Account Information > Additional Loan Fields screen.
Institution-specific Changes to Payment Calculator CMP: 2295, 2445 CIM GOLD Version 7.8.15	We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.15. The list of CMPs/CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.
New Option: Institution Name Automatically Printed on Notice and Payment POC Fields CMP: 2506 CIM GOLD Version 7.8.15	A new option is available that allows your institution name to be automatically printed on notice and/or payment information fields on Proof of Claim (POC) forms. Use the new Use Institution Name checkbox field(s) in the POC Notice Address and POC Payment Address field groups on the Bankruptcy Options screen to indicate whether the indicated institution Name will appear in the respective fields on POC forms. See below.

POC Notice Address

Use Home Office Use Branch Office
 Use Other Address Use Institution Name

Name

Address

City

State

Zip - Phone

Email

POC Payment Address

Use Home Office Use Branch Office
 Use Other Address Use Institution Name

Name

Address

City

State

Zip - Phone

Email

Uniform claim identifier for electronic payments chp 13

Use Institution Name fields on the Loans > Bankruptcy and Foreclosure > Bankruptcy Options screen

Enhancement	Description
Deposit Check Error Correction CMF: 11954 Work Order: 507219 CIM GOLD Version 7.8.15	An error was causing the Next Check Number to improperly change in the process of printing Deposit checks. This error has been corrected.



What's New in Version 7.8.14

Enhancement	Description
<p>New Collection Option</p> <p>CMP: 1930 Work Order: 46424</p> <p>Host and CIM GOLD 7.8 and above</p>	<p>A new Collection Institution option is available that causes the system to use the mailing address attached to the <i>account</i>, rather than the mailing address attached to the <i>name</i>, when creating mail merge letters from the Queues > Collection > Collection Queues screen.</p> <p>The option is available in CIM GOLD version 7.8 and above. You can set the new option, Use Account Address for Mail Merge, on the Loans > System Setup Screens > Collection Institution Options screen, as shown in the example below.</p> <p>If the account you are sending a letter to does not have a Mailing Address (NTADDR), the Property Address (NTPADD) will be used instead. If neither a Mailing Address nor Property Address is on the account, then the system will use the Mailing Address (NDMLAD) attached to the name.</p> <p>For more information on how to create mail-merge letters from queues, see Create a Mail Merge Letter in the Queues manual.</p>



Setup Screen Collection Institution Options -

Sort Options
 This function will allow you to select the sequence in which delinquent loans will be displayed in the queue screen. In the sort control fields, enter the desired code for the fields to sort in, then indicate for each field if it should be sorted in ascending or descending order

Sort Control Fields Sort Sequence

D - Loan Due Date

B - Loan Balance

Selection Option
 Identify how far delinquent a loan must be to appear in the Queue

B - Pull Loans Past Grace Days

Institution Contact
 Name
 Phone Extension

Dealer Contract Conversion Goal
 Contract Conversion Percentage

Follow-Up Date Limit
 Number Of Days

Ignore Maturity Date Show Delinquent and Recency Categories Restrict Collector

Use Multiple Promise To Pays Payment Satisfies Promise Amount Use Account Address for Mail Merge

Require Collection Comment Code Use Promise To Pay Grace Days

Contact Queues Write Notes to Collection Comments

Promise To Pay Date Limit

Loans > System Setup Screens > Collection Institution Options Screen

Enhancement	Description
Institution-specific Changes to Payment Calculator CMP: 1997 CIM GOLD Version 7.8.14	We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.14. The list of CMPs/CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.



Enhancement	Description
<p data-bbox="188 296 472 386">Payment Frequencies Now Available For Precomputed Loans</p> <p data-bbox="188 422 318 449">CMP: 2271</p> <p data-bbox="188 485 493 512">CIM GOLD Version 7.8.14</p>	<p data-bbox="516 296 1308 386">Payment Frequency codes 1 (Monthly), 24 (Semi-Monthly), 26 (Bi-Weekly), and 52 (Weekly) are now available for precomputed loans (Payment Method 3).</p>

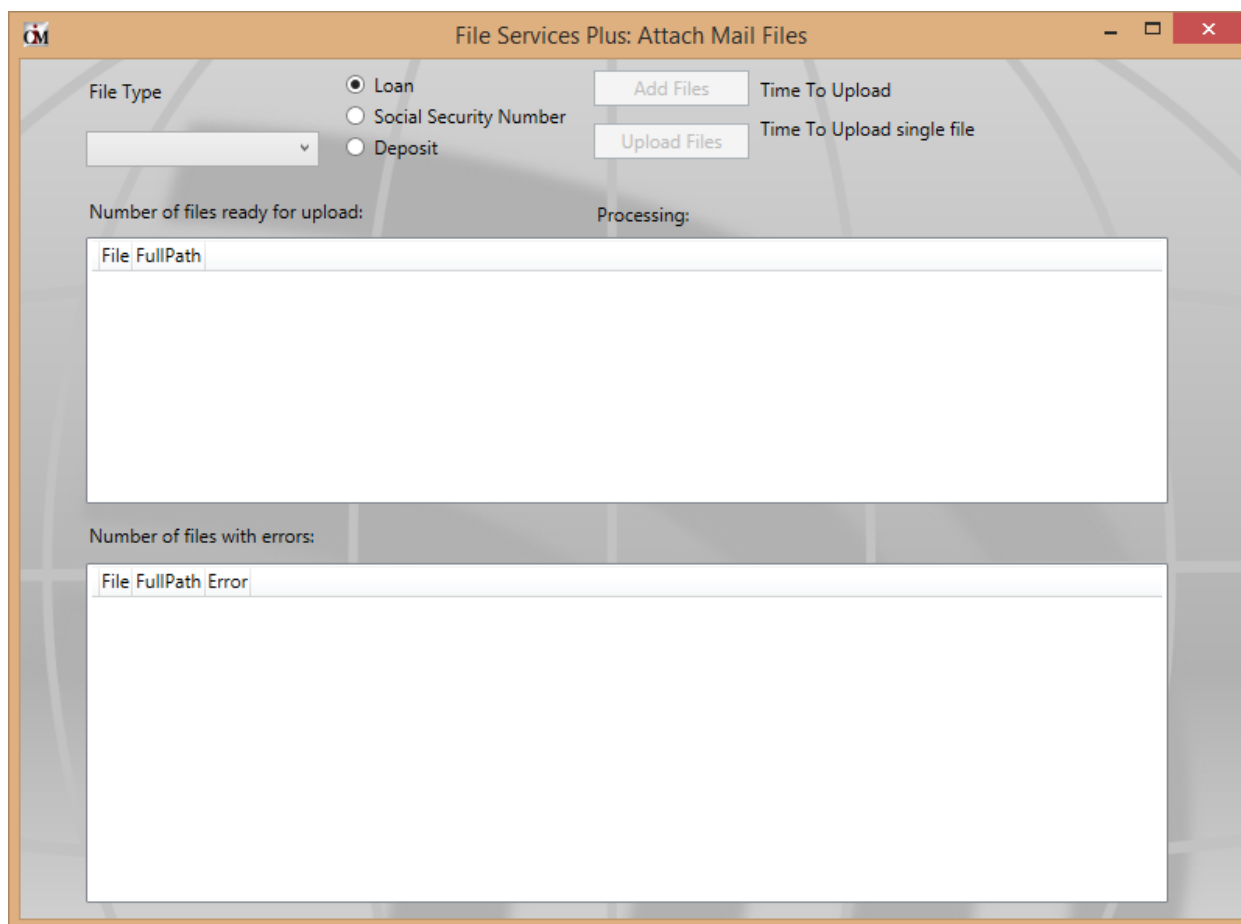


What's New in Version 7.8.13

Enhancement	Description
<p>Bulk Uploading Now Available in File Services Plus</p> <p>CMP: 2073, 2364, 2887 Work Order: 45923, 45923</p> <p>CIM GOLD Version 7.8.13</p>	<p>A new screen (shown below) has been added to File Services Plus that allows bulk file uploads to multiple customer accounts at your institution. Batches of files can be organized and distributed by account or Social Security number.</p> <p>Contact GOLDPoint Systems for more information about gaining access to the new Attach Bulk Files screen. Follow the steps below to upload a batch of files using this screen:</p> <ol style="list-style-type: none"> 1. Use the File Type field to indicate the type that files in the selected batch will be designated as. 2. Use the radio buttons at the top of the screen to indicate whether the system will organize and distribute the batch of files by Loan account number, Social Security Number, or Deposit account number. <div data-bbox="646 919 1328 1608" style="border: 1px solid black; padding: 10px;"> <p>IMPORTANT: All files selected for uploading must include a number at the beginning of each file name that corresponds to the appropriate customer or account.</p> <ul style="list-style-type: none"> • If the Loan or Deposit radio button is selected, these numbers must be valid account numbers. • If Social Security Number is selected, these numbers must be valid Social Security numbers. <p>For example, if Loan were selected and 1234567891 was a valid loan account number at your institution, all files selected for uploading with "1234567891" at the beginning of the file name would be attached to loan account #1234567891.</p> <p>Similarly, if Social Security Number were selected and 987-65-4321 was a valid Social Security number for a customer at your institution, all files selected for uploading with "987654321" at the beginning of the file name would be attached to that customer's profile.</p> </div> <ol style="list-style-type: none"> 3. Press <Add Files> to browse the user computer for the files or folders to upload. 4. Once the desired files or folders are selected, the system will process the files. The top list on this screen displays all files that are ready for uploading. In order to appear in the top list, a file must contain a valid account or Social Security number at the beginning of its file name, depending on which radio button was selected (as



Enhancement	Description
	<p>explained in step 2 above). The bottom list on this screen displays all files that cannot be uploaded because their file names contain an error. Use the bottom list as reference to locate and rename files on the user computer (or else use the Attach Files screen to upload any remaining files).</p> <p>5. More files can be added to the top list by pressing <Add Files> again. Otherwise, press <Upload Files> to upload all files indicated in the top list. Once the process is complete, the system displays total Time To Upload and average Time to Upload single file information at the top-right of this screen.</p>



Attach Mail Files Screen in File Services Plus

Enhancement	Description
<p>Institution-specific Changes to Payment Calculator</p> <p>CMP: 2207</p>	<p>We have made enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.13. The CMPs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your</p>



Enhancement	Description
CIM GOLD Version 7.8.13	GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.
Payoff Screen Display Corrected for Different Screen Resolutions CMP: 2408 CIM GOLD Version 7.8.13	We have updated the Payoff screen so it can display properly with different screen resolutions. One institution reported that because their screens are set to 1366x768, instead of 1280x720, the scroll bar was cut off, as well as the <Quote to Comment> and Print buttons at the bottom of the screen. This has been corrected, and now the Payoff screen displays properly even when using low-resolution monitors.



What's New in Version 7.8.12

Enhancement	Description
<p>EZPay Display Error Correction</p> <p>CMP: 1083 Work Orders: 508532, 45839</p> <p>CIM GOLD Version 7.8.12</p>	<p>An error was causing the Loans > Transactions > EZPay screen from displaying properly at certain institutions. This error has been corrected.</p>
<p>Dealer Contact Setup Error Correction</p> <p>CMP: 1915</p> <p>CIM GOLD Version 7.8.12</p>	<p>An error was preventing dealer contacts from being properly set up in the Dealer system. This error has been corrected.</p>
<p>Institution-specific Changes to Payment Calculator</p> <p>CMP: 1988, 1992 Work Orders: 38023, 46720</p> <p>CIM GOLD Version 7.8.12</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.12. The CMPs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.</p>



What's New in Version 7.8.11

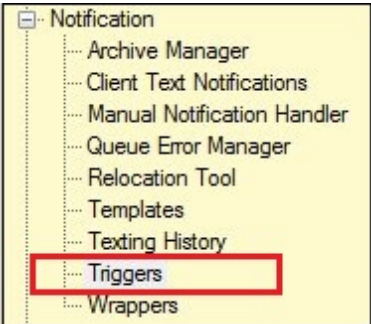
Enhancement	Description
Institution-specific Changes to Payment Calculator CMPs: 1900, 1933 Work Order: 508751 CIM GOLD Version 7.8.11	We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.11. The CMPs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.



What's New in Version 7.8.10

Enhancement	Description
<p>Loan System: Statistical Summary Information Now Viewable by State</p> <p>CMP: 842 Work Order: 33778</p> <p>CIM GOLD Version 7.8.10</p>	<p>In addition to Institution, Division, Region, and Branch, the Loans > Statistics and Summaries > Statistical Summary screen can now display statistical information based on State.</p> <p>Select "State" in the middle drop-down field on that screen, then indicate a specific state in the right drop-down field. Statistics for the selected state will be displayed on the screen when clicked.</p> <p>Additional configuration and cost is required before you can use this new feature. You will need to submit a billable work order if your institution wants to implement this feature.</p>
<p>Notification: New Notification Triggers Screen</p> <p>CMP: 1675, 1691, 1725 Work Order: 999999</p> <p>CIM GOLD Version 7.8.10</p>	<p>We have added a new Notification Triggers screen in CIM GOLD. Using this screen, you can build, manage, and test notification triggers. Triggers allow you to automatically send notifications (texts, emails, and HTML emails) at scheduled times to a list of accounts. For example, you can use this screen to send a text to all text-capable borrowers at 9:00 AM their time every time a payment is five days late or you could set up a trigger to send an email to all borrowers every month.</p> <p>Notification triggers make it so that you no longer have to worry about manually sending notifications, everything is automatic.</p> <p>This screen also allows you to test notification triggers. You can use the Test tab to see what accounts would have received a notification based on how your trigger is set up if the trigger had been processed in the afterhours the night before.</p> <p>You can also use the History tab on this screen to view notification trigger history. This allows you to see what trigger was used to send a notification to any client on any day in the past.</p> <p>To be able to use the new Notification Triggers screen, you must be using CIM GOLD version 7.8.10 or higher and have notification triggers set up for your institution.</p> <p>If you would like to begin using the new Notification Triggers screen, please contact your GOLDPoint Systems account manager.</p>

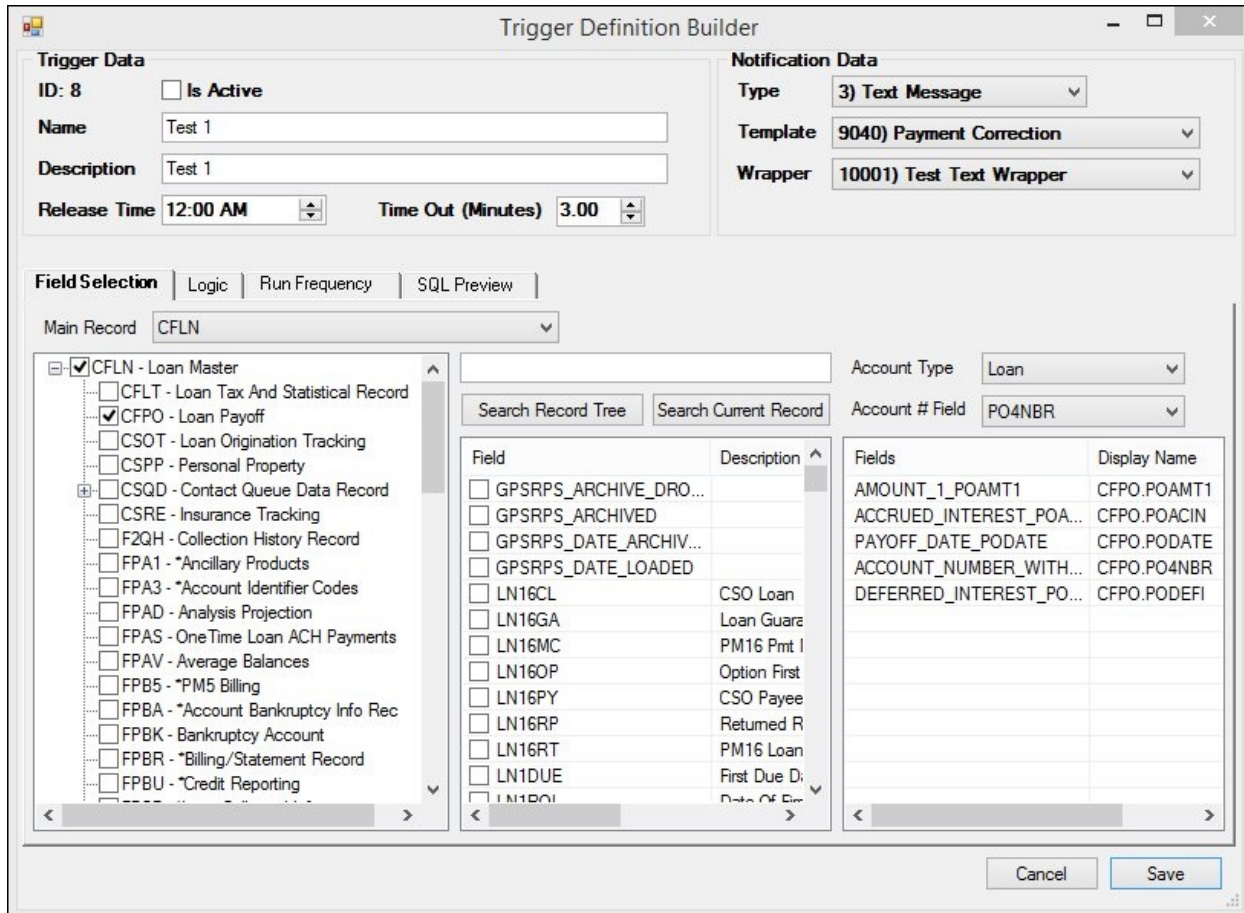


Enhancement	Description
	 <p>New Screen in the Tree View</p>

Is Active	Trigger ID	Name	Description	Template ID	Wrapper ID	Template Type	Errors
<input checked="" type="checkbox"/>	7	30 day late text trigger	MRDCAT =3	10008	10001	3	
<input checked="" type="checkbox"/>	6	first payment default	all accounts that failed to make first payment and are	10010	10001	3	
<input checked="" type="checkbox"/>	5	Happy Birthday Trigger	Marketing	10090	10001	3	
<input checked="" type="checkbox"/>	1	test trigger	my first trigger	9040	10001	3	
<input checked="" type="checkbox"/>	2	New open account	Welcome New account holder text	10001	10001	3	
<input type="checkbox"/>	3	recreate open	welcome trigger	10001	10001	3	
<input type="checkbox"/>	8	Test 1	Test 1	9040	10001	3	
<input type="checkbox"/>	9	test 2	test 2	9040	10001	3	

Refresh Copy Edit Delete New Save

New Notification Triggers Screen



Trigger Definition Builder Dialog (Click <New>, <Edit>, or double-click on a trigger on the Manage tab of the Triggers screen to open)

Enhancement	Description
<p>Security: Update Security Reports Access Tab</p> <p>CMP: 1229 Work Order: 45709</p> <p>CIM GOLD Version 7.8.10</p>	<p>We have updated the Access tab on the Security > Reports screen. Now this screen accesses the FPKM record instead of the FPSK record when retrieving profiles once the CIM GOLD Profiles radio button is selected. The FPKM record allows users to be attached to multiple profiles instead of just one like the FPSK record. This enables the screen to successfully retrieve all users for a profile even if a user is attached to multiple profiles.</p>



The screenshot displays the 'Access' tab of the 'Security > Reports' screen. The 'CIM GOLD Profiles' radio button is selected and highlighted with a red box. Below it is a search field and an 'Include' section with checkboxes for 'Details', 'Teller Information', 'CIM GOLD', 'GOLDVision', 'Field Level', and 'Assignees'. 'CIM GOLD', 'Field Level', and 'Assignees' are checked. 'Run Report' and 'Print' buttons are visible. A table lists profiles with their names and statuses.

Name	Status
ACCOUNTING	Active
ACH TEST	Active
ADMIN	Active
AHRICS	Active
AUTOPAY	Inactive
BRANCH MANAG	Active
BRANCH SUPPO	Active
CFO/COO	Active
COLLECTORS	Inactive
QUALITY	Active
RICS MGR	Active

CIM GOLD Profiles Field on the Access Tab of the Security > Reports Screen



What's New in Version 7.8.8

Enhancement	Description
<p>CIM GOLDTeller: PC Branch Settings Now Hold 5-digit ZIP Code</p> <p>CMP: 836 Work Order: 45051</p> <p>CIM GOLD Version 7.8.8</p>	<p>We have corrected an error that occurred when the system would load all branch ZIP codes from the host on the PC Branch Settings screen in CIM GOLDTeller (under Functions > Administrator Options > PC Branch Settings). When the system would load branches after a user clicked Update from Host, sometimes one of the ZIP-code digits would be cut off. This would then cause statements, mailings, coupons, and many other interactions with clients to be wrong.</p> <p>We have corrected this problem, and now the system correctly pulls in and displays the correct ZIP code (all five digits and any ZIP+4 digits) as entered on the GOLD Services > Office Information screen.</p> <p>This change has been included in CIM GOLD from version 7.5 to 8.0 and above.</p>
<p>Loan System: Updates to Bankruptcy Detail Refresh</p> <p>CMP: 1063 Work Order: 409049</p> <p>CIM GOLD Version 7.8.8</p>	<p>We have updated the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen. Now when you make changes to the screen and click <Save Changes>, the screen automatically refreshes and shows the changes that have been made.</p> <p>We have also made a few changes to the system to disable the appropriate fields if a bankruptcy has been processed.</p>
<p>Bankruptcy Detail: Proof of Claim Error Corrections</p> <p>CMP: 1204 Work Order: 44952</p> <p>CIM GOLD Version 7.8.8</p>	<p>Corrected an error on the Bankruptcy Detail screen where if an institution only had one office, the system would give a null reference error on the Bankruptcy POC dialog box. This has been corrected, and now if users click the Proof of Claim link on the Bankruptcy Detail screen, the POC will populate correctly with the correct institution and office.</p>
<p>Loan System: Original Rate Now Displays on Account Detail Screen</p> <p>CMP: 851 Work Order: 44167</p> <p>CIM GOLD Version 7.8.8</p>	<p>The Original Rate field (LNORTE) is now available in the Interest Information field group of the Loans > Account Information > Account Detail screen.</p> <p>This field is used to indicate the interest rate on the selected customer account at the time of origination.</p>



Enhancement	Description
<p>Loan System: Due Date Validation Change to Loan Screens</p> <p>CMP: 829 Work Order: 507854</p> <p>CIM GOLD Version 7.8.8</p>	<p>We have updated the Loan System to not allow a change to due dates without going through the validation process. This ensures that dates are correct. The following screens have been updated:</p> <ul style="list-style-type: none"> Loans > Account Adjustment Screen Loans > Misc Secured F/M Data Screen Loans > Account Information > Payment Information Screen
<p>Loan System: New Option for Sale of Security Transaction</p> <p>CMPs: 1072, 1045 Work Order: 507854</p> <p>CIM GOLD Version 7.8.8</p>	<p>An institution option is available that causes the Sale of Security transaction to be “chained” to the Sale of Security Full Write-off transaction (tran code 2510-12). Institution option AWAS (Ask for Write Off After SOS) must be set up in order to take advantage of this feature.</p> <p>If this option is set, when you run any of the Sale of Security transactions (tran code 2510-03, 2510-06, or 2510-09) and the transaction amount (sale amount) isn't enough to pay off the loan and close it, the Sale of Security Full Write-off transaction will be displayed, after the following message appears:</p>

The screenshot shows the 'Sale Of Security (2510/3/0)' form with the following fields:

- Account Number: 3675-014121-6
- Tran Amount: 900.00
- Date 1: 02/28/2017
- Cash In: (empty)
- Check In: 900.00
- Check In Number: 1234

Below the form is a 'Question' dialog box with the text: "This is the last piece of collateral AND the Law requires the Deficiency Balance to be written off?". A red arrow points to the 'Yes' button, which is highlighted with a dashed border.

Sale of Security Question Dialog

Enhancement	Description
<p>Loan System: New Option for Sale of Security Transaction (Continued)</p>	<p>Once the user clicks <Yes>, the Sale of Security Full Write-off transaction appears. The user can then run that transaction and the system will write-off the remaining amount of the loan. See the Sale of Security Full Write-off</p>



Enhancement	Description
	transaction documentation in DocsOnWeb for more details on how that works.
Miscellaneous: Institution-specific Changes to Payment Calculator CMPs: 879, 880, 1015, 1027 CIM GOLD Version 7.8.8	We have made enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.8. The CMPs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those numbers to see the details of what was programmed.



What's New in Version 7.8.6

Enhancement	Description
<p>Correction to Default Office in CIM GOLDTeller</p> <p>CMP: 534 Work Order: 44830</p> <p>CIM GOLD 7.8.6</p>	<p>A correction has been made to the default office setting in CIM GOLDTeller. In CIM GOLDTeller, you can assign a default office number to use, and then when transactions are run, the default office number is automatically entered in the first two (or four) positions of the account number.</p> <p>The default office option is set up on the Functions > Administrator Options > System Configuration screen > Miscellaneous tab, as shown below. The system was not using the office number entered here. Instead, it would use the default office number from the Teller Information screen (under Deposits > Definitions). This has been corrected and CIM GOLDTeller now uses the Default Office Number on the System Configuration screen.</p> <p>This correction is available when you download CIM GOLD version 7.8.6 or above.</p>

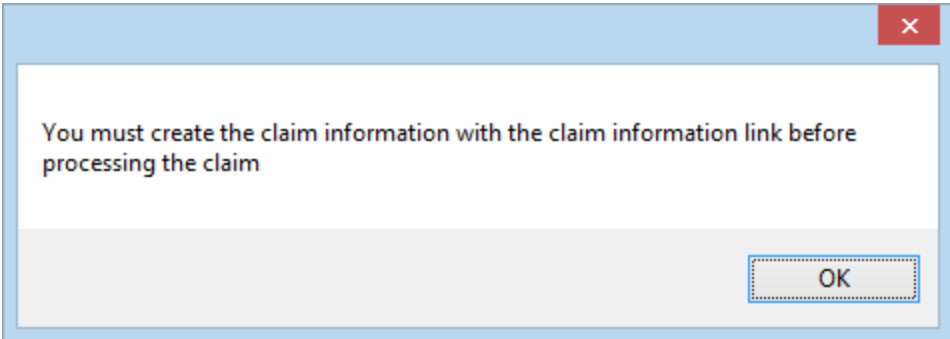

The screenshot shows the 'System Configuration' window with the 'Miscellaneous (This Computer Only!!!)' tab selected. Under the 'Mass Loan Payments Defaults' section, several options are listed with radio buttons and checkboxes. The 'Default Office Number' field is highlighted with a red box, and a red arrow points to the value '5' entered in the field. Below this field are input boxes for 'Fake Computer Name' and 'DB4 Error File Name'.



CIM GOLDTeller > Administrator Options > System Configuration > Miscellaneous Tab

Default Office Number in Transactions

Enhancement	Description
<p>Updated Website Links</p> <p>CMP: 640</p> <p>CIM GOLD 7.8.6</p>	<p>We have updated website links within CIM GOLD. Now when you click on the "GOLDPoint Systems Web Page" link under Miscellaneous on the left tree navigation, the website opens in a browser and no longer attempts to launch within CIM GOLD.</p>
<p>Institution-specific Changes to Payment Calculator</p> <p>CMPs: 693, 756, 821</p> <p>Work Order: 45165</p> <p>CIM GOLD Version 7.8.6</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.6. The CMPs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.</p>
<p>Payoff Error Correction</p> <p>CMP: 743</p> <p>Work Order: 507854</p> <p>CIM GOLD Version 7.8.6</p>	<p>An error was preventing payoff under- or over-payments from processing properly. These errors have been corrected.</p>
<p>Improvements to Bankruptcy Detail Screen</p>	<p>We have made several improvements to the Loans > Bankruptcy & Foreclosure > Bankruptcy Detail screen. These improvements will not be available until you download CIM GOLD version 7.8.6 or higher.</p>



Enhancement	Description
CMP: 806 Work Order: 507854 CIM GOLD version 7.8.6	<ul style="list-style-type: none"> When jumping to the Precomputed to Simple screen from the Bankruptcy Detail screen (by clicking the PC to IB link on the screen), the system now automatically enters the Date Bankruptcy Filed as the Convert As Of date, instead of using today's date. (Note: The Show PC to IB link must be selected on the Bankruptcy Options screen before the link will appear on the Bankruptcy Detail screen.) When entering information in the Confirmed By Court Chapter 13 field group (for Chapter 13 bankruptcies only), the system now opens up for the Allowed Claim Amount. After entering information in that field, enter the amount in the Secured Claim field, and the system will automatically calculate the Unsecured amount by subtracting the Secured Claim amount from the Allowed Claim Amount. After entering all the information in the fields on the Confirmed By Court Chapter 13 field group, clicking Save Changes, and clicking Confirm Plan, the system will not confirm the plan until the user first enters claim information by clicking the Claim Information link. A message will appear indicating that claim information must first be entered, as shown below: <div data-bbox="446 940 1391 1276" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;">  </div> <p>Once the user clicks the Claim Information link and completes the information, the user can return to the Bankruptcy Detail screen and successfully click Confirm Plan. See the Confirmed By Court Chapter 13 help on DocsOnWeb for more information.</p> <div data-bbox="516 1486 1318 1696" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;">  <p>Note: In order to use the Bankruptcy Detail screen (instead of the original Bankruptcy screen), GOLDPoint Systems must set up certain institution options, as well as set up servers capable of producing bankruptcy forms and POC itemization. You must contact your GOLDPoint Systems account manager before using this screen.</p> </div>

Enhancement	Description
	<div data-bbox="521 296 1317 627" style="border: 1px solid black; padding: 10px;">  <p>GOLDPoint Systems Only: Institution option UNBK must be set up. Additionally, an automatic initialization is required in order to use the new bankruptcy records (FPBA, FPBB, FPNP) instead of the old bankruptcy records (FPBK).</p> <p>Also, a programmer needs to set up the institution to use two servers: GPS Forms Server and Bankruptcy Courts. This is done through the GOLDPoint Systems > Configuration Manager.</p> </div>
<p>New Insurance Adjustment Field: Policy Originated</p> <p>CMPs: 935, 986 Work Order: 508490</p> <p>CIM GOLD Version 7.8.6</p>	<p>We have added the Policy Originated field (as a display-only field) to the Loans > Insurance > Insurance Adjustments screen. This will give the user additional information about the policy as they cancel or adjust the policy. The field is also found on the Loans > Insurance > Policy Detail screen > Miscellaneous Fields tab and can be maintained from there.</p> <div data-bbox="518 842 1317 961" style="border: 1px solid black; background-color: #f0f0f0; padding: 5px;">  <p>Note: On the Policy Detail screen, the field is called ? Was Policy Originated (see the screen examples below), but it is the same field.</p> </div> <p>We also corrected an error that was not using the correct transaction to cancel certain insurance types. For example, a type 71 can be a force-placed or originated policy. The system requires a different transaction code to cancel different insurance policies:</p> <ul style="list-style-type: none"> • Tran code 2890-71 is used if it was a force-placed policy (the Policy Originated box is not checked). • Tran code 2910-00 is used if it was an originated policy and the policy was canceled and any remaining funds reduced the remaining balance on the loan (the Policy Originated box is checked). • Tran code 2910-02 is used if it was an originated policy and the policy was canceled, and any remaining funds were issued via a check to the customer (the Policy Originated box is checked). <p>The system reads the Policy Originated field to know the difference. See the Insurance Adjustments screen in Loans in CIM GOLD for more information.</p> <p>See the following example of the Insurance Adjustments screen and the Policy Detail screen showing where this field is found on these two screens:</p>



Open Consumer Delinquent Category **0** **DNA**

Seq	Policy Number	Type	Term	Coverage Amount	Cancel Date
	01501501	Life Insurance	24	3,720.00	
1	01501501	Property Insurance	24	1,195.00	
2	01501501	Limited Property Damage (Auto)	24	2,525.00	
3	5050501	Non-File	24	3,792.00	

Standard Insurance Fields

Transaction Type
 Adjust Cancel
 City/County Only

Process Transaction
 Check Balance
 Policy Originated

Account Number: 01010101014

Policy Number: 5050501

Effective Date: 11/02/2015

Coverage Amount: 3792.00

Insurance Type: 91 - Non-File

Original Premium: 10.00

New Premium:

Check out Amount:

Insurance Term: 24

City Name | City Code | County Name | County Code

Calculate OK

Additional Insurance Fields

Date Claim Filed

From:

To:

Clear

Process

Specialty Insurance

Insurance Type:

Premium:

Number Sold:

Inception Date:

Expiration Date:

Add

Loans > Insurance > Adjustments Screen



Sequence	Insurance Type	Description	Original Premium	Effective
	Life Insurance	Single	62.50	11/02/2015
1	Property Insurance	Personal Property Insuranc	47.80	11/02/2015
2	Limited Property Damage (Auto)	Automobile Insurance	736.29	11/02/2015
3	Non-File	Non-File Pers Prop	10.00	11/02/2015

Policy Information | Commission Information | **Miscellaneous Fields** | Finance Charge Info

Rule of Anticipation Fields

Premium Received

State Rate

Premium Rate Table

Rate for Original Term

Rate for Remaining Term

Additional Fields

Coverage Amount

Number of Benefits

Use Anniversary of 1st Due Date

Funded Date ▾

Cancellation Posted Date ▾

?Was Policy Originated

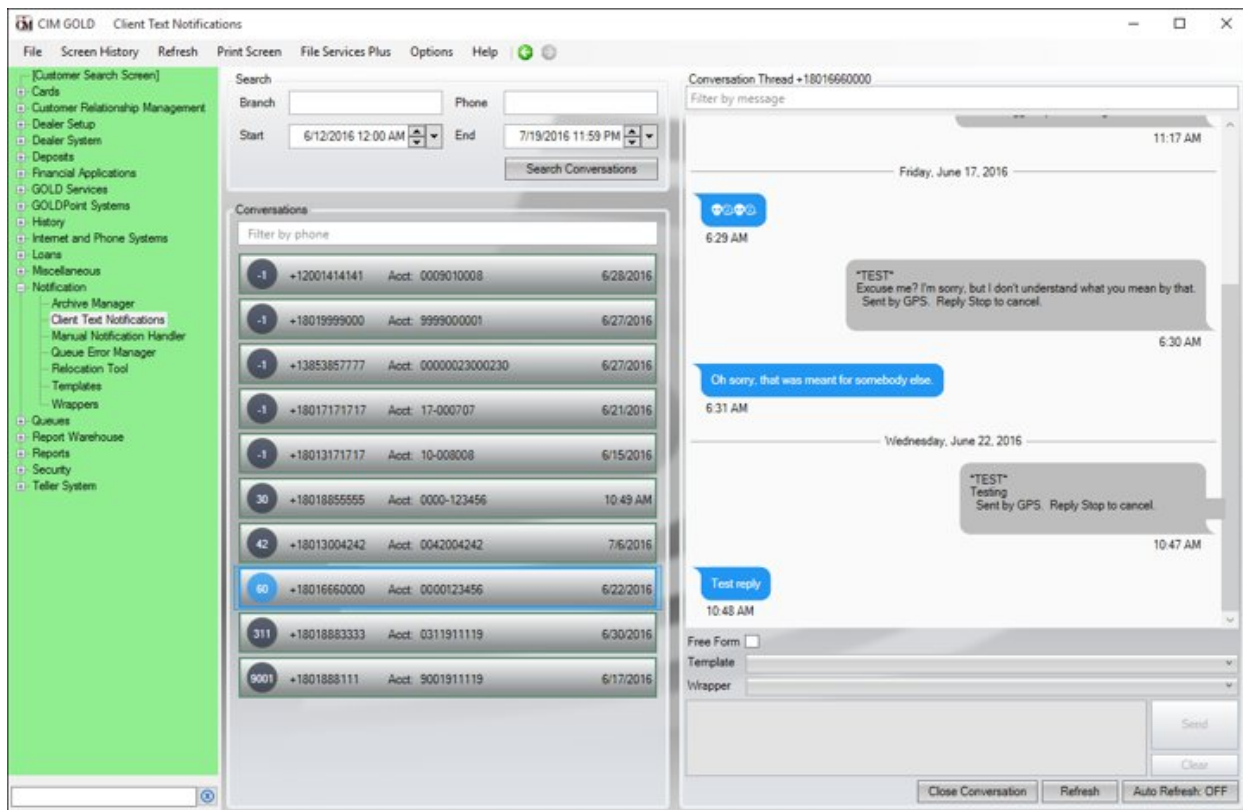
Wait Period

Loans > Insurance > Policy Detail Screen > Miscellaneous Fields Tab



What's New in Version 7.8.5

Enhancement	Description
<p>New Two-way Communication Via Text</p> <p>CMPs: 339, 529, 782, 1754 Work Order: 44298</p> <p>CIM GOLD Version 7.8.5</p>	<p>We now provide two-way communication via text between you and your customers. Now you can immediately respond to customer questions and requests. Not only can you immediately connect with your customers, but these conversations are stored and can be easily reviewed using the new Client Text Notification screen in the Notification System in CIM GOLD.</p> <p>The new Client Text Notification screen allows you to:</p> <ul style="list-style-type: none"> • View text conversations • Search for text conversations by branch, phone, and date • Send free-form and template texts with or without wrappers • Close out of conversations



Notification > Client Text Notification Screen

Enhancement	Description
<p>New Texting History Screen</p> <p>CMP: 652 Work Order: 44300</p>	<p>A new screen, Texting History, is available in CIM GOLD version 7.8.5 and above. This screen allows you to use multiple parameters to search through texting history. You can use this screen for research and auditing purposes.</p> <p>There are two modes available for this screen.</p>



Enhancement	Description
CIM GOLD Version 7.8.5	<ol style="list-style-type: none"> Simple: This mode gives the basic search parameters that you would typically use. Advanced: This mode enables several additional search parameters to really enable you to limit your search results. <p>This new screen is found by going to the Notification > Texting History screen. See examples of the screen in Simple and Advanced mode below.</p>

[8/1/2016 8:36:29 AM] Retrieved - 100

Retrieve Previous Next Simple Advanced

Recipient Phone Number Value Message Body Value

When Added [MM/dd/yyyy] Low Sunday, May 1, 2016 - Tuesday, August 2, 2016 High Success Value Back-Reference Type Value Back-Reference Value Value

Back-Reference Source Value Reason Suppressed Low - High Is Reply Value Is Response Value

Unique Key	Action Date	Recipient Phone Number	Sender Phone Number	Message	When Added	When Sent	# Attempts	Success	BR Ty
3,698	7/28/2016, 3:18 PM	+1377377777	NotSent	*TEST* Dear ELLA, Your Payment ...	7/28/2016 3:18:06 PM	7/28/2016 3:18:13 PM	0	Y	Loan
3,696	7/28/2016, 3:09 PM	+1377377777	NotSent	*TEST* Dear JENNIE, Your Payme...	7/28/2016 3:08:58 PM	7/28/2016 3:09:05 PM	0	Y	Loan
3,697	7/28/2016, 3:09 PM	+1377377777	NotSent	*TEST* Dear TERRANCE, Your Pa...	7/28/2016 3:08:58 PM	7/28/2016 3:09:05 PM	0	Y	Loan
3,693	7/28/2016, 3:07 PM	+1377377777	NotSent	*TEST* Dear KESHIA, Your Payme...	7/28/2016 3:07:37 PM	7/28/2016 3:07:44 PM	0	Y	Loan
3,694	7/28/2016, 3:07 PM	+1377377777	NotSent	*TEST* Dear KEITH, Your Payment...	7/28/2016 3:07:37 PM	7/28/2016 3:07:44 PM	0	Y	Loan

Save Selection to CSV

Notification > Texting History Screen—Simple Mode

[8/1/2016 8:36:29 AM] Retrieved - 100

Retrieve Previous Next Simple Advanced

Number of Records to read Value 100 Recipient Phone Number Value Sender Phone Number Value

Message Body Value When Added [MM/dd/yyyy] Low Sunday, May 1, 2016 - Tuesday, August 2, 2016 High

When Sent [MM/dd/yyyy] Low Friday, July 1, 2016 - Tuesday, August 2, 2016 High Allow Empty Values on When Sent Allow (Note: Replies are ALWAYS empty) Number Of Attempts Low - High

Success Value Back-Reference Type Value Back-Reference Value Value Back-Reference Source Value Reason Suppressed Low - High

Is Reply Value Is Foreign Value Is Response Value

Unique Key	Action Date	Recipient Phone Number	Sender Phone Number	Message	When Added	When Sent	# Attempts	Success	BR Ty
3,698	7/28/2016, 3:18 PM	+1377377777	NotSent	*TEST* Dear ELLA, Your Payment ...	7/28/2016 3:18:06 PM	7/28/2016 3:18:13 PM	0	Y	Loan
3,696	7/28/2016, 3:09 PM	+1377377777	NotSent	*TEST* Dear JENNIE, Your Payme...	7/28/2016 3:08:58 PM	7/28/2016 3:09:05 PM	0	Y	Loan
3,697	7/28/2016, 3:09 PM	+1377377777	NotSent	*TEST* Dear TERRANCE, Your Pa...	7/28/2016 3:08:58 PM	7/28/2016 3:09:05 PM	0	Y	Loan
3,693	7/28/2016, 3:07 PM	+1377377777	NotSent	*TEST* Dear KESHIA, Your Payme...	7/28/2016 3:07:37 PM	7/28/2016 3:07:44 PM	0	Y	Loan
3,694	7/28/2016, 3:07 PM	+1377377777	NotSent	*TEST* Dear KEITH, Your Payment...	7/28/2016 3:07:37 PM	7/28/2016 3:07:44 PM	0	Y	Loan

Save Selection to CSV

Notification > Texting History Screen—Advanced Mode



Enhancement	Description
<p>Texting History Added to Collection Comments</p> <p>CMPs: 544, 746 Work Order: 44298, 44300</p> <p>CIM GOLD Version 7.8.5</p>	<p>A new option is available that causes the system to save a history record of texts and/or email messages sent to account owners to the Collection Comments screen. Collection Comments can be found on the Loans > Marketing and Collection screen > Contact tab or by selecting Options > Show Collection Comments from the top CIM GOLD menu bar (see the Contact tab help in DocsOnWeb).</p> <p>The text/email history displayed on the Collection Comments screen includes the date/time the email/text was sent, the code of "NOTIF" (short for Notification), the teller number "9899" (which indicates it was sent through the Notification System), the name of the Template used, and the email address where the email was sent or the phone number of where the text was sent, as shown in Figure 1 below.</p> <p>See the Right-click Menu Notification Pop-up Screen topic for more information on manually sending account owners texts and emails. Emails and texts can also be sent automatically by the system when specific activity on the loan "triggers" the system to send the account owner a notification (either via text or email). If a notification is sent due to activity on the account, the notification history will still appear on the Collection Comments screen. (See the Triggers help for more information on how to set up trigger specifications.)</p> <p>If your institution would like to use this option, contact your GOLDPoint Systems account manager. This is not an institution option; this is a hard-coded option that only GOLDPoint Systems can make available to you.</p> <p>GOLDPoint Systems Only: Notify GPS Ops if an institution wants this option turned on.</p>



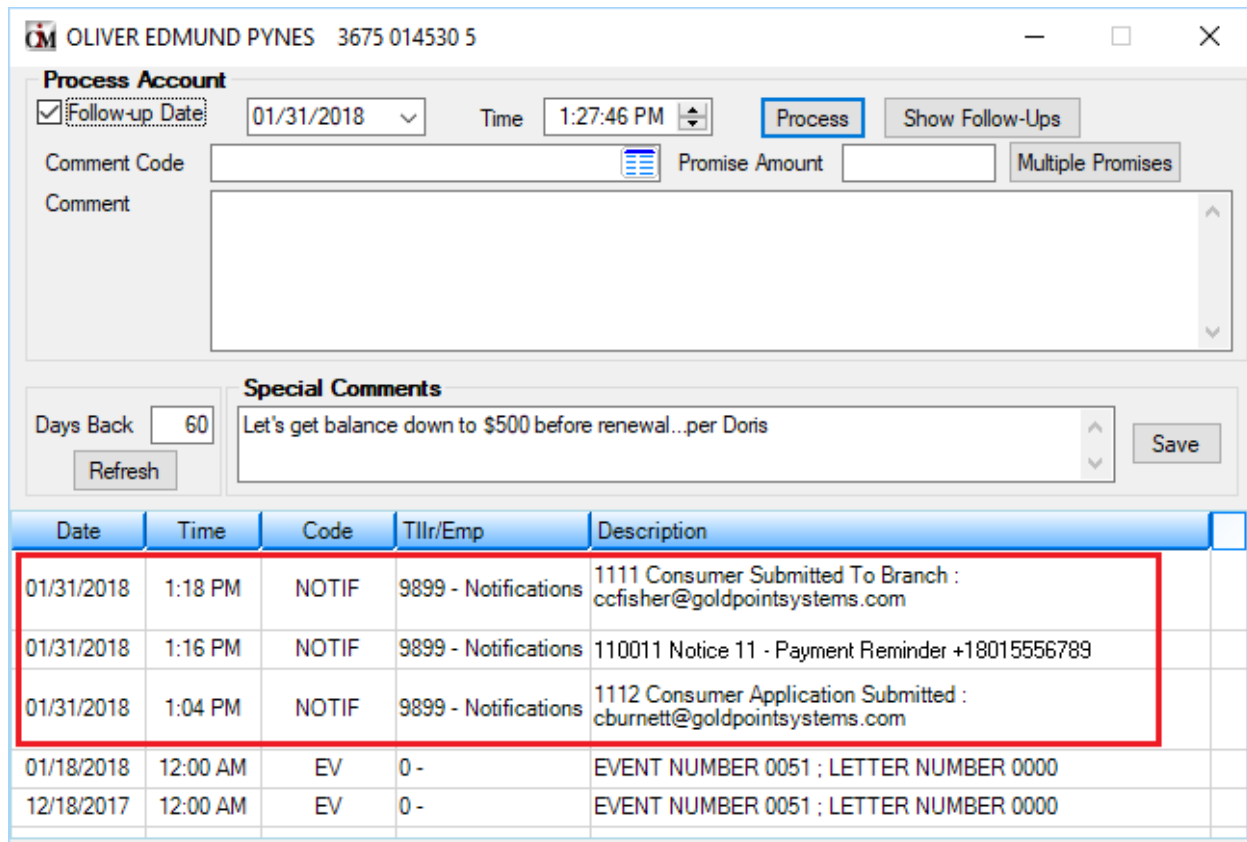


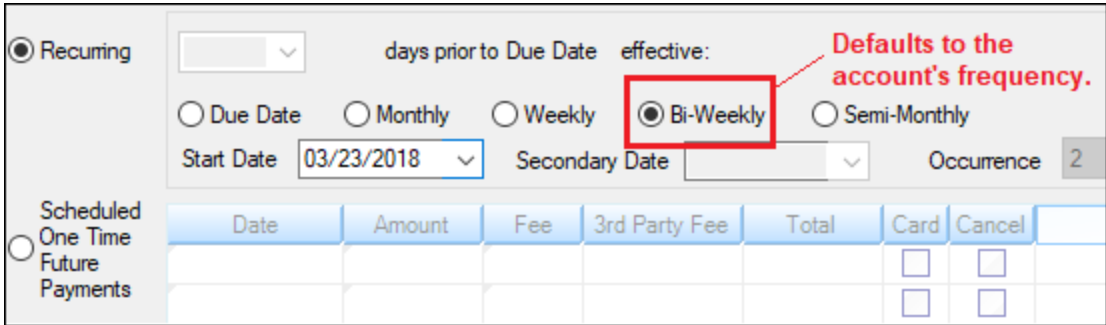
Figure 1. Click to enlarge.

Enhancement	Description
<p>New Identification Field Available for Military Lending Act Loans</p> <p>CMF: 12365 Work Order: 508217</p> <p>CIM GOLD</p>	<p>The Military Lending Act Loan checkbox field is now available for use on several screens in CIM GOLD.</p> <p>This field indicates whether the selected customer loan account was designated as a Military Lending Act (MLA) account at loan origination. This checkbox field appears on the Loans > Original Loan Disclosure and Purchase Disclosure screens as well as the Loan Origination Tracking dialog (as accessed from the Loans > Account Information > Additional Loan Fields screen).</p> <p>This field is used for informational purposes only. Your institution is responsible for making sure the account meets the necessary MLA requirements.</p>



Enhancement	Description
Version 7.8.5	
Institution-specific Changes to Payment Calculator CMP: 589 CIM GOLD Version 7.8.5	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.5. The CMPs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.</p>
Large Text Fields Now Available for Deferment Receipts CMP: 379 CIM GOLD Version 7.8.5	<p>Your institution can now submit large text documents (up to 4,000 characters) to use as headers for deferment transaction receipts. Contact GOLDPoint Systems for more information about this feature.</p> <p>GOLDPoint Systems Only: See Creating Receipts from Text Files in the CIM GOLD Teller manual on how to use a text file as part of a receipt.</p>
Payment Frequency Updated on EZPay Recurring	<p>For institutions that allow recurring Debit/Credit Card payments on the Loans > Transactions > EZPay screen, the recurring payment frequency now defaults to the frequency set up on the account. Previously, the system would default the frequency to "weekly" if changing from an ACH payment to a Debit/Credit Card payment.</p>



Enhancement	Description
<p>Card Payments</p> <p>CMP: 561 Work Order: 508020</p> <p>CIM GOLD Version 7.8.5</p>	 <p>The screenshot shows the 'Card Payments' configuration screen. Under the 'Recuring' section, the 'Bi-Weekly' radio button is selected and highlighted with a red box. A red arrow points to this button with the text 'Defaults to the account's frequency.' Below this, there are fields for 'Start Date' (03/23/2018), 'Secondary Date', and 'Occurrence' (2). At the bottom, there is a table for 'Scheduled One Time Future Payments' with columns: Date, Amount, Fee, 3rd Party Fee, Total, Card, and Cancel.</p>
<p>Update to Loan Coupon Print</p> <p>CMP: 262 Work Order: 506925</p> <p>CIM GOLD Version 7.8.5</p>	<p>For those institutions that print coupons directly from the Loans > Account Information > Additional Fields screen or Marketing and Collections screen, we have updated the <Print Coupons> button so the following occurs when coupons are printed:</p> <ul style="list-style-type: none"> • Past-due accounts no longer fail due to the following error: "Error printing coupons. Error calculating payoff." Now the system is able to calculate a payoff on past-due accounts. • Office suffixes on account now display leading zeros. Previously, the account number would not include leading zeros, so the account number would print faulty. • A final payoff message is now printed on the final coupon. <p>For more information about the Print Coupons option in CIM GOLD, see the Coupon Format Setup Screen in the Loans in CIM GOLD manual.</p>
<p>GOLD Teller Journal Log Update</p> <p>CMP: 274 Work Order: 12511</p> <p>CIM GOLD Version 7.8.5</p>	<p>We fixed a small issue that would force the Journal Log screen (Journal Forwarding screen) to always be in front of any other window open on your computer. This no longer occurs.</p>





What's New in Version 7.8.4

Enhancement	Description																																								
<p>EZPay: Recurring and One Time Fields Added to EZPay Convenience Fees Screen</p> <p>CMF: 12056 Work Order: 508119</p> <p>CIM GOLD Version 7.8.4</p>	<p>New fields have been added to the Loans > System Setup Screens > EZPay Convenience Fees screen to further specify fees to be charged for processing payments on the Loans > Transactions > EZPay screen.</p> <p>Recurring and One Time fee amounts can now be indicated for each basic payment type (ACH, Debit, and Credit) and each payment method (CIM GOLD, WEB, and GOLDPhone). See the new fields in the screencap below.</p> <div data-bbox="630 632 1295 1142" style="border: 1px solid #ccc; padding: 10px; text-align: center;"> <table border="1"> <thead> <tr> <th></th> <th>CIM GOLD</th> <th>WEB</th> <th>GOLDPhone</th> </tr> </thead> <tbody> <tr><td>ACH</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>Recurring ACH</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>One Time ACH</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>Debit Card</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>Recurring Debit Card</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>One Time Debit Card</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>Credit Card</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>Recurring Credit/Debit Card</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>One Time Credit/Debit</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> </tbody> </table> <p>New Fee Field on the EZPay Convenience Fees screen</p> </div>		CIM GOLD	WEB	GOLDPhone	ACH	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recurring ACH	<input type="text"/>	<input type="text"/>	<input type="text"/>	One Time ACH	<input type="text"/>	<input type="text"/>	<input type="text"/>	Debit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recurring Debit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>	One Time Debit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>	Credit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recurring Credit/Debit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>	One Time Credit/Debit	<input type="text"/>	<input type="text"/>	<input type="text"/>
	CIM GOLD	WEB	GOLDPhone																																						
ACH	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
Recurring ACH	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
One Time ACH	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
Debit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
Recurring Debit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
One Time Debit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
Credit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
Recurring Credit/Debit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
One Time Credit/Debit	<input type="text"/>	<input type="text"/>	<input type="text"/>																																						
<p>EZPay: Payoff Fee Error Corrected</p> <p>CMF: 11982 Work Order: 508091</p> <p>CIM GOLD Version 7.8.4</p>	<p>An error was preventing fees from being assessed on Payoff transactions run from the Loans > Transactions > EZPay screen in CIM GOLD.</p> <p>This error has been corrected, and the Fee field on that screen will display the proper fee for the type of Payoff transaction being run (E-Check or Credit/Debit).</p>																																								
<p>EZPay: New EZPay Tabs in CIM GOLD</p> <p>CMP: 328 CMFs: 11643, 11911, 12053, 12077, 11564, 11565, 11605, 11764, 12112, 12133, 12146, 12152, 12158, 12161, 12166, 12179, 12185, 12209, 12216, 12229, 12243, 12272, 11651, 11751, 11961, 12101,</p>	<p>Depending on your institution's EZPay settings, two new tabs can be available on the Loans > Transactions > EZPay screen.</p> <p>Use the new EZPay Log and Card Log tabs to search for and view EZPay and card payment history for the selected customer account. The Card Log tab displays system history on three separate sub-tabs: Error Log information can be viewed separately from Payment Log information, or all general history information can be viewed on the History Log sub-tab instead. Every time a new sub-tab is selected, <Search> must be clicked again.</p>																																								



Enhancement	Description
12134, 12164, 12188, 12285, 12341, 12377, 11544, 12190, 12313, 12415, 12430, 12431, 12453, 12466, 12473, 12225, 12510, 11652, 11685, 12122, 12330, 12371 Work Orders: 507627, 508119, 507785 CIM GOLD Version 7.8.4	Your GOLDPoint Systems account manager must enable these features on the GOLDPoint Systems > EZPay IMAC Table screen before these tabs are available.

Open **Consum** ▼ Delinquent Category 120 Adv

EZPay **EZPay Log** Card Log

Start Date/Time 04/20/2017 12:00:00 AM Search Type All

End Date/Time 04/20/2017 11:59:59 PM Function 0 - All


Errors Only Source All

Payment Type All Reset Search

Confirmation Number	Payment Reference	Source	Account	Amount	Fee	Fee Waived	Third Party Fee	Third Party Fee Waived	Payment Type	Processor	Merchant ID	S
75 0		CIM	0005-014000			<input type="checkbox"/>						
70 0		CIM	0006-000020	35.00	5.00	<input type="checkbox"/>	10.00		Checking			
67 0		CIM	0006-000020	35.00	5.00	<input type="checkbox"/>	10.00		Checking			
60 0		CIM	0006-000020			<input type="checkbox"/>			Checking			
56 0		CIM	0006-000020	15.00	5.00	<input type="checkbox"/>	10.00		Checking			
43 0		CIM	0006-000020	67.58	5.00	<input type="checkbox"/>	9.00		Checking			
41 0		CIM	0006-000020	68.58	5.00	<input type="checkbox"/>	10.00		Checking			
38 0		CIM	0006-000020	68.58	5.00	<input type="checkbox"/>	10.00		Checking			
24 0		CIM	0006-000020			<input type="checkbox"/>						
23 0		CIM	0006-000020			<input type="checkbox"/>						
22 0		CIM	0006-000020	52.15	5.00	<input type="checkbox"/>	9.00		Checking			
15 12		CIM	0006-000020	29.00	4.00	<input type="checkbox"/>	10.00		Debit/Credit Card	PayPoint	7	
12 0		CIM	0006-000020	29.00	4.00	<input type="checkbox"/>	10.00		Debit/Credit Card	PayPoint	7	
10 07		CIM	0006-000020	23.00	5.00	<input type="checkbox"/>	9.00		Checking			
07 0		CIM	0006-000020	23.00	5.00	<input type="checkbox"/>	9.00		Checking			
00 97		CIM	0006-000020	29.00	5.00	<input type="checkbox"/>	9.00		Checking			
97 0		CIM	0006-000020	29.00	5.00	<input type="checkbox"/>	9.00		Checking			
90 0		CIM	0006-000020	108.30	5.00	<input type="checkbox"/>	9.00		Checking			
84 0		CIM	0006-000020			<input type="checkbox"/>						

Loans > Transactions > EZPay Screen > EZPay Log Tab



EZPay | EZPay Log | **Card Log** 

Account Number Start Date 03/06/2017 End Date 04/20/2017

Confirmation Number Start Time 12:00:00 AM End Time 11:59:59 PM

Payment Type Status

Error Message

Error Log | Payment Log | History Log

Number Of Items 12

Date	Account Number	Error Message
04/20/2017	0028 - 000028	Payment Error: Payment failed in process payment step. ScheduleId = 24
04/15/2017	0028 - 000028	Scheduled payment for account00000028 was unsuccessful. Schedule
03/16/2017	0022-200022	Payment Error: Payment failed in process payment step. ScheduleId = 16
03/16/2017	0022-200022	Payment Error: Payment failed in process payment step. ScheduleId = 15
03/16/2017	0033-300033	Payment Error: Payment failed in process payment step. ScheduleId = 19
03/16/2017	0033-300033	Payment Error: Payment failed in process payment step. ScheduleId = 18
03/16/2017	0033-300033	Payment Error: Payment failed in process payment step. ScheduleId = 21
03/16/2017	0033-300033	Payment Error: Payment failed in process payment step. ScheduleId = 20
03/16/2017	0044-440044	Payment Error: Payment failed in process payment step. ScheduleId = 14
03/16/2017	0044-440044	Payment Error: Payment failed in process payment step. ScheduleId = 8
03/16/2017	0044-440044	Payment Error: Payment failed in process payment step. ScheduleId = 9
03/16/2017	0044-440044	Payment Error: Payment failed in process payment step. ScheduleId = 7

Loans > Transactions > EZPay Screen > Card Log Tab

Enhancement	Description
<p>Loan System: Credit Reporting Fields Updated</p> <p>CMF: 12038 Work Order: 507854</p> <p>CIM GOLD Version 7.8.4</p>	<p>We have updated the Reporting Codes & Original Information tab and the Credit Reporting & Loan Information tab on the Loans > Credit Reporting screen.</p> <p>We have updated the Force Credit Reporting field on the Reporting Codes & Original Information tab to no longer be disabled for closed or released accounts (see below).</p> <p>We have also updated the Current Balance field on the Credit Reporting & Loan Information tab to allow negative numbers (see below).</p>



Credit Reporting & Loan Information	Reporting Codes & Original Information	Options	Names
			Last Changed
Compliance Code	XB - Account Information Disputed by Customer		08/10/2016
Special Comments	BA - Transferred to Recovery		
Portfolio Type	I - Installment is Payment Method 6		
Consumer Tran Type	3 - Address change		08/10/2016
Creditor Classification	12 - Financial		
Original Information			
Original Creditor	<input type="text"/>		
Old Account Number	00000000004935		
Prior Service Bureau Account Number	<input type="text"/>		
Client Repository Subscriber Numbers			
Experian	K2 Purchased From Sold To Indicator	<input type="text"/>	
Trans Union	K2 Purchased From Sold To Name	<input type="text"/>	
Equifax	<input type="checkbox"/> Force Credit Reporting		
Innovis			

Force Credit Reporting Field on the Reporting Codes & Original Information Tab



Open Consumer Delinquent Category **60** **Adv**

NONPER

Credit Reporting & Loan Information | Reporting Codes & Original Information | Options | Names

Current Balance	2,553.87	Payment Method	3 - Precomputed																																																																								
Amt Paid This Month		General Category	6 - Installment Loans																																																																								
Scheduled Payment	210.00	Origination Code	50 - Other																																																																								
Credit Limit		Insurer Code																																																																									
High or original amount	3,167.10	Collateral Code	240 - Other Loans for Personal Expenditures																																																																								
Amount Past Due	441.00	Hold Code 1																																																																									
Original Charge Off		Hold Code 2																																																																									
Account Type	02	Hold Code 3																																																																									
Account Status	71	Hold Code 4																																																																									
Payment Rating		<input checked="" type="checkbox"/> Report to Credit Bureau																																																																									
Special Payment Indicator		Date Of Account Information	06/30/2016																																																																								
Due Date	05/03/2016	Current Month Payment Status	1 - 30 - 59 Days Past Due Date																																																																								
Date 1st Delinquent	06/02/2016	Payment Profile	<table border="1"> <tr> <td>May</td><td>Apr</td><td>Mar</td><td>Feb</td><td>Jan</td><td>Dec</td><td>Nov</td><td>Oct</td><td>Sep</td><td>Aug</td><td>Jul</td><td>Jun</td><td>May</td><td>Apr</td><td>Mar</td><td>Feb</td><td>Jan</td><td>Dec</td><td>Nov</td><td>Oct</td><td>Sep</td><td>Aug</td><td>Jul</td><td>Jun</td> </tr> <tr> <td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td><td>B</td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	0	0	0	0	0	0	0	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B																								
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun																																																				
0	0	0	0	0	0	0	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B																																																				
Date Closed		Deferment																																																																									
Date Open	11/03/2015	<input type="checkbox"/> Seasonal Payments	Start Of Deferment																																																																								
Maturity Date	05/03/2017	<input type="checkbox"/> Natural/Declared Disaster	Start Of Repayment																																																																								
Date Last Paid	05/02/2016	<input type="checkbox"/> Hardship																																																																									
Term Duration	18																																																																										
Term Frequency	1																																																																										

Changed By **8910** On **06/30/2016** Save

Current Balance Field on the Credit Reporting & Loan Information Tab

Enhancement	Description
<p>Miscellaneous: Institution-specific Changes to Payment Calculator</p> <p>CMF: 12282</p> <p>CIM GOLD Version 7.8.4</p>	<p>We have made enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.4. The list of CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those numbers to see the details of what was programmed.</p>





What's New in Version 7.8.3

Enhancement	Description
<p>CIM GOLD Teller: G/L Number Now Shown Correctly on Journal Forwarding</p> <p>CMFs: 10817, 11948, 12143, 12319, 12358, 12376, 12382, 12385, 12445</p> <p>Work Order: 508121</p> <p>CIM GOLD Version 7.8.3</p>	<p>The G/L Account Number is now shown correctly on the Teller Journal Report (press <Ctrl> + J, and then click <Print Report> or <Preview Report>) for General Ledger balancing transactions (tran codes 1800 and 1810). Previously, it was not displaying the first two digits of the G/L Account Number.</p> <p>Additionally, we fixed a small error that would force the Journal Log screen (Journal Forwarding screen) to always be in front of any other window open on your computer. This no longer occurs.</p> <p>See the following example of the Teller Journal Report highlighting the General Ledger Account Number.</p>

The screenshot shows a 'Print Preview' window with the following content:

Journal Report - My Today's Transactions
 05/03/2016 15:24:43 Online, Needs Fwd, Fwd-Accepted, Fwd-Rejected, Cannot Fwd, Fwd-Timed Out, From 05/03/2016

Nbr	Time	Code	Account Number	Tran Amount	Description	Offline Statu
Teller: 1907 Date: 05/03/2016						
1	08:54:58	1600/0			Logon <1600/0/0>	
2	08:58:35	1800/0	0075 0020 00000	500.00	G/L Debit <1800/0/0>	
3	09:04:50	1620/0			Teller Signoff <1620/0/0>	
4	13:21:54	1600/0			Logon <1600/0/0>	
5	13:25:25	1810/0	0075 0075 00000	500.00	G/L Credit <1810/0/0>	
Check To	Check					

Teller Journal Report (<Ctrl> + J then click <Print Report> or <Preview Report>) in CIM GOLD Teller





Enhancement	Description
<p>Dealer Setup: Consumer Disclosure Recalculation Required for Fee Amount Changes</p> <p>CMF: 12205 Work Order: 508190</p> <p>CIM GOLD Version 7.8.3</p>	<p>We have updated the Fees tab on the Dealer Setup > Plans screen. Now when you update the Fee Amount 1 field, a Consumer Disclosure recalculation is required and a message is displayed on the screen.</p>

Fee Amount 1 Field on Fees Tab on the Dealer Setup > Plans Screen

Enhancement	Description
<p>Loan System: New Bankruptcy Screens in CIM GOLD</p> <p>CMF: 12320 Work Order: 40949</p> <p>CIM GOLD Version 7.8.3</p>	<p>A new system for processing and editing bankruptcy information is available in CIM GOLD.</p> <p>The Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen (shown below) has been designed to replace the old Bankruptcy screen and streamline the process of handling bankruptcy procedures such as:</p> <ul style="list-style-type: none"> • Processing bankruptcy transactions • Converting bankruptcy chapters • Performing dismissals, withdrawals, discharges, and reaffirmations • Closing a bankruptcy status • Entering and submitting Proof Of Claim (POC) information • Reporting precise bankruptcy information to credit bureaus <p>The new Loans > Bankruptcy and Foreclosure > Bankruptcy Options screen is used to indicate options pertaining to actions performed on the Bankruptcy Detail screen (see below). These options include:</p> <ul style="list-style-type: none"> • Default POC information for your institution • Contact actions taken when certain transactions are processed on the Bankruptcy Detail screen for bankrupt accounts • Defining which links appear on the Bankruptcy Detail screen • Defining the functionality of reaffirmation transactions <p>The Loans > Bankruptcy and Foreclosure > Setup > POC Itemization Other Description and Property Preservation Description screens (shown below) are simple code setup screens used to indicate institution-defined POC itemization and property preservation expense codes (respectively).</p>



Enhancement	Description
	<p>These codes can then be selected on the POC Itemization dialog accessed from the Bankruptcy Detail screen.</p> <div data-bbox="597 388 1328 632"> Note: In order to use the Bankruptcy Detail screen (instead of the original Bankruptcy screen), GOLDPoint Systems must set up certain institution options, as well as set up servers capable of producing bankruptcy forms and POC itemization. You must contact your GOLDPoint Systems account manager before using this screen.</div> <div data-bbox="597 667 1328 1003"> GOLDPoint Systems Only: Institution option UNBK must be set up. Additionally, an automatic initialization is required in order to use the new bankruptcy records (FPBA, FPBB, FPNP) instead of the old bankruptcy records (FPBK). Also, a programmer needs to set up the institution to use two servers: GPS Forms Server and Bankruptcy Courts. This is done through the GOLDPoint Systems > Configuration Manager.</div>



Open Consumer Delinquent Category **90** **DNA**

NONPER/BKRPT

Selection	Name	Tax ID	Type	IRS Owner	Consumer Information Indicator for Credit Reporting
<input checked="" type="checkbox"/>	FREE FRED	123-44-567	Acct Owner	<input checked="" type="checkbox"/>	Petition Chapter 13 Bankruptcy

Case Number
 SSN
 EIN

Account	Case Number
3675-013750	UT1234

Chapter **13** Case **UT1234**

Date Bankruptcy Filed: 04/20/2016
 Notice Received: 05/05/2016
 Date Bankruptcy Posted: **05/06/2016**
 POC Filed Date: 05/04/2016
 Date Of Abandonment Order:
 Adversary Action Pending:
 Collateral Seized/Surrendered:
 Relief/Lift Of Stay:

Proof Of Claim

397.75
397.75

Confirmed By Court Chapter 13

05/06/2016 Confirmation Date Amend
 Allowed Claim Amount
 Secured Claim
 Unsecured
 1,000.00 Collateral Value/Value of Property
 5.00 Confirmed Interest Rate
 19.06303 Current Interest Rate
 200.00 New Payment Amount
 58.00 Current Payment Amount
 06/02/2016 Payment Start Date
 RE Payment Arrearage Amount
 Converted to IB

Scheduled Hearings

1 - 341 Meeting
 2 - POC Deadline
 3 - Confirmation Hearing

Loan Type **1**
 Nothing To Correct

Actions and Dates

None
 Date Reaffirmation Sent To Customer
 Reaffirmation Recorded
 Reaffirmed Loan Amount
 Payments to Begin
[View Reaffirmation](#)
 Convert Chapter
 Dismissal
 Reinstatement
 Withdrawn
 Discharge
 Close
 Close Reason

Balance at Bankruptcy **406.00**
 Total Due as of Filing Date **204.00**
 Secured Court Balance
 Current Balance **406.00**
 Date Last Paid **01/05/2016**
 Amount Last Paid **58.00**
 Partial Written Off Amount
 Dismissal/Withdraw Balance
 Original Maturity Date **08/06/2016**
 Current Maturity Date **08/06/2016**

Number Of Bankruptcy Filings **1**
 VP Hold Over Date
 Non-File Ins Claim Date
 % Paid To Unsecured Creditor
 Composition Pro Rata

Consumer Information Indicator **D - Petition Chapter 13 Bankruptcy**
 Date CII Set **05/06/2016**

[Claim Information](#) [Proof Of Claim](#)

Loans > Bankruptcy and Foreclosure > Bankruptcy Detail Screen



POC Signature Information Name: <input type="text" value="Jery Jeppesen"/> Title: <input type="text" value="Loan Account Manager"/> Department: <input type="text" value="Collections"/> <input type="checkbox"/> Default Home Office <input checked="" type="checkbox"/> Use Name for Signature Company: <input type="text" value="GOLDPoint Finance"/> Address: <input type="text" value="135 Testing Street"/> City: <input type="text" value="Provo"/> State: <input type="text" value="UT - Utah"/> Zip: <input type="text" value="84601"/> - <input type="text" value=""/> Phone: <input type="text" value="888"/> - <input type="text" value="477"/> - <input type="text" value="99"/> Email: <input type="text" value="Branch####@gps.com"/>		POC Notice Address <input type="radio"/> Use Home Office <input type="radio"/> Use Branch Office <input checked="" type="radio"/> Use Other Address <input type="checkbox"/> Use Institution Name Name: <input type="text" value="GOLDPoint Finance"/> Address: <input type="text" value="123 Apple Street"/> City: <input type="text" value="Provo"/> State: <input type="text" value="UT - Utah"/> Zip: <input type="text" value="84601"/> - <input type="text" value=""/> Phone <input type="text" value="801"/> <input type="text" value="554"/> <input type="text" value="5557"/> Email: <input type="text" value="gpfinance@gmail.com"/>		POC Payment Address <input type="radio"/> Use Home Office <input type="radio"/> Use Branch Office <input checked="" type="radio"/> Use Other Address <input type="checkbox"/> Use Institution Name Name: <input type="text" value="Merlyweather Accounting"/> Address: <input type="text" value="567 Aspen Way"/> City: <input type="text" value="Provo"/> State: <input type="text" value="UT - Utah"/> Zip: <input type="text" value="84601"/> - <input type="text" value=""/> Phone <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> Email: <input type="text" value="gfinancingupper@gmail.com"/>	
Uniform claim identifier for electronic payments chp 13 <input type="text" value="0001234"/>					
Dismiss Options <input type="checkbox"/> Dismiss Send Statement <input type="checkbox"/> Dismiss Advetise <input type="checkbox"/> Dismiss Unrestrict Phone <input checked="" type="checkbox"/> Dismiss Send Email		Withdrawn Options <input type="checkbox"/> Withdrawn Send Statement <input type="checkbox"/> Withdrawn Advetise <input checked="" type="checkbox"/> Withdrawn Unrestrict Phone <input type="checkbox"/> Withdrawn Send Email		Reaffirmation Options <input type="checkbox"/> Reaffirmation Send Statement <input checked="" type="checkbox"/> Reaffirmation Advetise <input type="checkbox"/> Reaffirmation Unrestrict Phone <input type="checkbox"/> Reaffirmation Send Email	
Relief/Lift Of Stay Options <input checked="" type="checkbox"/> Relief/Lift Of Stay Send Statement <input type="checkbox"/> Relief/Lift Of Stay Advetise <input type="checkbox"/> Relief/Lift Of Stay Unrestrict Phone <input type="checkbox"/> Relief/Lift Of Stay Send Email		Discharge Options <input checked="" type="checkbox"/> Discharge Send Statement <input type="checkbox"/> Discharge Advetise <input checked="" type="checkbox"/> Discharge Unrestrict Phone <input type="checkbox"/> Discharge Send Email		Close Options <input type="checkbox"/> Close Send Statement <input checked="" type="checkbox"/> Close Advetise <input type="checkbox"/> Close Unrestrict Phone <input checked="" type="checkbox"/> Close Send Email	
		Links <input type="checkbox"/> Show CP2 Link <input checked="" type="checkbox"/> Show History Link <input type="checkbox"/> Show Attorney/Trustee Link <input checked="" type="checkbox"/> Show POC Itemization Link <input checked="" type="checkbox"/> Show Comments Link <input checked="" type="checkbox"/> Show Loan Information Link <input checked="" type="checkbox"/> Show Collateral Link <input checked="" type="checkbox"/> Show PC To IB Link <input type="checkbox"/> Show Real Estate Link <input checked="" type="checkbox"/> Show TradeLine Link		Special Requests <input checked="" type="checkbox"/> Require PC to IB at Petition <input checked="" type="checkbox"/> Require PC to IB at Confirmation <input type="checkbox"/> Display Reaffirmation Dates Only <input checked="" type="checkbox"/> Allow File And Notice Dates Same Day	
POC Default Options <input checked="" type="checkbox"/> 2. Claim Acquired Always No <input checked="" type="checkbox"/> 4. Claim Amended Always No <input checked="" type="checkbox"/> 5. Other Filed Claim Always No <input checked="" type="checkbox"/> 6. Number Used to Identify Debtor Always No <input checked="" type="checkbox"/> 10. Claim Based On Lease Always No <input checked="" type="checkbox"/> 11. Right Of Setoff Always No <input checked="" type="checkbox"/> 12. Entitled To Priority Always No					
9. Rate Types <input type="radio"/> Fixed Only <input type="radio"/> Variable Only <input checked="" type="radio"/> Both					
<input type="button" value="Save Changes"/>					

Loans > Bankruptcy and Foreclosure > Bankruptcy Options Screen

Enhancement	Description
Loan System: Fields Removed from Reporting Codes & Original Information Tab CMF: 12273 Work Order: 42245 CIM GOLD Version 7.8.3	We have updated the Reporting Codes & Original Information tab on the Loans > Credit Reporting screen . We have removed the IRS Owner Consumer Information and ECOA Code fields from the tab (see below).



Credit Reporting & Loan Information	Reporting Codes & Original Information	Options	Names
Last Changed			
Compliance Code	<input type="text"/>		
Special Comments	<input type="text"/>		
Portfolio Type	<input type="text"/>		
Consumer Tran Type	<input type="text"/>		
IRS Owner Consumer Information	<input type="text"/>		
ECOA Code	<input type="text"/>		
Creditor Classification	<input type="text"/>		

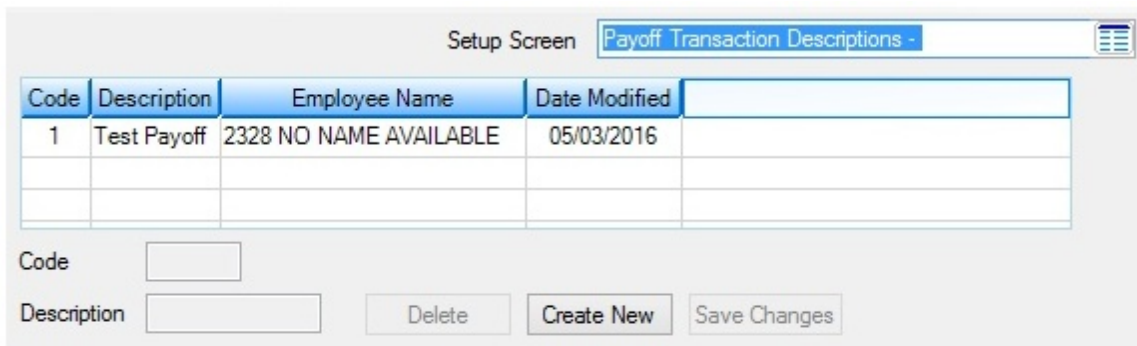
Before: Reporting Codes & Original Information Tab with Fields

Credit Reporting & Loan Information	Reporting Codes & Original Information	Options	Names
Last Changed			
Compliance Code	<input type="text" value="XB - Account Information Disputed by Customer"/>		08/10/2016
Special Comments	<input type="text" value="BA - Transferred to Recovery"/>		
Portfolio Type	<input type="text" value="I - Installment is Payment Method 6"/>		
Consumer Tran Type	<input type="text" value="3 - Address change"/>		08/10/2016
Creditor Classification	<input type="text" value="12 - Financial"/>		

After: Reporting Codes & Original Information Tab with Fields Removed

Enhancement	Description
Loan System: New System Setup Screen: Payoff Transaction Descriptions CMFs: 12117, 12488 Work Order: 42005 CIM GOLD Version 7.8.3	The Loans > System Setup Screens > Payoff Transaction Descriptions screen is now available for use in CIM GOLD (see below). Use this screen to indicate payoff types in use at your institution. Codes set up on this screen will be available for selection in the Payoff Description field on the Loans > Payoff screen. This information can be used in credit reporting when processing payoff transactions. You can also build GOLDWriter reports and include this field (mnemonic MPPOCD).





Loans > System Setup Screens > Payoff Transaction Descriptions Screen

Enhancement	Description
<p>Loan System: New Consumer Location Status Fields Available</p> <p>CMFs: 12114, 12115, 12318 Work Order: 42245</p> <p>CIM GOLD Version 7.8.3</p>	<p>New checkbox fields are available on the CIF tab of the Loans > Marketing and Collections screen (see below). Use these fields to indicate whether your institution is able to locate the selected customer. Contact GOLDPoint Systems if your institution would like to use these checkbox fields.</p> <p>Use the Cannot Locate Consumer checkbox field to indicate whether the selected customer cannot be located by your institution. Use the Consumer Now Located checkbox field to indicate whether a customer who previously could not be located has since been located.</p> <p>Once one checkbox field has been marked, <Save Changes> must be clicked before the other checkbox field becomes available.</p> <p>The customer status as indicated in these fields is only reported to the credit bureau once per status update. If both checkbox fields are used in the same month, the customer status is not reported.</p> <div data-bbox="532 1270 1385 1486" style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>Borrower Information</p> <p>Owners: ECOA TEST</p> <p>Title: ECOA First Name: Middle Name: Last Name: TEST Suffix:</p> <p>Preferred Name: <input checked="" type="checkbox"/> Cannot Locate Consumer <input type="checkbox"/> Consumer Now Located</p> </div> <p>New Checkbox Fields on the CIF Tab of the Loans > Marketing and Collections Screen</p>
<p>Loan System: New Field Group and Screen Available: SCRA Fields and History ReAnalysis Report</p> <p>CMF: 11482 Work Order: 39161</p> <p>CIM GOLD Version 7.8.3</p>	<p>SCRA Fields Field Group</p> <p>A new field group is available on the Loans > Account Adjustment screen. The SCRA Fields field group (shown below) provides a more automated and centralized method of adjusting customer accounts (particularly interest and payment values) in compliance with the Service Members Civil Relief Act (SCRA). Your institution can use this field group if a customer is called to active duty.</p>



Enhancement	Description								
	<p>These fields are not available until you download CIM GOLD version 7.8. If you want these fields added to earlier versions of CIM GOLD, contact your GOLDPoint Systems account manager.</p> <p>The fields and buttons in this field group are as follows:</p> <table border="1" data-bbox="532 485 1385 1936"> <thead> <tr> <th data-bbox="532 485 743 533">Field or Button</th> <th data-bbox="743 485 1385 533">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="532 533 743 747">SCRA Interest Rate</td> <td data-bbox="743 533 1385 747">Use this field group to indicate the new interest rate to be used on the customer's account. This rate will take effect as of the SCRA Effective Date (below) once <Run SCRA> is clicked. SCRA regulations determine the maximum interest rate to enter in this field.</td> </tr> <tr> <td data-bbox="532 747 743 926">SCRA Effective Date</td> <td data-bbox="743 747 1385 926">Use this field to indicate the customer's active duty date. This will also be used as the effective date of the <Run SCRA> transaction (below). Once the SCRA adjustment has occurred on the customer account, this field will no longer be file maintainable.</td> </tr> <tr> <td data-bbox="532 926 743 1936"><Run SCRA></td> <td data-bbox="743 926 1385 1936"> <p>Click this button to initiate the SCRA adjustment on the customer account.</p> <p>This adjustment cannot be performed if the account is a precomputed loan. Loans must be converted to interest bearing before the SCRA adjustment can be run.</p> <p>This transaction performs the following actions:</p> <ul style="list-style-type: none"> • The Interest Rate on the customer account will be switched over to the rate entered in the SCRA Interest Rate field (above). If the rate on the account is already less than the rate entered in the SCRA Interest Rate field, no change will occur. • The Payment amount on the account will be recalculated based on the new Interest Rate. • The Reason for Payment Adjustment field will be set to "Service Member Civil Relief Act." • The Guard/Reserve on Active Duty field will be marked. • A Collection Comment of "Modified account – SCRA" will be added to the Loans > Marketing and Collections screen. • Late Charge codes, fees, and rates will be removed from the account. • All miscellaneous loan fees and account maintenance fees will be waived on the account after the SCRA Effective Date. </td> </tr> </tbody> </table>	Field or Button	Description	SCRA Interest Rate	Use this field group to indicate the new interest rate to be used on the customer's account. This rate will take effect as of the SCRA Effective Date (below) once <Run SCRA> is clicked. SCRA regulations determine the maximum interest rate to enter in this field.	SCRA Effective Date	Use this field to indicate the customer's active duty date. This will also be used as the effective date of the <Run SCRA> transaction (below). Once the SCRA adjustment has occurred on the customer account, this field will no longer be file maintainable.	<Run SCRA>	<p>Click this button to initiate the SCRA adjustment on the customer account.</p> <p>This adjustment cannot be performed if the account is a precomputed loan. Loans must be converted to interest bearing before the SCRA adjustment can be run.</p> <p>This transaction performs the following actions:</p> <ul style="list-style-type: none"> • The Interest Rate on the customer account will be switched over to the rate entered in the SCRA Interest Rate field (above). If the rate on the account is already less than the rate entered in the SCRA Interest Rate field, no change will occur. • The Payment amount on the account will be recalculated based on the new Interest Rate. • The Reason for Payment Adjustment field will be set to "Service Member Civil Relief Act." • The Guard/Reserve on Active Duty field will be marked. • A Collection Comment of "Modified account – SCRA" will be added to the Loans > Marketing and Collections screen. • Late Charge codes, fees, and rates will be removed from the account. • All miscellaneous loan fees and account maintenance fees will be waived on the account after the SCRA Effective Date.
Field or Button	Description								
SCRA Interest Rate	Use this field group to indicate the new interest rate to be used on the customer's account. This rate will take effect as of the SCRA Effective Date (below) once <Run SCRA> is clicked. SCRA regulations determine the maximum interest rate to enter in this field.								
SCRA Effective Date	Use this field to indicate the customer's active duty date. This will also be used as the effective date of the <Run SCRA> transaction (below). Once the SCRA adjustment has occurred on the customer account, this field will no longer be file maintainable.								
<Run SCRA>	<p>Click this button to initiate the SCRA adjustment on the customer account.</p> <p>This adjustment cannot be performed if the account is a precomputed loan. Loans must be converted to interest bearing before the SCRA adjustment can be run.</p> <p>This transaction performs the following actions:</p> <ul style="list-style-type: none"> • The Interest Rate on the customer account will be switched over to the rate entered in the SCRA Interest Rate field (above). If the rate on the account is already less than the rate entered in the SCRA Interest Rate field, no change will occur. • The Payment amount on the account will be recalculated based on the new Interest Rate. • The Reason for Payment Adjustment field will be set to "Service Member Civil Relief Act." • The Guard/Reserve on Active Duty field will be marked. • A Collection Comment of "Modified account – SCRA" will be added to the Loans > Marketing and Collections screen. • Late Charge codes, fees, and rates will be removed from the account. • All miscellaneous loan fees and account maintenance fees will be waived on the account after the SCRA Effective Date. 								



Enhancement	Description				
	<table border="1" style="width: 100%;"> <thead> <tr> <th style="background-color: black; color: white;">Field or Button</th> <th style="background-color: black; color: white;">Description</th> </tr> </thead> <tbody> <tr> <td></td> <td>After the SCRA adjustment has been performed on the account, the name of this button changes to <Correct SCRA>. This button can then be used to reverse the SCRA adjustment on the account.</td> </tr> </tbody> </table> <p>History ReAnalysis Report Screen The two main list view tables on this screen (shown below) display system history comparing the original and modified parameters of a customer account that has undergone an SCRA adjustment.</p> <p>If more than one SCRA transaction and/or cancellation exists for the selected customer account, use the History ReAnalysis Events list view table (at the top of the screen) to select which transaction's information to view in the main list view tables below.</p>	Field or Button	Description		After the SCRA adjustment has been performed on the account, the name of this button changes to <Correct SCRA>. This button can then be used to reverse the SCRA adjustment on the account.
Field or Button	Description				
	After the SCRA adjustment has been performed on the account, the name of this button changes to <Correct SCRA>. This button can then be used to reverse the SCRA adjustment on the account.				

SCRA Fields

SCRA Interest Rate

SCRA Effective Date

Teller Number

SCRA Fields field group on the Loans > Account Adjustment screen

History ReAnalysis Events:															
Date	Description														
Original Transaction History															
Old Parameters will be here															
Date	Transaction	Transaction Amount	Amount to Principal	Amount to Interest	Amount to Late Char..	Fees	Balance	Interest Accrual	Accrued Interest	Year-to-Date Inter..	Late Charges..	Late Charges..	Fee Bal	Due Date	Partial Payment
Modified Transaction History															
New Parameters will be here															
Date	Transaction	Transaction Amount	Amount to Principal	Amount to Interest	Amount to Late Char..	Fees	Balance	Interest Accrual	Accrued Interest	Year-to-Date Inter..	Late Charges..	Late Charges..	Fee Bal	Due Date	Partial Payment

Loans > History ReAnalysis Report screen



What's New in Version 7.8.2

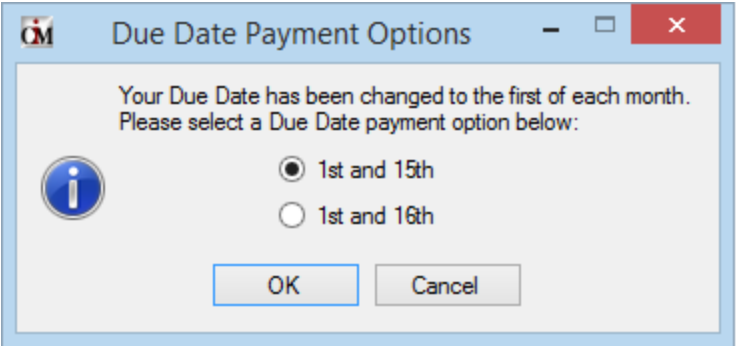
Enhancement	Description
Alternate EIN Now Loads in IRS GOLD CMF: 11927 CIM GOLD Version 7.8.2	For institutions that use an Alternate EIN, IRS GOLD no longer crashes when trying to load 1099-MISC Forms with an alternate EIN. This error was due to Sierra migration and looking for 4-character machines, when the old system used 2-character machines. See section D.1, 1099-MISC Processing , in the Account Payable manual in DocsOnWeb for more information about processing 1099-MISC forms and the Alternate EIN option.



What's New in Version 7.8.1

Enhancement	Description
<p>New Queue Type and Table Column</p> <p>CMF: 11796 Work Order: 42585</p> <p>CIM GOLD Version 7.8.1</p>	<p>We have updated the Queues tab on the Dealer System > Institution Configuration screen. We have added a new AutoFunder queue type to the Queue Type drop-down list. We have also added a new Next Try column to the Queues list view.</p>
<p>Paper Size Printing Modifications</p> <p>CMF: 11799 Work Order: 507113</p> <p>CIM GOLD Version 7.8.1</p>	<p>We have updated GOLDView to better accommodate printing on legal-sized paper. We have increased the display-graphical units' cut-off size from 6610 to 7000. This will help GOLDView to better determine whether a report should be printed on letter-size paper or legal-size paper.</p>
<p>New Due Date Selection Option Available for Semi-Monthly Payment Frequencies</p> <p>CMF: 11785 Work Order: 40410</p> <p>CIM GOLD Version 7.8.1</p>	<p>A new due date selection option is available for institutions that use optional semi-monthly payment frequencies. This new field is called Optional Semi-monthly (LNOO24) and is found on the following screens in CIM GOLD:</p> <ul style="list-style-type: none"> • Loans > Account Information > Account Detail screen > Payment Detail tab • Loans > Account Information > Payment Information > Loan Information tab • Loans > Account Information > Signature Loan Details > Origination/Opt Out tab <p>This option can be part of the loan program when opening and funding loans in GOLDTrak PC.</p> <p>Check this option to indicate that your institution uses an alternate version of the regular semi-monthly payment Frequency.</p> <ul style="list-style-type: none"> • If this field is marked and the Due Date is set to the first day of the month, you are given a choice of a 1-15-1-15 pattern or a 1-16-1-16 pattern. Institution option OPTN CH24 (Change LNOO24 With Due Date) must also be set. When the institution option and the Optional Semi-monthly option are set, and a user changes an account's Due Date to the first day of a given month, the system displays a small dialog asking if the customer wants the next payment date going forward to be on the 15th or 16th day of the month. The user then selects the 1st and 15th or 1st and 16th radio button and that becomes the Next Due Date, as shown below.



Enhancement	Description
	 <ul style="list-style-type: none"> • If the Optional Semi-monthly option is selected and the Due Date or Due Date Day value is "15," the due date of the loan will fall on the 15th and the last day of each month. • If the Optional Semi-monthly option is selected and the Due Date or Due Date Day is "31," the due date of the loan will fall on the last day of the month, and then on the 15th of the next month. <p>If the Due Date or Due Date Day is any other value than "1," "15," or "31," the due date will be determined normally. See the Semi-monthly description on the Frequency field for more information. Note: The Due Date or Due Date Day field cannot be left blank.</p> <p>If your institution wants to use this field but it is grayed out in CIM GOLD, contact GOLDPoint Systems.</p>
<p>Changes to Payment Calculator</p> <p>CMF: 11622, 11578 Work Order: 40990, 40670</p> <p>CIM GOLD Version 7.8.1</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.8.1. The list of CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMF numbers to see the details of what was programmed.</p>

What's New in Version 7.8.0

See the following sections for enhancements made in CIM GOLD version 7.8.0:

Credit Reporting

Dealer System

General Information

Loan System

Notification System



What's New in Version 7.6 and 7.7

All changes made to CIM GOLD versions 7.6 and 7.7 were moved down into earlier versions of CIM GOLD. Please refer to the [What's New Version 7.5](#) for more information on enhancements made to CIM GOLD.



What's New in Version 7.5

Welcome to What's New in CIM GOLD[®] for all versions of CIM GOLD 7.5. Read the following to learn about all the latest enhancements made to CIM GOLD since the last version was released. 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 learn about changes to the Host and other enhancements, see the latest [Release Update Document](#) on DocsOnWeb or search through our [Release Updates Archive](#).

Important!

For CIM GOLD version 7.5 and above, you must use CIM GOLDTeller and not the old GOLDTeller. The system does not allow you to use both once using CIM GOLD version 7.5 and higher. Contact your GOLDPoint Systems account manager for guidance in setting up CIM GOLDTeller. We also have a CIM GOLDTeller User's Guide that can help you with the setup process. See the [CIM GOLDTeller User's Guide](#) under User's Guides on DocsOnWeb for more information.

For the latest version of CIM GOLD, please contact your GOLDPoint Systems account manager.

See each of the following releases for specific versions of CIM GOLD 7.5:

[What's New in Version 7.5.18](#)

[What's New in Version 7.5.17](#)

[What's New in Version 7.5.16](#)

[What's New in Version 7.5.15](#)

[What's New in Version 7.5.14](#)

[What's New in Version 7.5.12](#)

[What's New in Version 7.5.11](#)

[What's New in Version 7.5.10](#)

[What's New in Version 7.5.9](#)

[What's New in Version 7.5.8](#)

[What's New in Version 7.5.7](#)

[What's New in Version 7.5.5](#)

[What's New in Version 7.5.4](#)

[What's New in Version 7.5.3](#)

[What's New in Version 7.5.2](#)

[What's New in Version 7.5.0](#)



What's New in Version 7.5.18

Enhancement	Description
<p>Total Payments Due and Late Charges Due Now Available As Merge Fields</p> <p>CMP: 696</p> <p>CIM GOLD Version 7.5.18</p>	<p>The Total Payments Due and Late Payments Due amounts are now available as merge fields to use in Mail Merge letters generated from the Queues > Contact Queues system. See Creating Mail Merge Letters for more information about the setup and function of Mail Merge letters in the Contact Queues system.</p>
<p>Institution-specific Changes to Payment Calculator</p> <p>CMPs: 1677, 1694, 1783, 2025, 2026, 2275, 2445</p> <p>CIM GOLD Version 7.5.18</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.5.18. The list of CMPs/CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.</p>
<p>Updates to Collateral Detail Screen</p> <p>CMP: 2280</p> <p>CIM GOLD Versions 7.5.18</p>	<p>We have updated the Loans > Collateral Detail screen with the following enhancements:</p> <ul style="list-style-type: none"> • On the UCC/Title Fields dialog, field information is not saved until <Save Changes> is clicked. • Data entered in the Search field now clears if moving from account to account.



What's New in Version 7.5.17

Enhancement	Description
Institution-specific Changes to Payment Calculator CMP: 886 CIM GOLD Version 7.5.17	We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.5.17. The list of CMPs/CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.



What's New in Version 7.5.16

Enhancement	Description
<p>New MLA Transfer Field</p> <p>CMP: 1553</p> <p>CIM GOLD Version 7.5.16</p>	<p>We have created a new GTPC transfer field for borrowers who are active military. This transfer field—MLA_ACTIVE_MIL_PTL—transfers over to CIM GOLD once the loan is boarded. This is a checkbox field that can be added to loan programs. For users, the field on the GTPC screen will be "MLA Active Mil." Employees can check that box if the borrower is active military and therefore subject to rights under the Military Lending Act.</p> <p>We have also created a new field in CIM GOLD where this information will transfer to once the loan is boarded. The new field is called Active Military (NDACML) and is found on the Customer Relationship Management > Households screen > Names tab.</p> <p>You must have CIM GOLD version 7.5.16 or higher in order for this field to appear in CIM GOLD. Contact your GOLDPoint System account manager if you want this new transfer field added to any of your loan programs or documents.</p>
<p>Institution-specific Changes to Payment Calculator</p> <p>CMPs: 1148, 1515</p> <p>CIM GOLD Version 7.5.16</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.5.16. The list of CMPs/CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.</p>



What's New in Version 7.5.15

See the following sections for enhancements made in CIM GOLD version 7.5.15:

[CIM GOLDTeller](#)

[Dealer System](#)

[GOLD Services](#)

[GOLDView](#)

[Loan System](#)

[Miscellaneous](#)

[Notification System](#)

[Security](#)

[Queues](#)

CIM GOLDTeller

Enhancement	Description
<p>Error Corrected After Transactions are Run</p> <p>CMF: 11376 Work Order: 507749</p> <p>CIM GOLD Version 7.5.15</p>	<p>We have fixed an error that would sometimes cause CIM GOLDTeller to close after a transaction was run. If an account was displayed in the second quadrant of the CIM GOLDTeller main screen after a transaction was run, and the account was not selected (highlighted), the CIM GOLDTeller would show an error and then close. We have corrected this error and CIM GOLDTeller will no longer crash whether an account is selected or not.</p>
<p>Changes to Printer Defaults in CIM GOLDTeller</p> <p>CMPs: 684, 975</p> <p>CIM GOLD Version 7.5.15</p>	<p>A correction has been made when users change any of the printers on the Printer Defaults tab of the System Configuration screen in CIM GOLDTeller. Previously, when users made changes to the print destinations, the system would not keep those changes after closing the screen. That has been corrected and now any printer changes are saved.</p> <p>For more information on the Printer Defaults tab, see the System Configuration help in the CIM GOLDTeller User's Guide in DocsOnWeb.</p> <p>This change is available when you download CIM GOLDTeller version 7.5.15 or higher.</p>
<p>New Chained Transaction Message</p> <p>CMP: 12257 Work Order: 44140</p> <p>CIM GOLD Version 7.5.15</p>	<p>We have updated CIM GOLDTeller to display a message when running a chain conditional transaction. If the teller is running a transaction that is chained to another transaction, a message is displayed informing the teller of the chain. The teller can proceed with the chained transaction by clicking <Yes> on the message or the teller can click <No> to not bring up the next transaction.</p>
<p>New Option for Printing with Teller Terminals</p> <p>CMF: 11189</p>	<p>A new printing option is available for institutions that run CIM GOLDTeller with terminals in different buildings from where the DB4 server resides. This new option, Match Base Printer Name for Terminal Server Client, is found on the Functions > Administrator Options > PC Institution Settings ></p>



Enhancement	Description
CIM GOLD Version 7.5.15	<p>Settings Page Two tab. Check this box to allow tellers at terminals to print to printers connected to their machine.</p> <p>For example, if the DB4 server machine is in Nebraska, but the teller terminals are in Idaho, checking this box allows the tellers in Idaho to print to printers connected to their machines in Idaho. Default printers for CIM GOLD Teller are set up in System Configuration > Printer Defaults.</p> <p>This option is available in CIM GOLD Teller starting with CIM GOLD version 7.5.15 and above.</p> <p>See the following example of this option on the Settings Page Two tab:</p>

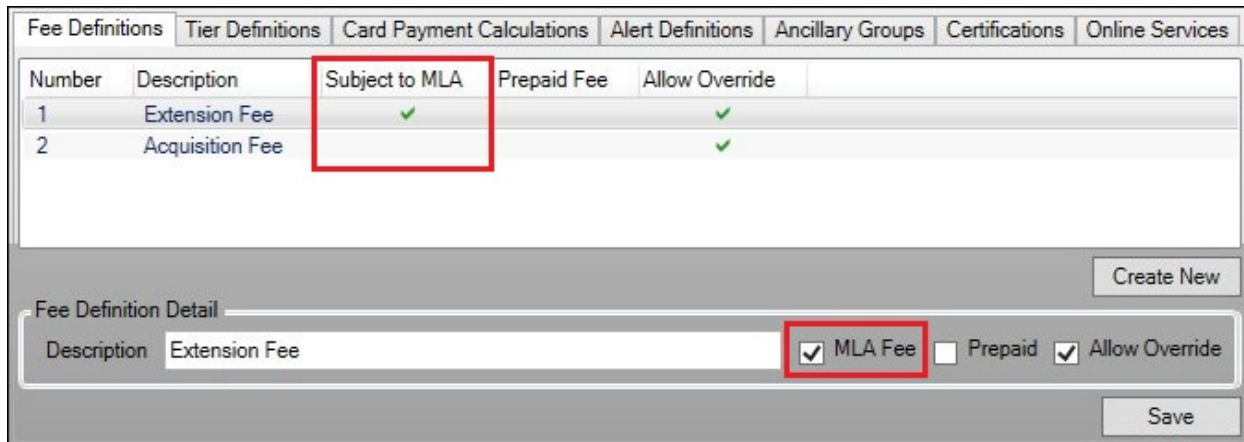
The screenshot shows the 'PC Institution Settings' dialog box with the 'Settings Page Two' tab selected. The 'Miscellaneous' section contains the checkbox 'Match Base Printer Name for Terminal Server Client', which is highlighted with a red box and a red arrow pointing to it. Other settings include 'Check Writer' options, 'Customer Labels' (Left Label X: 11, Left Label Y: 14, Right Label X: 50, Right Label Y: 12), 'Passbooks' (Number of Passbook Lines: 50), and 'GOLDTrakPC' options. The 'Overrides/Chat' section has 'Disable Use Overrides on Host Security Functions' checked and 'Remote Override Timeout' set to 20. The 'Signatures' section has 'Use Explorer for Signature Display' checked and 'Max Signature Size' set to 2000. The 'Miscellaneous' section also has 'Include Date on Output Print' checked, 'Snap to Form Design Grid' checked, and 'Snap to Transaction Design Grid' checked with width and height set to 5 and 'Copies of the Bond Redemption Report' set to 0.

Functions > Administrator Options > PC Institution Settings > Settings Page Two Tab



Dealer System

Enhancement	Description
<p>Dealer System Updated for Military Lending Act Compliance</p> <p>CMP: 1013 Work Order: 508217</p> <p>CIM GOLD Versions 7.5.15</p>	<p>In compliance with the Military Lending Act, we have added a Military Lending Act (MLA) designation to the Dealer System. Now as you set up fees on the Fee Definitions tab on the Dealer System > Definitions Setup screen, you can specify whether or not the fee is subject to the Military Lending Act by checking the MLA Fee field. You can also see which fees are subject to the Military Lending Act and group these fees together using the new Subject to MLA column in the Fee Definitions list view.</p> <p>According to the Military Lending Act, an active duty member of the armed forces or a person on active Guard or Reserve duty cannot be charged an interest rate higher than 6 percent on some types of consumer loans, which includes the following costs: interest, fees, credit service charges, credit renewal charges, credit insurance premiums, and other fees. In addition to the interest rate cap, there are several other conditions which your financial institution must remain in compliance with. For a complete set of conditions, visit https://www.gpo.gov/fdsys/pkg/FR-2015-07-22/pdf/2015-17480.pdf.</p>



Fee Definitions Tab on the Dealer System > Definitions Setup Screen

Enhancement	Description
<p>New Foreign ID for Entity Contacts</p> <p>CMF: 12262 Work Order: 42974</p> <p>CIM GOLD Versions 7.5.15</p>	<p>We have updated the Edit Contacts dialog for the Dealer System. You now have the ability to add a foreign ID for contacts in the new Foreign ID field. Also, there is a new Foreign ID column in the Edit Contacts list view.</p> <p>The Edit Contacts dialog appears on several Dealer System screens after clicking the <Contacts> button.</p>

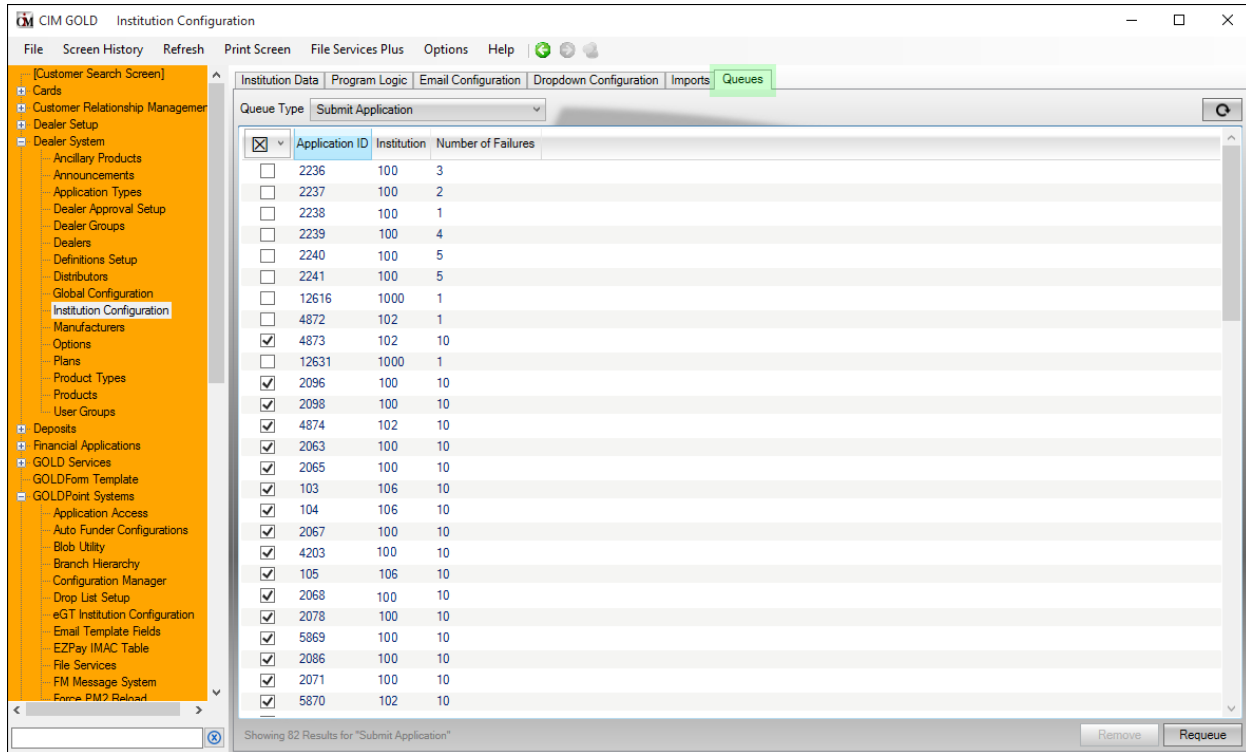


The screenshot shows a window titled "Edit Contacts" with a table and a "Contact Detail" section. The table has columns for Primary, First Name, Last Name, Department, and ForeignID. The row contains: Primary (checkbox), First Name (Clark), Last Name (Kent), Department (Sales), and ForeignID (111111110). The "Contact Detail" section has fields for Primary (checkbox), Department (Sales), First Name (Clark), Last Name (Kent), and Foreign ID (111111110). Red boxes highlight the ForeignID field in the table and the Foreign ID field in the Contact Detail section.

Foreign ID on Edit Contacts Dialog

Enhancement	Description
<p>Institution Configuration Dealer Screen Now Available</p> <p>CMF: 11714 WO: 42585</p> <p>CIM GOLD Versions 7.5.15</p>	<p>The Dealer System > Institution Configuration screen is now available to users with security permissions. The Institution Configuration screen is used to configure eGOLDTrak settings for your institution and has the following tabs:</p> <ul style="list-style-type: none"> • Institution Data: Use this tab to input data about your institution, including contact information, URLs, connection strings, GOLDTrak PC connection information, etc. It can also be used to enter the action to be taken if the amount, rate, or term on a loan application is too low or too high. • Program Logic: Use this tab to change the logic needed to select an application program type. It also allows you to build program selection logic from a set number of GOLDTrak fields. • Email Configuration: Use this tab to modify the email templates that are used to send emails to customers and is used to set up individual and branch email alerts. • Dropdown Configuration: Use this tab to modify drop-down lists, the list of servicing states, and the list of secret questions that your institution uses. • Imports: Use this tab to import dealer files. • Queues: Use this tab to view, resubmit, and handle items in the queues. <p>If you would like to access the Institution Configuration screen and need security set up, please contact your GOLDPoint Systems account manager.</p> <p>GOLDPoint Systems Only</p> <p>To accommodate the new changes to the Dealer System > Institution Configuration screen, a new GOLDPoint Systems > eGT Institution Configuration screen was created. This new screen contains the Institution Data and Connections Information tabs and links to the Institution Configuration screen to allow GOLDPoint Systems employees to configure eGOLDTrak settings for a specific institution.</p>

Enhancement	Description
	In addition, updates were made to the Dealer System > Global Configuration screen. The Global Configuration screen now contains the Log Viewer and Log Actions tabs.



Queues Tab on the Dealer System > Institution Configuration Screen

GOLD Services

Enhancement	Description
<p>Leading Zeros Corrected in Office Information in GOLD Services</p> <p>CMF: 11378 Work Order: 507669</p> <p>CIM GOLD Version 7.5.15</p>	<p>A correction has been made to the ACH Routing Number field on the GOLD Services > Office Information screen > Account Identifiers tab. The system now automatically inserts leading zeroes to make up the 9-digit routing number. If the ACH Routing Number already has 9 digits, then no zeroes are added.</p>



GOLDView

Enhancement	Description
<p>Paper Size Printing Modifications</p> <p>CMF: 11799 Work Order: 507113</p> <p>CIM GOLD Version 7.5.15</p>	<p>We have updated GOLDView to better accommodate printing on legal-sized paper. We have increased the display-graphical units' cut-off size from 6610 to 7000. This will help GOLDView to better determine whether a report should be printed on letter-size paper or legal-size paper.</p>
<p>Ability to View PDFs</p> <p>CMF: 12088 Work Order: 507511</p> <p>CIM GOLD Version 7.5.15</p>	<p>GOLDView can now pull a PDF file from the server. This enables you to view reports that contain PDFs while in GOLDView.</p>

Loan System

Enhancement	Description
<p>Small Wording Change to CP2 Screen</p> <p>CMF: 11403</p> <p>CIM GOLD Version 7.5.15</p>	<p>A small wording change has been made to the Loans > Transactions > CP2 screen. We have changed the label Reason for Deferment to CP2 Reason for Deferment. We have also moved the fields according to the field's newer, larger size. This provides more room for a description.</p> <p>See the following example of this change on the CP2 screen.</p>



CP2
Payment Schedule

Account Information

Current Balance **7,756.16**

Current Due Date **04/08/2016**

Payment Method **6 - Interest Bearing**

Original Maturity Date **08/10/2018**

Original Payment Amount **170.84**

Original Term **37**

Original Rate **24.99000**

Current P/I Constant **170.84**

Next P/I Constant

Pending Payment Date

Current Interest Rate **24.99000**

Current Term **37**

Maturity Date **08/10/2018**

1st Mortgage Balance

Deferment Transaction

CP2 Reason for Deferment **1 - Customer Request**

Number of Deferred Payments 2

Completed Deferments

Number of Deferments Eligible **4**

Last Deferment Date

Last Deferment Reason

Attempt to Refinance

Junior Loan: Is 1st Mortgage Past Due?

Account Adjustment

New Interest Rate Zero Rate Run PC2IB Transaction

New Term

New Payment

Clear
Calculate New Payment

Assistant Vice President CP2 Approval

AVP Approval
AVP Denial

Vice President CP2 Approval

VP Approval
VP Denial

Name **NO NAME** Date **03/29/2016** Update Screen

Comments Great borrower, but she lost her job. Manager says two deferments are fine.

Date Modified

Modified By

Teller Number 1907

Collateral Summary **2010 CHEVROLET Cobalt-L4** Save Changes

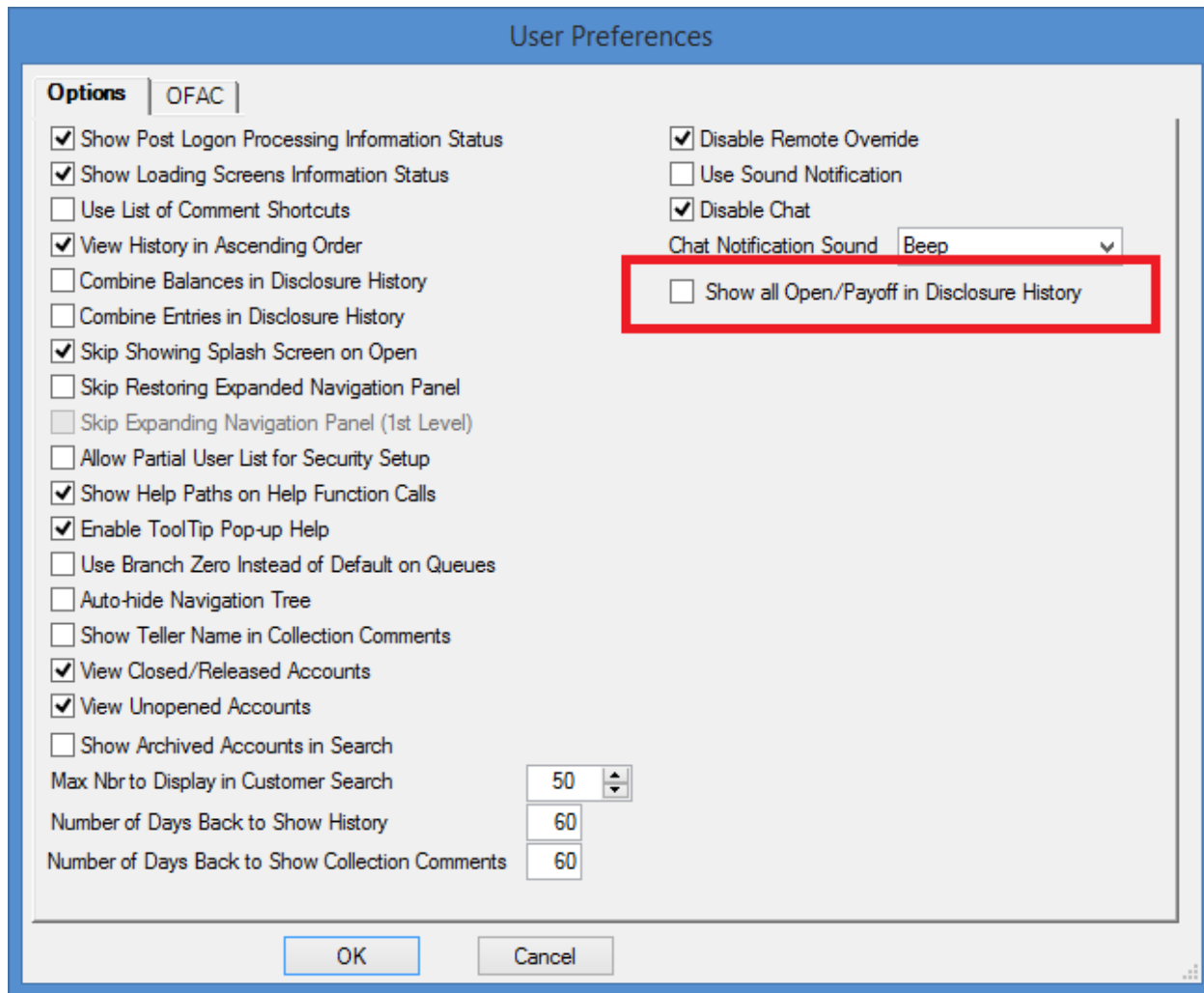
Loans > Transactions > CP2 Screen

Enhancement	Description
<p>New Identification Field Available for Military Lending Act Loans</p> <p>CMF: 12365 Work Order: 508217</p> <p>CIM GOLD Version 7.5.15</p>	<p>The Military Lending Act Loan checkbox field is now available for use on several screens in CIM GOLD.</p> <p>This field indicates whether the selected customer loan account was designated as a Military Lending Act (MLA) account at loan origination. This checkbox field appears on the Loans > Original Loan Disclosure and Purchase Disclosure screens as well as the Loan Origination Tracking dialog (as accessed from the Loans > Account Information > Additional Loan Fields screen).</p> <p>This field is used for informational purposes only. Your institution is responsible for making sure the account meets the necessary MLA requirements.</p>



Enhancement	Description
<p>New User Preference Option Available: Show all Open/Payoff in Disclosure History</p> <p>CMF: 11154 Work Order: 33735</p> <p>CIM GOLD Version 7.5.15</p>	<p>A new User Preference can be set on the Options drop-down menu in CIM GOLD (Options tab).</p> <p>Check the Show all Open/Payoff in Disclosure History box if you want all monetary transactions involved in Open New Loan and Payoff transactions to be displayed on the Loans > Marketing and Collections > Loan Disclosure History in CIM GOLD.</p> <p>Transactions included in this option are as follows:</p> <ul style="list-style-type: none"> • Open loan transaction (tran code 680) • Field Credit (tran code 510) • LIP Disbursement (tran code 430) • Amortizing Fee Credit (tran code 910) • G/L Credit (tran code 1810) • Payoff (tran code 580) • Dealer Interest Increase (tran code 210-01) <p>It also displays all payoff information, such as:</p> <ul style="list-style-type: none"> • Overpayment/Underpayment information • All insurance rebates • All G/L transactions for items such as refunds for maintenance fees, late charges, loan fees, interest refunds, etc.





Show all Open/Payoff in Disclosure History Field in User Preferences

Enhancement	Description
<p>New Other Fees Column on Loan Disclosure History Screen</p> <p>CMP: 10740 Work Order: 38964</p> <p>CIM GOLD Version 7.5.15</p>	<p>We have added a new column to the Disclosure History Information list view on the Original Loan Disclosure History screen. The new column displays the Other Fees for the account. This includes the amount of any other fees (such as maintenance fees) that were paid when the transaction was run.</p>
<p>Reference Number Field Expanded</p> <p>CMP: 10751 Work Order: 507436</p> <p>CIM GOLD Version 7.5.15</p>	<p>We have changed the maximum length of the Reference Number field from five to eight. The Reference Number field can be found on the Loan Funding Transactions screen. This screen is accessed by going to the Loans > System Setup Screen and selecting Loan Funding Transactions from the Setup Screen drop-down field.</p> <p>The Reference Number field is used to indicate the reference number that will appear in history and reports to identify the loan funding transaction</p>



Enhancement	Description
	being created/edited. For more information on the Reference Number field, see the Loan Funding Transactions screen .
Display Leading Zeros on Routing Number CMP: 11014 Work Order: 507215 CIM GOLD Version 7.5.15	<p>We have updated the ACH Routing Number field on the Late Fees/ACH tab on the Loans > Account Information > Signature Loan Details screen. Now this field displays the maximum of nine digits and displays any leading zeros.</p> <p>The ACH Routing Number field is used to indicate the routing number of the account used by the customer to make ACH payments on the signature loan.</p>

Miscellaneous

Enhancement	Description
New State Rate Calculations and More Tier Levels Added to the Payment Calculator Configuration Screen CMFs: 11155, 11357 Work Orders: 41847, 507653, 507654 CIM GOLD Version 7.5.15	<p>Changes and additions have been made to the Max/Default State Rate tab of the Miscellaneous > Payment Calculator Configuration screen in CIM GOLD.</p> <p>The Max State Rate Via field group now includes the option to calculate the max state rate via flat tier. When the Flat Tier radio button is marked, the rate will be calculated as a tier of principal balance values (as indicated in the Tier Setup field group on that tab).</p> <p>The Tier Setup field group on that tab now supports up to 10 tier levels.</p>
Institution-specific Changes to Payment Calculator CMFs: 10138, 10208, 10583, 10709, 10880, 10971, 11578 Work Orders: 507314, 40629, 506882, 40720, 40670 CIM GOLD Version 7.5.15	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.5.15. The list of CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those numbers to see the details of what was programmed.</p>
Prepaid Fee Update CMP: 11419 CIM GOLD Version 7.5.15	<p>We have updated the Payment Calculator in CIM GOLD. Now the amount in the Prepaid Fee No Interest field is automatically saved as an amount in the Prepaid Fee field in GOLDTrak PC since there is not a Prepaid Fee No Interest field in GOLDTrak PC.</p> <p>The Payment Calculator is configured on the Miscellaneous > Payment Calculator Configuration screen in CIM GOLD.</p>



Notification System

Enhancement	Description
<p>Screens Removed from Notification System</p> <p>CMF: 11085 Work Order: 507507</p> <p>CIM GOLD Version 7.5.15</p>	<p>The following screens have been removed from the Notification System and no longer appear in the tree view:</p> <ul style="list-style-type: none"> • Template Detail screen • Template Summary screen • Wrapper Detail screen • Wrapper Summary screen <p>The functionality of these screens have been combined into the following two screens:</p> <ul style="list-style-type: none"> • Templates screen • Wrappers screen
<p>Improved Searching and More on Notification Screens</p> <p>CMFs: 10566, 11126 Work Order: 507507</p> <p>CIM GOLD Version 7.5.15</p>	<p>We have made several updates to the following Notification System screens:</p> <p>Archive Manager Screen</p> <ul style="list-style-type: none"> • Improved the search capability of this screen by adding several new search parameters, including: Wrapper ID, Recipient, and Template Type. • Added new columns, Wrapper ID and Recipient, to the Archive Manager list view.

Read
Previous
Next

Selection Criteria

Start Date	<input type="text"/>	Account	<input type="text"/>	Template Id	<input type="text"/>	Wrapper Id	<input type="text"/>
End Date	<input type="text"/>	Recipient	<input type="text"/>		Template Type	<input type="text" value="0) Any"/>	

Search Parameters on Archive Manager Screen

Enhancement	Description
<p>Improved Searching and More on Notification Screens (Continued)</p>	<p>Queue Error Manager Screen</p> <ul style="list-style-type: none"> • Improved the search capability of this screen by adding several new search parameters, including: Account, Template ID, Wrapper ID, Recipient, and Template Type. • Added a new Wrapper ID column to the Queue Error Manager list view.



Read

Selection Criteria

Start Date Account Template Id Wrapper Id

End Date Recipient Template Type **0) Any**

Account Number	Recipient	Time Last Attempted	Template ID	Wrapper ID	Template Type	Handled Date	Handled By	Template Description
0	gpstest@...	12/04/2015	8006	3	HTML E..			Abandon Offer P..
0	1@2.com	12/04/2015	8006	3	HTML E..			Abandon Offer P..
0	gpstest@...	12/04/2015	8006	3	HTML E..			Abandon Offer P..

Search Parameters on Queue Error Manager Screen

Enhancement	Description
Improved Searching and More on Notification Screens (Continued)	<p>Manual Notification Handler Screen</p> <ul style="list-style-type: none"> Added the ability to select a message wrapper to be sent with the message using the new Wrapper drop-down field. Added the ability to render and override a render.

Recipient Template

Override Subject* Wrapper

Account Number

Priority

Release Date

Release Time

*Optional Field

Parameter	Value
FIRST_NAME	
WEB_LOGIN	

New Wrapper Field on Manual Notification Handler Screen

Enhancement	Description
Improved Searching and More on Notification Screens (Continued)	We have also changed the messages that pop-up when sending texts/emails from a loan account to include warning icons instead of error icons since these messages are warnings and not errors.
<p>New Enhancements for Wrappers Screen</p> <p>CMF: 11177 Work Order: 507507 CIM GOLD Version 7.5.15</p>	<p>We have updated the Notification > Wrappers screen with the following enhancements:</p> <ul style="list-style-type: none"> New Active column in the Wrappers Summary list view Re-arranged Search Parameter fields Auto-refresh of the screen after saving or deleting a wrapper Active field checked by default New wrappers now verified by three key fields: ID, Type, and Effective Date



Enhancement	Description
	See help for this screen in DocsOnWeb or F1 Help for more information.

Security

Enhancement	Description
<p>New Skip User Alerts Field</p> <p>CMF: 10794 Work Orders: 38150, 38160</p> <p>Versions 7.5.15</p>	<p>We have added a new field, Skip User Alerts, to the Employee tab on the Security > Setup screen in CIM GOLD. If you check the Skip User Alerts field, the employee will not see any client-defined alerts in the Alert Status field at the top of each screen in CIM GOLD. They will continue to see system-defined alerts (those alerts that occur automatically due to certain activity on the account, such as charge offs). For more information concerning client-defined alerts, see the Loans > System Setup Screens > Client Defined Alerts.</p>

The screenshot shows the 'Employee' setup screen in CIM GOLD. On the left is a list of employees with columns for User Name, Full Name, Emp #, and Enhance. The 'BOBC' employee is selected. On the right, the details for employee BOBC (Emp # 956) are shown. The 'Skip User Alerts' checkbox is checked and highlighted with a red box. Below the details are sections for System Profile Membership and CIM GOLD Profile Membership.

User Name	Full Name	Emp #	Enhance
ALISSA	HEIDI'S TEST U...	1974	ALI ^
ASTOKES	AL STOKES	362	AS
BOBC	BOB C	956	BO
BROSTAS	BRANDY ROST...	281	BR
BSMITH	BONNIE SMITH	197	BS
CHRISK	CHRIS KYNAST...	9997	CH
GPS	GPS (GPSUSER3)	9000	GF
GPSDEMO	GOLDPOINT DE...	9990	GF
GPSDEMO1	GPSDEMO1 (GP...	8001	GF
GPSDEMO2	GPSDEMO2 (GP...	8002	GF
GPSDOCS	GPSDOCS	7999	GF
GPSUSER	GPSUSER (GPS...	9002	GF
GPSUSER4	GPSUSER4 (GP...	1990	GF
GTURNER	GLADYS TURNER	60	GT
JBROWN	Employee #2045	2045	jbr
JEREMYW	JEREMY WHITE	1999	JEI
JOHNP	John Peters	510	JO v

Employee Number: 956
 User Name: BOBC
 Enhanced User Name: BOBC
 Full Name: BOB C
 Status: Active
 Interface Profile: <Institution Defaults>
 Timeout Minutes: 60
 Password Expiration: 90
 Skip User Alerts
 Reset Password

Number	Name	Description	Member?
8500	MANAGER	Manager Profile	<input type="checkbox"/>

Name	Description	Status	Member?
DEMO		Active	<input type="checkbox"/>
DEMO USER		Active	<input type="checkbox"/>
DISTRICT MAN		Active	<input type="checkbox"/>

Save Changes

New Skip User Alerts Field on the Security > Setup Screen in CIM GOLD



Queues

Enhancement	Description
<p data-bbox="188 384 440 474">Restricted Collector Now Able to Create Merge Letters</p> <p data-bbox="188 510 334 537">CMF: 10292</p> <p data-bbox="188 541 423 569">Work Order: 507215</p> <p data-bbox="188 604 493 632">CIM GOLD Version 7.5.15</p>	<p data-bbox="516 384 1386 537">Our system has been updated to allow a user to create merge letters when a collector is restricted. Now if the Restrict Collector option is set, the Collection Queues screen is still enabled and allows the user to create merge letters. Merge letters are created on the Queues > Collection > Collection Queues screen.</p> <p data-bbox="516 573 1386 663">A collector is restricted when the Restrict Collector option is set on the Loans > System Setup Screens > Collection Institution Options screen, as shown in the example below.</p> <p data-bbox="516 699 1386 758">For more information on how to create mail-merge letters from queues, see Create a Mail Merge Letter in the Queues manual.</p>



Setup Screen Collection Institution Options -

Sort Options
 This function will allow you to select the sequence in which delinquent loans will be displayed in the queue screen. In the sort control fields, enter the desired code for the fields to sort in, then indicate for each field if it should be sorted in ascending or descending order

Sort Control Fields	Sort Sequence
D - Loan Due Date	A - Ascending
B - Loan Balance	A - Ascending

Selection Option
 Identify how far delinquent a loan must be to appear in the Queue
 A - Pull Loans Past Due Date

Institution Contact
 Name: David Fietkau
 Phone: (801) 555-4679 Extension:

Dealer Contract Conversion Goal
 Contract Conversion Percentage:

Follow-Up Date Limit
 Number Of Days: 30

Ignore Maturity Date Show Delinquent and Recency Categories Restrict Collector
 Use Multiple Promise To Pays Payment Satisfies Promise Amount
 Require Collection Comment Code Use Promise To Pay Grace Days
 Contact Queues Write Notes to Collection Comments

Promise To Pay Date Limit: 0 - No Limit



Restrict Collector

Loans > System Setup Screens > Collection Institution Options Screen




What's New in Version 7.5.14

Enhancement	Description
<p>GOLDTeller Platform Now accessible from CIM GOLD</p> <p>CMF: 10505</p> <p>CIM GOLD Version 7.5.14</p>	<p>GOLDTeller® Platform can now be accessed from inside CIM GOLD for use in setting up deposit accounts. This is accomplished through the Platform tab of the Customer Relationship Management > Customer Profile screen. Some setup is required for Platform to work within CIM GOLD. See help for that screen and contact GOLDPoint Systems for more information about this feature.</p>
<p>Comments Updated for Recurring Payments</p> <p>CMF: 10479</p> <p>CIM GOLD Version 7.5.14</p>	<p>An error was preventing comments concerning recurring payments (run from the Loans > Transactions > EZPay screen) from properly appearing on the Contact tab of the Loans > Marketing and Collections screen. This error has been corrected.</p>
<p>Employee ID Error Correction</p> <p>CMF: 10292</p> <p>CIM GOLD Version 7.5.14</p>	<p>An error was preventing certain employee numbers from being viewed from the Queues > Collection > Queue Administration screen. This error has been corrected.</p>
<p>New Loan Fields Available: Optional Semi Monthly and Within Due Date Day</p> <p>CMFs: 10435, 10523, 10489</p> <p>CIM GOLD Version 7.5.14</p>	<p>New payment options are available in CIM GOLD on the Loans > Account Information > Account Detail, Payment Information, and Signature Loan Details screens. These options affect how payments are applied during payment frequencies. Note: Both of the following options also require the Use Spread Payments field (LNSPRD) on the Payment Information screen to be marked or conditions that force the same result. Contact GOLDPoint Systems if your institution wants access to these fields.</p> <p>Optional Semi Monthly</p> <p>If this field is marked and the Due Date is set to the first day of the month, you are given a choice of a 1-15-1-15 pattern or a 1-16-1-16 pattern. Institution option OPTN CH24 must also be set. When the institution option and this option are set, and a user changes an account's Due Date to the first day of a given month, the system displays a small dialog asking if the customer wants the next payment date going forward to be on the 15th or 16th day of the month. The user then selects the 1st and 15th or 1st and 16th radio button and that becomes the Next Due Date, as shown below.</p>



Enhancement	Description
	<div data-bbox="570 289 1300 632" data-label="Image"> </div> <p data-bbox="505 667 1370 726">If this field is marked and the Due Date or Due Date Day value is "15," the due date of the loan will fall on the 15th and the last day of each month.</p> <p data-bbox="505 764 1382 852">If this field is marked and the Due Date or Due Date Day is "31," the due date of the loan will fall on the last day of the month, and then on the 15th of the next month.</p> <p data-bbox="505 890 1378 1014">If the Due Date or Due Date Day is any other value than "1," "15," or "31," the due date will be determined normally. See the Semi-monthly description on the Frequency field for more information. Note: The Due Date or Due Date Day field cannot be left blank.</p> <p data-bbox="505 1052 1349 1110">If your institution wants to use this field but it is grayed out in CIM GOLD, contact GOLDPoint Systems.</p> <p data-bbox="480 1148 743 1173">Within Due Date Day</p> <p data-bbox="518 1211 1349 1428">This option is available for customers who are set up to make automatic payments (or recurring payments) but who also want to make additional payments within the same frequency. This option affects the number of times the system rolls the Due Date for two payments made within the same month (frequency). When this option is set, the Due Date should only roll once, even though more than one payment is made. Note: This option cannot be set to zero.</p> <p data-bbox="518 1465 1378 1650">For example, the system processes an automatic payment on the same date as the Due Date. The value in this field is "2" (meaning two days before the Due Date). The customer makes a walk-in payment two days before the Due Date. Therefore, the system would roll the Due Date when the walk-in payment is made, but it would <i>not</i> roll the Due Date when the automatic payment is processed two days later.</p> <p data-bbox="518 1688 1382 1873">Conversely, if a customer makes a payment five days before the Due Date (and the value in this field is "2," meaning two days before the Due Date), the system will <i>not</i> roll the Due Date, because the payment was not made within the number of days indicated in this field. However, when the automatic payment is processed five days later on the Due Date, the Due Date is rolled to the next payment Frequency.</p>



Enhancement	Description
	<p>This field works best if it is set to "2" or "3" (meaning two or three days before the Due Date) and the Recurring days prior to Due Date Effective field is set to zero. This field determines when the system processes the automatic payment and rolls the Due Date.</p> <p>In order to use this field, the account's Payment Method must be 3, 6, or 16. Use Spread Payments must be marked for payment method 3 or 6 loans.</p> <p>If your institution wants to use either of these fields, contact GOLDPoint Systems.</p> <div data-bbox="761 669 1105 1066" style="border: 1px solid gray; padding: 5px; margin: 10px auto; width: fit-content;"> <p>Options</p> <p><input type="checkbox"/> Reamortize P/I</p> <p><input type="checkbox"/> Stop Applied To</p> <p><input type="checkbox"/> Use ARM Fields</p> <p><input type="checkbox"/> Use Payment Schedules</p> <p><input type="checkbox"/> Use Spread Payments</p> <p><input type="checkbox"/> Guaranteed Payment</p> <p><input checked="" type="checkbox"/> Optional Semi Monthly</p> <p><input type="text" value="0"/> Within Due Date Day</p> </div> <p style="text-align: center; margin-top: 5px;">  Loans > Account Information > Account Detail Screen > Payment Detail Tab </p>

Enhancement	Description
<p>New Option for Collection System</p> <p>CMF: 10440</p> <p>CIM GOLD Version 7.5.14</p>	<p>A new collection option is available. When this option, Restrict Collector (QORESC), is set, the user cannot randomly select certain accounts to work. Instead, the user must work the first account in the list before they are allowed to go to the next account. If the user attempts to work a different account down the list on the Queues > Collection > Collection Queues screen, the system returns the following message:</p>

Account Number	Balance	Name	Amount Due	Due Date	Disposition
0001 010101 6	16,594.91	SURFER G	257.65	03/02/2014	Completed
0001 020202 7	14,296.36	CARD D	362.96	03/05/2014	
0001 020080 8	14,209.44	PENNY MB	337.23	03/05/2014	

Queues > Collection > Collection Queues Screen

Enhancement	Description
	<p>Additionally, from the Detail tab, the user will get the same error message if they click <Next> in the upper-left corner of the Detail tab until the account has been worked.</p> <p>This new option is set up on the Loans > System Setup Screens > Collection Institution Options screen, as shown below. Contact your GOLDPoint Systems account manager if your institution would like to take advantage of this option.</p>



Setup Screen Collection Institution Options -

Sort Options
This function will allow you to select the sequence in which delinquent loans will be displayed in the queue screen. In the sort control fields, enter the desired code for the fields to sort in, then indicate for each field if it should be sorted in ascending or descending order

Sort Control Fields	Sort Sequence
D - Loan Due Date	A - Ascending
B - Loan Balance	A - Ascending

Selection Option
Identify how far delinquent a loan must be to appear in the Queue
A - Pull Loans Past Due Date


Institution Contact
Name
Phone Extension

Dealer Contract Conversion Goal
Contract Conversion Percentage

Follow-Up Date Limit
Number Of Days

Ignore Maturity Date Show Delinquent and Recency Categories Restrict Collector
 Use Multiple Promise To Pays Payment Satisfies Promise Amount
 Require Collection Comment Code Use Promise To Pay Grace Days
 Contact Queues Write Notes to Collection Comments

Promise To Pay Date Limit



Loans > System Setup Screens > Collection Institution Options Screen

Enhancement	Description
<p>New Loan Deferment Feature Available: Extensions</p> <p>CMFs: 10390, 10464, 10518, 10679</p>	<p>A new deferment extension option is available in CIM GOLD. To use deferment extensions, Institution Option IUEx must be enabled. Contact GOLDPoint Systems if your institution wants to use deferment extensions</p> <p>Deferment extensions can be processed using the new Extensions field group (shown below) that appears on the Loans > Deferments screen if Option IUEx is enabled.</p> <p>The fields in this field group are as follows:</p>



Enhancement	Description														
CIM GOLD Version 7.5.14	<table border="1"> <thead> <tr> <th style="background-color: black; color: white;">Field</th> <th style="background-color: black; color: white;">Description</th> </tr> </thead> <tbody> <tr> <td>Total Eligible Days Loan</td> <td>Use this field to indicate the total number of days the customer is allowed to defer over the life of the loan.</td> </tr> <tr> <td>Total Eligible Days 12 Month Rolling</td> <td>Use this field to indicate the total number of days the customer is allowed to defer in a one-year period.</td> </tr> <tr> <td>Total Days Used On Loan</td> <td>This is the total number of days the customer has deferred over the life of the loan.</td> </tr> <tr> <td>Total Days Use on 12 Month Rolling</td> <td>This is the total number of days the customer has deferred during the current year.</td> </tr> <tr> <td>Remaining Days on Loan</td> <td>This is the total number of days eligible for deferment for the remaining life of the loan.</td> </tr> <tr> <td>Remaining Days 12 Month Rolling</td> <td>This is the total number of days eligible for deferment during the current year.</td> </tr> </tbody> </table>	Field	Description	Total Eligible Days Loan	Use this field to indicate the total number of days the customer is allowed to defer over the life of the loan.	Total Eligible Days 12 Month Rolling	Use this field to indicate the total number of days the customer is allowed to defer in a one-year period.	Total Days Used On Loan	This is the total number of days the customer has deferred over the life of the loan.	Total Days Use on 12 Month Rolling	This is the total number of days the customer has deferred during the current year.	Remaining Days on Loan	This is the total number of days eligible for deferment for the remaining life of the loan.	Remaining Days 12 Month Rolling	This is the total number of days eligible for deferment during the current year.
	Field	Description													
	Total Eligible Days Loan	Use this field to indicate the total number of days the customer is allowed to defer over the life of the loan.													
	Total Eligible Days 12 Month Rolling	Use this field to indicate the total number of days the customer is allowed to defer in a one-year period.													
	Total Days Used On Loan	This is the total number of days the customer has deferred over the life of the loan.													
	Total Days Use on 12 Month Rolling	This is the total number of days the customer has deferred during the current year.													
	Remaining Days on Loan	This is the total number of days eligible for deferment for the remaining life of the loan.													
	Remaining Days 12 Month Rolling	This is the total number of days eligible for deferment during the current year.													
<p>Click <Process Extension> to defer payment on the loan one frequency cycle forward. Remember that the numbers in this field group represent days, not frequency cycles. For example: If the loan frequency is bi-weekly and an extension is processed, the Remaining Days on Loan and Remaining Days 12 Month Rolling field values will decrease by 14 and the Total Days Used On Loan and Total Days Use on 12 Month Rolling fields will increase by 14.</p> <p>Click <Save Eligible> to save any changes made in this field group and recalculate the appropriate fields.</p> <p>Additionally, new transfer fields have been created for GOLDTrak PC for the extension days. GOLDPoint Systems can place these fields in your loan programs, and they will transfer over to CIM GOLD when the loan is boarded and funded. They are as follows:</p>															
<table border="1"> <tbody> <tr> <td>TF_TOT_DE F_PER_YEA R</td> <td>This field transfers to the Total Eligible Days 12 Months Rolling field (M1TDYR).</td> </tr> <tr> <td>TF_TOT_DE F_PER_LOA N</td> <td>This field transfers to the Total Eligible Days Loan field (M1TDLN).</td> </tr> </tbody> </table>	TF_TOT_DE F_PER_YEA R	This field transfers to the Total Eligible Days 12 Months Rolling field (M1TDYR).	TF_TOT_DE F_PER_LOA N	This field transfers to the Total Eligible Days Loan field (M1TDLN).											
TF_TOT_DE F_PER_YEA R	This field transfers to the Total Eligible Days 12 Months Rolling field (M1TDYR).														
TF_TOT_DE F_PER_LOA N	This field transfers to the Total Eligible Days Loan field (M1TDLN).														
<p>Field-Level Security</p> <p>Field-level security for this field group can be adjusted on the Loans > System Setup Screens > Field Level Security screen. Select "FPM1 – Miscellaneous Loan Record Fields" in the Record Type field and locate the following mnemonics: M1TDYR (Total Days Allowed Per Year), M1TDLN (Total Days Allowed Per Loan), M1DUYR (Number Days Used Per Year), and M1DULN</p>															



Enhancement	Description														
	<p>(Number Days Used Per Loan). Restrict or allow access to these fields as necessary.</p> <div data-bbox="678 390 1187 789" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: fit-content;"> <p>Extensions</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Total Eligible Days Loan</td> <td style="text-align: right; padding: 2px;"><input type="text" value="190"/></td> </tr> <tr> <td style="padding: 2px;">Total Eligible Days 12 Month Rolling</td> <td style="text-align: right; padding: 2px;"><input type="text" value="100"/></td> </tr> <tr> <td style="padding: 2px;">Total Days Used On Loan</td> <td></td> </tr> <tr> <td style="padding: 2px;">Total Days Use on 12 Month Rolling</td> <td></td> </tr> <tr> <td style="padding: 2px;">Remaining Days on Loan</td> <td style="text-align: right; padding: 2px;">190</td> </tr> <tr> <td style="padding: 2px;">Remaining Days 12 Month Rolling</td> <td style="text-align: right; padding: 2px;">100</td> </tr> <tr> <td colspan="2" style="padding: 2px; text-align: center;"> <input type="button" value="Process Extension"/> <input type="button" value="Save Eligible"/> </td> </tr> </table> </div> <p style="text-align: center;">Loans > Deferments screen, Extensions field group</p>	Total Eligible Days Loan	<input type="text" value="190"/>	Total Eligible Days 12 Month Rolling	<input type="text" value="100"/>	Total Days Used On Loan		Total Days Use on 12 Month Rolling		Remaining Days on Loan	190	Remaining Days 12 Month Rolling	100	<input type="button" value="Process Extension"/> <input type="button" value="Save Eligible"/>	
Total Eligible Days Loan	<input type="text" value="190"/>														
Total Eligible Days 12 Month Rolling	<input type="text" value="100"/>														
Total Days Used On Loan															
Total Days Use on 12 Month Rolling															
Remaining Days on Loan	190														
Remaining Days 12 Month Rolling	100														
<input type="button" value="Process Extension"/> <input type="button" value="Save Eligible"/>															
<p>Recurring Payments Reflected in Collection Comments</p> <p>CMFs: 10415, 10425, 10195</p> <p>CIM GOLD Versions 7.5.14, 7.5.15</p>	<p>Based on suggestions from the Advisory Board, we have made changes to CIM GOLD as follows:</p> <ul style="list-style-type: none"> We removed the Late Information field group from the Loans > Collection Summary screen. We are in the process of removing that field group from all screens in CIM GOLD. Any time payments are made through EZPay, your website, or CIM GOLDTeller, the payments are reflected in the Contact history table on the Collection Comments screen. This includes one-time future payments, deferments, and recurring payments. The Collection Comments screen is found by selecting Options > Show Collection Comments from the CIM GOLD menu bar, or it shows on the Contact tab on the Loans > Marketing and Collections screen. Previously, recurring payments via credit card or e-check were not reflected in this table. The table also displays whether the payment was done by e-check or credit card, the amount of the payment, and the confirmation number, as shown below: 														



Process Account

Follow-up Date: 06/25/2015 Time: 9:50:53 AM Process Show Follow-Ups

Comment Code: Promise Amount:

Comment:

Loss Mitigation Date: Loss Mitigation: Loss Mitigation Plan:

Special Comments

Days Back: 60 Refresh Save

Date	Time	Code	Tl/r/Emp	Description
06/25/2015	9:48 AM	EZPAY	1907	Discontinued Recurring Payment: Recurring Payment: 06/26/2015 Additional Principal: \$0.00
06/25/2015	9:48 AM	EV	1907	EVENT NUMBER 60
06/25/2015	9:48 AM	PP	1907	PP - Promised Payment: 450.00 Follow-up Date: 07-07-2015
06/25/2015	9:48 AM	EZPAY	1907	One Time Future E-Check Payment of 450.00 on 07/07/2015 Confirmation Number: 337
06/25/2015	9:47 AM	EZPAY	1907	A Recurring Payment Starting on: 06/26/2015 for the amount of: 232.78 was made by E-Check. Confirmation Number: 332

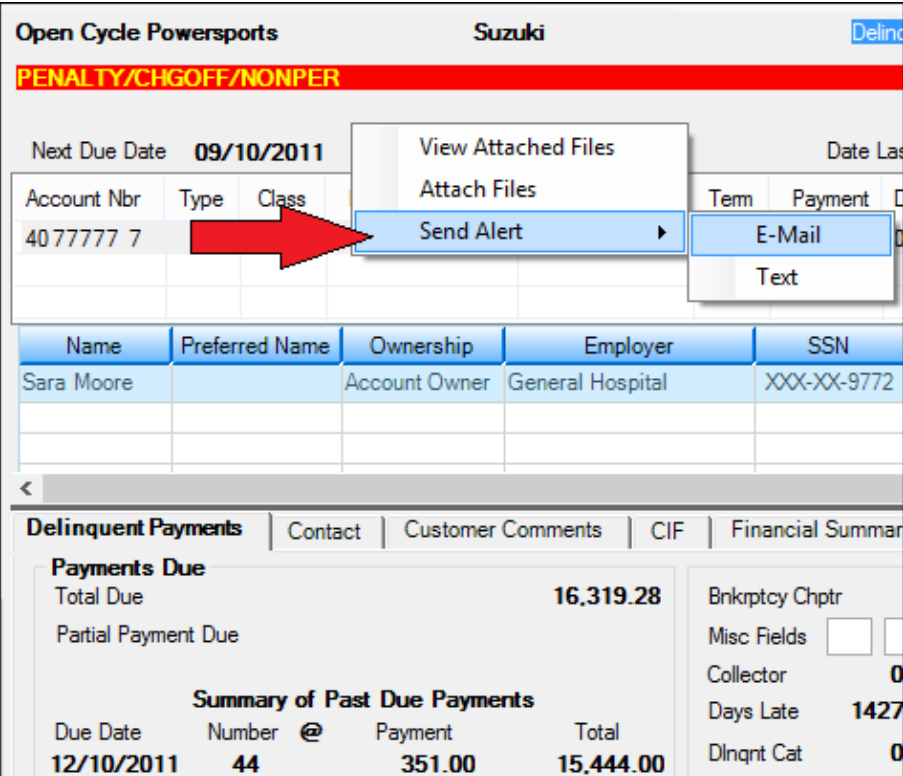
Options Menu > Show Collection Comments Screen

Enhancement	Description
<p>Queue Sort Field Error Correction</p> <p>CMF: 10318</p> <p>CIM GOLD Version 7.5.14</p>	<p>An error was preventing tables being added to queue building logic if a sort field was added from a table where no field was used in the logic. This error was affecting afterhours.</p> <p>Another error was preventing the sort fields list from being cleared properly if the queue definition builder dialog was reopened, resulting in duplicate queue information.</p> <p>These errors have been corrected.</p>
<p>Notification Parameter Grid Size Adjustment</p> <p>CMF: 10139</p> <p>CIM GOLD Version 7.5.14</p>	<p>The width of the Parameter list view on the Detail tab of the Notification > Wrappers screen can now be manually adjusted if necessary to accommodate large values.</p>



Enhancement	Description
<p>Teller Information Dialog Popup Error Correction</p> <p>CMF: 10132</p> <p>CIM GOLD Version 7.5.14</p>	<p>An error was causing teller information dialogs throughout CIM GOLD to appear in overly large sizes. This error has been corrected.</p>
<p>Opt Out Error Correction</p> <p>CMF: 10105</p> <p>CIM GOLD Version 7.5.14</p>	<p>An error was preventing the Borrower Opt Out list view on the Loans > Account Information > Signature Loan Details screen from displaying only opt in/out information for the selected name. This error has been corrected.</p>
<p>Coupon Print Error Correction</p> <p>CMF: 10097</p> <p>CIM GOLD Version 7.5.14</p>	<p>An error was preventing the Loans > Coupons > Coupon Format Setup screen from properly printing logo images on coupons. This error has been corrected.</p>
<p>Notifications Not Sent if Opt-Out of Marketing</p> <p>CMF: 10093</p> <p>CIM GOLD Version 7.5.14</p>	<p>We have enhanced how the opt-out options work in CIM GOLD. For notification emails or texts sent directly to an account from CIM GOLD by right-clicking on a screen and selecting "Send Alert" (as shown below). The system no longer allows marketing emails to be sent if the customer has opted out of marketing emails.</p>



Enhancement	Description
	 <p>The email or text message templates must have the category of "Marketing" in order to be blocked. This is set up by a GOLDPoint Systems web specialist using the Notification System. See the New Fields for Opt In Marketing description in the Updates > GOLDTrak What's New > GOLDTrak Version 7.5-8.0.</p> <p>A customer can opt out of marketing emails or other emails/texts when they first establish a loan with your institution. Once the loan is opened and funded, customers can still opt out of marketing emails through your website or through texts, or you can manually opt them out of certain emails or texts using the Loans > Marketing and Collections > CIF tab in the Borrower Opt Out list view. Opt Out options must first be established using the Loans > System Setup Screens > Opt Out.</p> <p>This change is only for institutions that use GOLDPoint System's Notification system. The Opt Out options are only available starting in CIM GOLD version 7.5.14.</p>
<p>Institution-specific Changes to Payment Calculator</p> <p>CMF: 10001</p> <p>CIM GOLD Version 7.5.14</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.5.14. The list of CMPs/CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.</p>



Enhancement	Description
<p>New Reversal Report Screen</p> <p>CMF: 9998</p> <p>CIM GOLD Version 7.5.14</p>	<p>The Cancel Force Place and Cancel Other Insurance transactions (tran codes 2890 and 2910) have been changed. No longer will the reversal and reapply information show in loan history. Instead you will only see the adjustment to the loan. A new screen has been created that will show the reversal history before and after this change. See Loans > Insurance > Reversal Report for more information about this screen</p> <p>This new screen is found under Loans > Insurance > Reversal Report.</p>
<p>New Opt Out Institution Options</p> <p>CMF: 9911</p> <p>CIM GOLD Version 7.5.14</p>	<p>Two new institution options are available to indicate settings for allowing customer to opt in/out of email and/or text solicitations from your institution. See help for OP28 SOOE and OP28 SOOT in DocsOnWeb for more information.</p>



What's New in Version 7.5.12

See the following sections for enhancements made in CIM GOLD version 7.5.12:

[CIM GOLDTeller](#)

[EZPay](#)

[GOLD Services](#)

[Loan System](#)

[Miscellaneous](#)

[Notification System](#)

[Queues System](#)

[Report Warehouse](#)

CIM GOLDTeller

Enhancement	Description
New Print Buttons for Cash Drawer CMF: 9860 Work Order: 506925 Versions 7.5.12	We have added two new buttons to the Cash Drawer screen in CIM GOLDTeller . The new <Print> and <Print Preview> buttons provide you with more tools for your cash drawer. These buttons can be used to view or print a PDF or physical copy of the Cash Drawer and can be used to supplement your records.



New Print Buttons on Cash Drawer Screen

EZPay

Enhancement	Description
<p>Merchant ID and Card Processor Updates</p> <p>CMF: 9611 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>EZPay has been updated to use the Merchant ID when reading, adding, or updating card profiles. This ensures that if a person has two accounts in different offices and each office has a different default merchant, each account displays only the card profiles set up for the default merchant for the office that the account is tied to.</p> <p>Also, a new Default Card Processor field has also been added to the EZPay IMAC table so that a default card processor can be set up for offices by GOLDPoint Systems personnel.</p>
<p>Process All Types of Payments via the Payment Portal</p> <p>CMF: 9770 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>The Payment Portal has been updated to process all types of payments and not just recurring payments.</p> <p>If you would like to process payments through the Payment Portal, please contact your GOLDPoint Systems account manager.</p> <p>The Payment Portal is used to send payment information entered in EZPay in CIM GOLD or over the Web to a third party. The third party then</p>



Enhancement	Description
	processes the payment and transmits information back through the Payment Portal indicating the success or failure of the payment.
<p>No Reversals for Payments Made by Cards Without PINs</p> <p>CMF: 9925 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>EZPay has been updated to not allow reversals on payments made by cards without PINs. If a payment is made by a card without a PIN, the <Reverse Transaction> button on the Loans > Transactions > EZPay screen and the <Reverse> buttons on the Loans > Transactions > Payment Reversal screen and the Loans > Transactions > CP2 screen are disabled and a message is displayed stating that the type of payment doesn't allow a reversal.</p>

GOLD Services

Enhancement	Description
<p>Inactivating Merchant IDs</p> <p>CMF: 9767 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>The GOLD Services > Merchant ID screen has been updated. This screen no longer allows you to inactivate the default Merchant ID. If you select the default Merchant ID, the Active field is disabled.</p> <p>In addition, programming was included to remove the offices when inactivating a Merchant ID.</p> <p>Also, a new Hide Inactive checkbox has been added to the Merchant ID screen (see below). Checking this box removes all of the inactive Merchant IDs (IDs with the Active field left blank) from the Merchant list view.</p>

The screenshot shows the 'Merchant ID' configuration screen. At the top, there is a table with columns: Sequence, Gateway, Gateway Active, Description, Merchant ID, and Active. The first row shows '6 4 - UsaEPay' with 'Gateway Active' checked and 'Active' checked. Below this table is a search bar and a 'Clear' button. A section titled 'Offices Attached To Non Existent/Inactive Gateway' contains a 'Hide Inactive' checkbox, which is checked and highlighted with a red box. Below this is another table for 'Offices for Merchant' with columns: Office Number, Office Name, Move, and Reason For Failure. To the right of this table are buttons: '< Move', 'Move >', '<< Move All', and 'Move All >>'. On the right side of the screen, there are input fields for Gateway, Description, Merchant ID (with a 'Default' checkbox), Password (with a 'Show Password' button), and an 'Active' checkbox. Below these are 'Default Card Processor 2 - First', 'Employee', and 'Date Changed' fields. At the bottom right, there are buttons for 'Import', 'Create New', and 'Save Changes'.

New Hide Inactive Field on the GOLD Services > Merchant ID Screen



Enhancement	Description
<p>Several Updates for Merchant IDs</p> <p>CMF: 9680 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>Several updates have been made to CIM GOLD. The following updates have been made for Merchant IDs:</p> <ul style="list-style-type: none"> • Display only active card processors • Save default merchant • Clears the screen if there is an error while saving • Sets the gateway to the default card processor when creating a new Merchant ID • Ability to clear offices attached to a Merchant ID that no longer exists <p>Also, a new <Import> button has been added to the GOLD Services > Merchant ID screen. This new button allows you to import Merchant ID information directly into the Merchant ID screen from your files.</p>

The screenshot displays the 'Merchant ID' configuration screen. At the top, there is a table with columns: Sequence, Gateway, Gateway Active, Description, Merchant ID, and Active. Below this table, there are several sections: 'Offices Attached To Non Existent/Inactive Gateway' with a 'Clear' button and a 'Hide Inactive' checkbox; 'Offices for Merchant' with a table containing columns for Office Number, Office Name, Move, and Reason For Failure; and 'Offices not attached to Merchant' with a similar table. At the bottom right, there are three buttons: 'Import' (highlighted with a red box), 'Create New', and 'Save Changes'.

New <Import> Button on the GOLD Services > Merchant ID Screen

Enhancement	Description
<p>New Institution Option for Office Information Screen</p> <p>CMFs: 9861, 10236 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>A new institution option is available for the GOLD Services > Office Information screen. If this option, OP26 EXPH, is set, it changes the look of the Office Information screen. Additionally, you can set up more than just divisions, regions, and offices. You can set up to five levels of organizations, and you can use different naming mechanisms, such as country, city, area, branch, or whatever your institution uses to designate your institution's business structure.</p> <p>See the following examples of this screen with and without the option set.</p>

Enhancement	Description
	<p>GOLDPoint Systems Only: If your institution wants to take advantage of this new hierarchy ordering, please be aware of the GOLDPoint Systems > Branch Hierarchy screen in CIM GOLD, which allows you to set up the names of the different hierarchies for the institution.</p>

123 GOLDPoint Finance Group

Home Office 0001
NO MANAGER ASSIGNED

GPS 9999
NO MANAGER ASSIGNED

American GPS Lending
NO MANAGER ASSIGNED

Manager Information

Office Manager/Employee Number

Phone ext. Email

Fax Cell Description

Office Information | Account Identifiers | Other |

Number Name Division County

Coupons

Region

Mailing Address Street Address

City Ec

State Ex

Zip Phone Tr

In

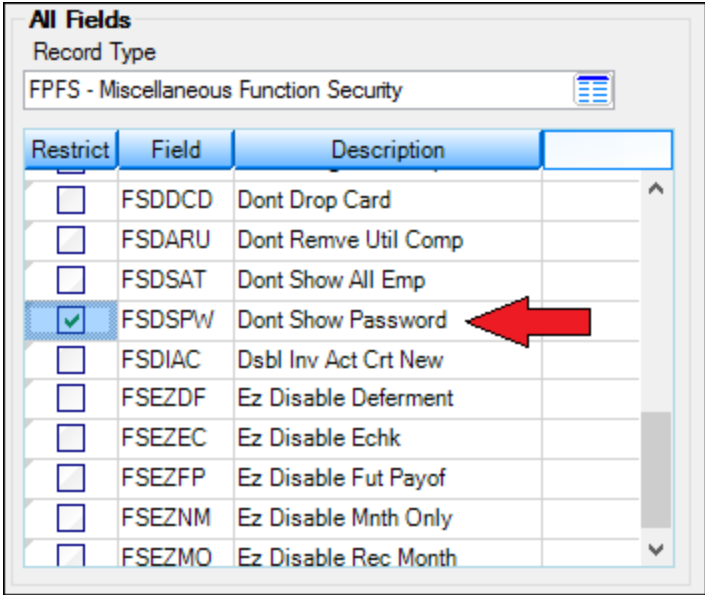
GOLD Services > Office Information Screen, EXPH Option not set (default)









GOLD Services > Office Information Screen, EXPH Option is set

Enhancement	Description
<p>Merchant ID Screen Now Shows Password</p> <p>CMF: 9850 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>The password for merchant ID processors can now be shown on the GOLD Services > Merchant ID screen. A new button, <Show Password>, has been added to the right of the Password field on the Merchant ID screen.</p> <div data-bbox="558 1257 1349 1650" style="border: 1px solid black; padding: 5px;"> </div> <p>If you click that button, the password shows for about three seconds in a pop-up dialog, as shown below:</p> <div data-bbox="656 1776 1255 1923" style="border: 1px solid gray; padding: 5px; width: fit-content; margin: 10px auto;"> <p style="text-align: center;">Password</p> <div style="border: 1px solid gray; padding: 2px; width: 100%;"> 1234 </div> </div>



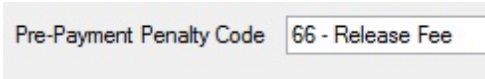
Enhancement	Description																																	
	<p>Field-level security is available for this button, so you can restrict specific employees or profiles from viewing the password. To restrict employees or profiles from using this button, access the Loans > System Setup Screens > Field Level Security screen. The option is found in the FPFS (Miscellaneous Function Security) record for field FSDSPW--Don't Show Password. If this option is checked, the Show Password button is disabled for the user or profile, and they will not be able to view the password, as shown below.</p>  <table border="1" data-bbox="605 627 1305 1218"> <thead> <tr> <th>Restrict</th> <th>Field</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>FSDDCD</td> <td>Dont Drop Card</td> </tr> <tr> <td><input type="checkbox"/></td> <td>FSDARU</td> <td>Dont Remve Util Comp</td> </tr> <tr> <td><input type="checkbox"/></td> <td>FSDSAT</td> <td>Dont Show All Emp</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>FSDSPW</td> <td>Dont Show Password</td> </tr> <tr> <td><input type="checkbox"/></td> <td>FSDIAC</td> <td>Dsbl Inv Act Crt New</td> </tr> <tr> <td><input type="checkbox"/></td> <td>FSEZDF</td> <td>Ez Disable Deferment</td> </tr> <tr> <td><input type="checkbox"/></td> <td>FSEZEC</td> <td>Ez Disable Echk</td> </tr> <tr> <td><input type="checkbox"/></td> <td>FSEZFP</td> <td>Ez Disable Fut Payof</td> </tr> <tr> <td><input type="checkbox"/></td> <td>FSEZNM</td> <td>Ez Disable Mnth Only</td> </tr> <tr> <td><input type="checkbox"/></td> <td>FSEZMO</td> <td>Ez Disable Rec Month</td> </tr> </tbody> </table>	Restrict	Field	Description	<input type="checkbox"/>	FSDDCD	Dont Drop Card	<input type="checkbox"/>	FSDARU	Dont Remve Util Comp	<input type="checkbox"/>	FSDSAT	Dont Show All Emp	<input checked="" type="checkbox"/>	FSDSPW	Dont Show Password	<input type="checkbox"/>	FSDIAC	Dsbl Inv Act Crt New	<input type="checkbox"/>	FSEZDF	Ez Disable Deferment	<input type="checkbox"/>	FSEZEC	Ez Disable Echk	<input type="checkbox"/>	FSEZFP	Ez Disable Fut Payof	<input type="checkbox"/>	FSEZNM	Ez Disable Mnth Only	<input type="checkbox"/>	FSEZMO	Ez Disable Rec Month
Restrict	Field	Description																																
<input type="checkbox"/>	FSDDCD	Dont Drop Card																																
<input type="checkbox"/>	FSDARU	Dont Remve Util Comp																																
<input type="checkbox"/>	FSDSAT	Dont Show All Emp																																
<input checked="" type="checkbox"/>	FSDSPW	Dont Show Password																																
<input type="checkbox"/>	FSDIAC	Dsbl Inv Act Crt New																																
<input type="checkbox"/>	FSEZDF	Ez Disable Deferment																																
<input type="checkbox"/>	FSEZEC	Ez Disable Echk																																
<input type="checkbox"/>	FSEZFP	Ez Disable Fut Payof																																
<input type="checkbox"/>	FSEZNM	Ez Disable Mnth Only																																
<input type="checkbox"/>	FSEZMO	Ez Disable Rec Month																																
<p>New Wrapper ID Field</p> <p>CMF: 9745 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>We have added a new field to the Other tab of the GOLD Services > Office Information screen. The new Wrapper ID field is used to select the wrapper you want to use with any email or text correspondence with customers for this branch/office. A wrapper is a way your institution can brand emails or texts. You can include graphics, your institution's business motto, etc. Wrappers are set up in the Notification system with the help of your GOLDPoint System account manager. See the Wrappers screen for more information.</p> <p>Note: This field is only visible to editor users.</p>																																	



Office Information	G/L Accounts	ACH Information	Other
Branch Profitability	<input type="text"/>	<input checked="" type="checkbox"/> Hide Branch	
User 1	<input type="text"/>		
User 2	<input type="text"/>		
User 3	<input type="text"/>		
User 4	<input type="text"/>		
User Entry 1	<input type="text"/>		
User Entry 2	<input type="text"/>		
Number of Full Time Employees	<input type="text"/>	Number of Part Time Employees	<input type="text"/>
Gateway/Merchant ID	<input type="text"/>		
Wrapper ID	<input type="text"/>		

GOLD Services > Office Information Screen, Other Tab

Loan System

Enhancement	Description
<p>Field-level Security Corrected for Bankruptcy Screen</p> <p>CMF: 9462 Work Order: 506882</p> <p>CIM GOLD Version 7.5.12</p>	<p>Field-level security for the Bankruptcy screen is now working correctly. Previously, if a user was restricted from making changes to fields on the Bankruptcy screen, but then brought up an account without a bankruptcy record, that person could make changes to fields on that screen even though they didn't have security to make changes. This has been corrected, and the user cannot make changes to fields on that screen regardless of whether or not the account is in bankruptcy.</p> <p>The field-level security for the Bankruptcy screen is found under the FPBK (Bankruptcy) record type using the Loans > System Setup Screens > Field Level Security screen.</p>
<p>New Prepayment Penalty Code Created: 66</p> <p>CMF: 9835</p> <p>CIM GOLD Version 7.5.12</p>	<p>Prepayment Penalty Code 66 is now available for use by institutions.</p> <p>Use this code if your institution does not charge prepayment penalties but instead charges a release fee at payoff time (when the origination is secured by a mortgage or deed of trust). This code changes the description of relevant CIM GOLD fields (and history) to reflect that the specified charge is a Release Fee and not a Prepayment Penalty fee. This field can be viewed or changed on the Loans > Account Information > Account Detail screen > Pre-Payment Penalty tab, as shown below:</p> <div style="text-align: center;">  <p>Pre-Payment Penalty Code 66 - Release Fee</p> <p>Pre-Payment Penalty Code</p> </div> <p>This code can be added to any of your loan programs through Loan Patterns. Contact your GOLDPoint Systems account manager if you would like to include this option in your loan programs/applications.</p>



New Screen Created: Coupon Format Setup

CMFs: 9142, 9275, 9343, 9545, 10455
Work Orders: 506315, 506549, 506714, 506925, 507215

CIM GOLD Version 7.5.12

The Loans > Coupons > [Coupon Format Setup screen](#) is now available for use by your institution (see Figure 1 below). Use this screen to view, create, and edit institution-defined loan payment coupon formats for use in printing and mailing to customers. Coupon formats set up on this screen will be available to select in the [Coupon/Bill Code](#) field on the Loans > Account Information > Additional Loan Fields screen > Late/NSF tab. The <Print Coupons> button also appears on the Loans > Marketing and Collections screen > [Delinquent Payments tab](#).

If institution option OP28 SCPB is set up for your institution, the <Print Coupons> button will be displayed and you can print coupons for the account directly from the Additional Loan Fields screen or Marketing and Collections screen, as shown below:

Print Coupon Dialog

To use this screen:

- Previously created coupon formats appear in the **Format** list view. Select a previously created format in the list view to edit that format in the fields on this screen, or click <New Format> to create an entirely new format. To create/edit a coupon format, enter information in the fields on this screen and use the **Coupon** format grid to design the layout (by clicking and dragging fields from the **Available Print Field Labels** list view or the **User-Defined Text** field).
- If your institution wants to create multiple formats with similar settings or designs, this creation process can be shortened by selecting a format in the **Format** list view and clicking <Copy Format..>. Once <Copy Format..> is clicked, this screen will be populated by the selected format's information. The necessary changes can then be made in the fields on this screen (and the format grid) before clicking <Save Format> to save the altered format as a new format.
- Click <Save Format> to make the newly created/edited format appear in the **Format** list view. Click <Delete Format> to delete the format selected in the list view. Use <Print Preview> and <Print Test> to



verify the appearance of the coupon as it will appear when distributed by your institution.

If your institution wants a "Payoff Due" message to appear on the final coupon sent to the customer, the coupon format must include an **Amount Due** (PMTDUE) field (selected in the **Available Print Field Labels** list view). When the final payment coupon is printed, instead of printing the amount of payment, the message "Payoff Due Contact Office" appears instead (see Figure 2 below).

See the [Coupon Format Setup Screen](#) topic for more information.

If your institution would like to use this new screen, have your security administrator subscribe to the screen (under Security > Subscribe to Mini-Applications).

Select a Check Format

Format	Description
1	Test

Format Settings

Format:
 Description:
 Width (Inches): Height (Inches):
 Coupons Per Page:
 Image Path (displayed below to facilitate check design):
 Coupon/Bill Code:

Display Grid Lines (1" bold) User-Defined Text

Available Print Field Labels

Field	Field Description
NAADD1	Address Line 1
NAADD2	Address Line 2
PMTDUE	Amount Due
PMTDLC	Amount Due + Late
NACITY	City
CPNCNT	Coupon Count
LNDUDT	Due Date
LNGRCE	Due Date + Grace
NDFNAM	First Name
NDFULL	Full Name
WKIMAG	Image To Display
NDLNAM	Last Name
LN4NBR	Loan Number

User-Defined Text

Amount Due:	Amount Due	Amount Due + Late Fees
		Amount Due + Late
Address:	Address Line 1	
	Address Line 2	
First Name	Last Name	
Loan Number	Loan Number	Coupon Count

Figure 1: Loans > Coupons > Coupon Format Setup Screen



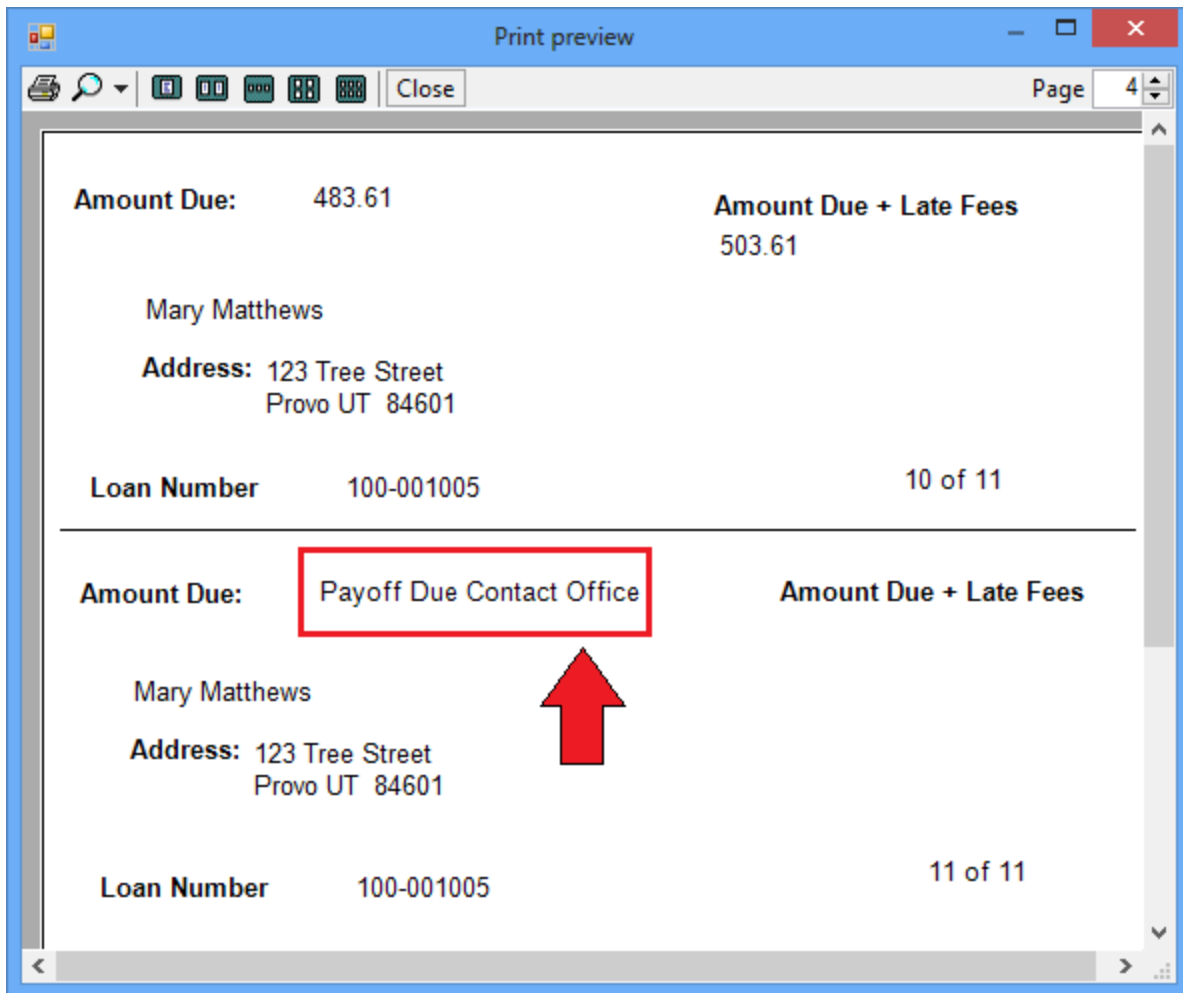


Figure 2: Payoff Due Contact Office Message

Enhancement	Description
<p>New Loan Officer Screen</p> <p>CMF: 8652 Work Order: 506311</p> <p>CIM GOLD Version 7.5.12</p>	<p>We have created a new Loan Officers screen in CIM GOLD. You can use this screen to view and edit loan officer information at your institution (see below).</p> <p>Loan officers are indicated for individual customer loan accounts using the Servicing field on the Loans > Account Information > Actions, Holds and Event Letters screen. Set up an officer's information on this screen to make it available for selection in that field.</p> <p>You can access the Loan Officers screen by going to the Loans > System Setup screen and selecting "Loan Officers" from the Setup Screen drop-down list.</p>



Setup Screen Loan Officers -

Officer Number	Name	Phone	Date Modified	Changed By
0001			09/05/2014	JLF5421
2644			11/17/2009	DPH3054
3674			10/23/2008	KAM4682
5139			09/12/2011	LLG4259
5720			04/07/2014	LLG4259
5576	4		06/20/2014	DPH3054
8600	99		08/07/2014	DPH3054

Number

Name

Phone ext.

New Loan Officers Screen in CIM GOLD

Enhancement	Description
<p>New ACH Upload GL Accounts Screen</p> <p>CMF: 9526 Work Order: 001313</p> <p>CIM GOLD Version 7.5.12</p>	<p>We have created a new ACH Upload GL Accounts screen in CIM GOLD. You can use this screen to enter your institution's General Ledger accounts that are used for distributing ACH funds to your customers' third-party bank accounts. General Ledger accounts must be entered on this screen before funds can be distributed (see below).</p> <p>Once G/L accounts are entered on this screen, you can choose any of the accounts on file when setting up an ACH transmission to be sent to your customers' third-party banks. Use the Miscellaneous > ACH/Wire > ACH Funds Upload to select the appropriate G/L account where funds will be debited from. The G/L accounts entered on this screen are displayed in the GL Descriptions list on the ACH Funds Upload screen.</p> <p>You can access the ACH Upload GL Accounts screen by going to the Loans > System Setup screen and selecting "ACH Upload GL Accounts" from the Setup Screen drop-down list.</p> <p>In addition, we have created a new FPAE record to store the GL number and we have created a new business function to create/update the FPEA records and the GL Transaction log.</p>



Setup Screen ACH Upload GL Accounts -

Sequence	Description	GL Number	Employee Number	Employee Name	Date Modified
1	Refund Insufficient Funds		9014	Tester 14	11/20/2014
2	Refund Late Charge		9014	Tester 14	11/20/2014
3	Other Refund		9014	Tester 14	11/20/2014
4	Promo/Referral		9014	Tester 14	11/21/2014
5	Resend Loan Origination		1907	1907 NO NAME AVAILAB	01/28/2015

Description: Resend Loan Origination

GL Number: 100 440200 6

Buttons: Delete Create New Save Changes

Loans > System Setup Screens > ACH Upload GL Accounts Screen

Miscellaneous

Enhancement	Description
<p>Institution-specific Changes to Payment Calculator</p> <p>CMFs: 9464, 9484, 9499, 9504, 9514, 9537, 9571, 9648, 9668, 9676, 9687, 9708, 9714, 9726, 9733, 9760, 9892</p> <p>Versions 7.5.12</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.5.12. The list of CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those numbers to see the details of what was programmed.</p>
<p>Update to GILA Loans Calculations</p> <p>CMF: 9572</p> <p>Versions 7.5.12</p>	<p>We have updated the Payment Calculator in CIM GOLD. Now the system calculates the effective simple interest rate for GILA loans and writes out a new comma delimited file. This information is needed if doing a PC to IB conversion (Precomputed Loans to Daily Simple Interest).</p> <p>The Payment Calculator is configured on the Miscellaneous > Payment Calculator Configuration screen in CIM GOLD.</p>
<p>New Wire Distribution Screen</p> <p>CMF: 9486</p> <p>Work Order: 506714</p>	<p>We have created a new Wire Distribution screen in CIM GOLD. This screen displays system history of wire transfers that have been distributed to customers at your institution. Only wire transfers that were set up in GOLDTrak PC or through a third-party loan origination program are displayed on this screen. Wires set up and sent through GOLDPoint Systems' EFT GOLD program are not displayed on this screen.</p>



Enhancement	Description
Versions 7.5.12	<p>The Wire Distribution screen is found in the Miscellaneous > ACH/Wire screen_group in CIM GOLD.</p> <p>In addition we have moved the following screens to the ACH/Wire screen group in the CIM GOLD tree view:</p> <ul style="list-style-type: none"> • ACH Funds Distribution • ACH Funds Upload • Wire Distribution

Loan Number	Sequence	Canceled	Posted	Effective Date	Amount	Date Created	Time Created	Source	Cancel Date	Date Posted	Time
100-001000	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	01/08/2015	20.00	01/07/2015	13:31:43	C00001		01/08/2015	
100-001000	2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	01/12/2015	50.00	01/09/2015	10:23:33	C00003	01/09/2015		
100-001141	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	01/02/2015	1,000.00	12/31/2014	12:45:27	C00001		01/01/2015	
100-001227	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	12/19/2014	2,000.00	12/18/2014	14:48:48	GTPC	01/07/2015	12/21/2014	
100-001228	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12/19/2014	2,000.00	12/18/2014	14:56:07	GTPC		12/21/2014	
100-001229	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12/22/2014	2,000.00	12/19/2014	08:08:43	GTPC		12/21/2014	
100-001230	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12/22/2014	2,000.00	12/19/2014	09:44:12	GTPC		12/21/2014	
100-001231	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12/22/2014	2,000.00	12/19/2014	10:14:12	GTPC		12/21/2014	
100-001234	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12/30/2014	1,800.00	12/29/2014	08:55:10	GTPC		12/30/2014	
100-001235	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	01/13/2015	1,095.43	01/12/2015	10:05:20	GTPC		01/13/2015	
300-000004	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	01/02/2015	900.00	12/31/2014	10:09:52	GTPC	01/07/2015	01/01/2015	
300-000006	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	01/09/2015	1,000.00	01/08/2015	13:48:01	GTPC	01/09/2015		
				Total Amount	15,865.43						

Miscellaneous > ACH/Wire > Wire Distribution Screen

Notification System

Enhancement	Description
<p>Branding Wrappers Added to Notification System</p> <p>CMFs: 9625, 9729, 9851 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>Notification wrappers have been added to the Notification System! Wrappers are your institution's branding that is applied to notifications. Wrappers display your institution's logos, advertising, and selected wording in the header and footer of notifications.</p> <p>Three new screens have been added to the Notification System that are used to set up and view notification wrapper templates.</p> <p>Wrapper Detail Screen</p> <p>Use the Notification Wrapper Detail screen to create, modify, or delete notification wrappers. You can also use this screen to render a test wrapper to ensure that the header, footer, etc. of a wrapper have been set up correctly. See an example of the screen below.</p>



Notification Wrapper Detail Screen

Enhancement	Description
Branding Wrappers Added to Notification System (Continued)	Wrapper Summary Screen Use the Notification Wrapper Summary screen to view the notification wrappers set up for your institution. You can also use this screen to delete notification wrappers, activate inactive notification wrappers, and to access wrappers on the Notification Wrapper Detail screen. See an example of the screen below.

ID	Type	Effective Date	Description	Changed By	Date/Time Modified
1001	2 - HTML Email	04/16/2015	Dealer Communication	ASHLEYJ	04/16/2015 09:41:07 AM
1002	2 - HTML Email	04/17/2015	Advertisement	ASHLEYJ	04/16/2015 09:43:14 AM
1003	2 - HTML Email	04/17/2015	Consumer Marketing	ASHLEYJ	04/16/2015 09:44:05 AM
1005	2 - HTML Email	04/16/2015	New Dealer Wrapper	ASHLEYJ	04/16/2015 09:45:45 AM
1006	2 - HTML Email	04/17/2015	Consumer Marketing Wrapper	ASHLEYJ	04/16/2015 09:47:04 AM
1007	2 - HTML Email	04/23/2015	New Consumer Welcome	ASHLEYJ	04/16/2015 09:47:55 AM

Notification Wrapper Summary Screen

Enhancement	Description
Branding Wrappers Added to Notification System (Continued)	Wrappers Screen Use the Notification Wrappers screen to create, modify, or delete notification wrappers. You can also use this screen to view the notification wrappers set up for your institution, search for a specific wrapper, activate inactive notification wrappers, and to render a test wrapper to ensure that



Enhancement	Description
	the header, footer, etc. of a wrapper have been set up correctly. See an example of the two tabs on this screen below.

Show only Active and Future Wrapper Templates

Description

Search

ID	Type	Effective Date	Description	Changed By	Date/Time Modified
1001	2 - HTML Email	04/16/2015	Dealer Communication	ASHLEYJ	04/16/2015 09:41:07 AM
1002	2 - HTML Email	04/17/2015	Advertisement	ASHLEYJ	04/16/2015 09:43:14 AM
1003	2 - HTML Email	04/17/2015	Consumer Marketing	ASHLEYJ	04/16/2015 09:44:05 AM
1005	2 - HTML Email	04/16/2015	New Dealer Wrapper	ASHLEYJ	04/16/2015 09:45:45 AM
1006	2 - HTML Email	04/17/2015	Consumer Marketing Wrapper	ASHLEYJ	04/16/2015 09:47:04 AM
1007	2 - HTML Email	04/23/2015	New Consumer Welcome	ASHLEYJ	04/16/2015 09:47:55 AM

Test Copy Delete Create New Save Changes

Notification Wrappers Screen, Summary Tab

Previous Next

Wrapper ID Effective Date

Wrapper Type

Description

Send As

Reply To

Is Active Group ID

Use	Originator
<input type="checkbox"/>	Loan Origination
<input type="checkbox"/>	Loan Servicing
<input type="checkbox"/>	Internet Origination
<input type="checkbox"/>	Collections

Change History	Changed By	Date Changed	Time Changed
	ASHLEYJ	04/16/2015	09:47:55

Parameter	Value
#ADDRESS	
#ADDRESS_CITY	
#ADDRESS_STATE	
#ADDRESS_ZIPCODE	
#ADDRESS2	

Add Parameter Delete Parameter

Header

```
<body class="newconsumerwelcome">
<div id="mainwrapper">
```

Footer

```
<body class="goldpointsystemsfooter">
<div id="footerwrapper">
```

Test Copy Delete Create New Save Changes

Notification Wrappers Screen, Detail Tab

Enhancement	Description
Branding Wrappers Added to Notification System (Continued)	To learn more about wrapper templates and the Notification System, see the Notification System User's Guide in DocsOnWeb or go to any Notification System screen in CIM GOLD and press <F1> to access the Help.
New Ability to Search for Notification Templates	The Notification System has been updated with the ability to search for a specific notification template. Several fields have been added to the Template Summary screen and the Summary tab of the Templates screen



Enhancement	Description
CMF: 9673 Work Order: 506714 CIM GOLD Version 7.5.12	<p>to allow for the new searching capabilities. The following fields have been added:</p> <ul style="list-style-type: none"> • ID: Enter the identification number of the notification template to display that template in the Templates Summary list view. Entering a partial identification number displays all templates that have those same numbers. • Type: Select the format type of the notification to display all notification that match the selected format type in the Templates Summary list view. • Description: Enter a partial or full description of the notification to display all notifications that contain that description in the Templates Summary list view. • Text: Enter any text that you want to search for in this field. All notifications that contain that text will be displayed in the Templates Summary list view. <p>If any information is entered into any of the above fields, the program searches for a notification template that matches the specified search parameters.</p>

Show only Active and Future Templates
 ID Description
 Type Text

ID	Type	Effective Date	Description	Changed By	Date/Time Modified	
1	1 - Text Email	01/20/2015	Dealer Submitted Application to Branch	JIMO	01/19/2015 10:01:11 AM	^
13	1 - Text Email	01/19/2015	Dealer Submitted Application (Customer)	JIMO	01/19/2015 09:58:25 AM	
1000	2 - HTML Email	04/15/2014	Dealer Submitted Application to Branch	JIMO	01/19/2015 07:12:58 AM	
1001	2 - HTML Email	04/15/2014	Dealer Submitted Application (Customer)	JIMO	01/19/2015 07:13:04 AM	
1002	2 - HTML Email	04/15/2014	Application Signed	JIMO	01/19/2015 07:13:30 AM	
1111	2 - HTML Email	05/30/2013	Consumer Submitted To Branch	JBROWN	11/03/2014 12:46:01 PM	
1112	2 - HTML Email	05/30/2013	Consumer Application Submitted	JIMO	01/19/2015 07:13:46 AM	
1113	2 - HTML Email	05/30/2013	Consumer Application Savede	JIMO	01/19/2015 07:13:50 AM	v

Notification Template Summary Screen



Summary | Detail

Show only Active and Future Templates

ID Description

Type Text

ID	Type	Effective Date	Description	Changed By	Date/Time Modified
1000	2 - HTML Email	04/14/2014	Dealer Submitted Application to Branch	JBROWN	11/03/2014 09:09:51 AM
1001	2 - HTML Email	04/14/2014	Dealer Submitted Application (Customer)	JBROWN	10/10/2014 10:56:40 AM
1002	2 - HTML Email	04/14/2014	Application Signed	JONA	04/15/2014 10:04:17 AM
1111	2 - HTML Email	05/27/2013	Consumer Submitted To Branch	JONA	04/15/2014 11:10:10 AM
1112	2 - HTML Email	05/30/2013	Consumer Application Submitted	JONA	04/15/2014 12:58:45 PM
1113	2 - HTML Email	05/30/2013	Consumer Saved Application	JONA	04/15/2014 10:49:15 AM
1114	2 - HTML Email	06/14/2013	Application Expiration	JONA	04/15/2014 10:03:17 AM
1211	2 - HTML Email	07/17/2013	Kiosk Submitted To GTPC	JONA	04/15/2014 10:48:51 AM

Notification Templates Screen, Summary Tab

Enhancement	Description
<p>Two New Combination Screens Created for Notification System</p> <p>CMFs: 9838, 9909 Work Order: 506714</p> <p>CIM GOLD Version 7.5.12</p>	<p>Two new screens have been created for the Notification System. The new Notification Templates screen combines the functionality of the Template Detail screen and the Template Summary screen onto one screen. The new Notification Wrappers screen combines the functionality of the Wrapper Detail screen and the Wrapper Summary screen onto one screen. These two new screen makes the Notification System even quicker and easier to use.</p> <p>Templates Screen</p> <p>Use the Notification Templates screen to create, modify, or delete notification templates. You can also use this screen to view the notification templates set up for your institution, delete notification templates, activate inactive notification templates, and to render a test notification to ensure that the body, subject, etc. of a notification have been set up correctly. See an example of this screen below.</p>



Summary | Detail

Show only Active and Future Templates

ID Description

Type Text Search

ID	Type	Effective Date	Description	Changed By	Date/Time Modified
1000	2 - HTML Email	04/14/2014	Dealer Submitted Application to Branch	JBROWN	11/03/2014 09:09:51 AM
1001	2 - HTML Email	04/14/2014	Dealer Submitted Application (Customer)	JBROWN	10/10/2014 10:56:40 AM
1002	2 - HTML Email	04/14/2014	Application Signed	JONA	04/15/2014 10:04:17 AM
1111	2 - HTML Email	05/27/2013	Consumer Submitted To Branch	JONA	04/15/2014 11:10:10 AM
1112	2 - HTML Email	05/30/2013	Consumer Application Submitted	JONA	04/15/2014 12:58:45 PM
1113	2 - HTML Email	05/30/2013	Consumer Saved Application	JONA	04/15/2014 10:49:15 AM
1114	2 - HTML Email	06/14/2013	Application Expiration	JONA	04/15/2014 10:03:17 AM
1211	2 - HTML Email	07/17/2013	Kiosk Submitted To GTPC	JONA	04/15/2014 10:48:51 AM

Test Copy Delete Create New Save Changes

Notification Templates Screen, Summary Tab

Summary | **Detail**

Previous Next

Template ID Template Type Effective Date

Description

Send As

Reply To

Server ID

Subject

Body Is Active Uses Wrapper Template Category

Use	Originator	Changed By	Date Changed	Time Changed
<input type="checkbox"/>		JONA	04/14/2014	16:47:11
<input type="checkbox"/>		JONA	04/14/2014	16:48:56
<input type="checkbox"/>		JONA	04/14/2014	16:50:25
<input type="checkbox"/>		JONA	04/15/2014	10:04:29

```
<!DOCTYPE html>
<html>
<head>
<title>GOLDPoint Systems</title>
</head>
<body bgcolor="#F2F2F2" style="margin: 0; padding: 0;">
<table cellpadding="0" border="0" bgcolor="#F2F2F2" height="100%" width="100%">
<tr>
<td valign="top">
<table width="600" align="center" style="margin: auto;">
<tr>
<td>
<table cellpadding="10" cellspacing="0" style="width:97%; border:2px #ddd solid;background:#fff;border-radius:3px; margin: 20px 0 0 0;">
<tr>
```

Test Copy Delete Create New Save Changes

Notification Templates Screen, Detail Tab

Enhancement	Description
Two New Combination Screens Created for Notification System (Continued)	Wrappers Screen Use the Notification Wrappers screen to create, modify, or delete notification wrappers. You can also use this screen to view the notification wrappers set up for your institution, search for a specific wrapper, activate



Enhancement	Description
	inactive notification wrappers, and to render a test wrapper to ensure that the header, footer, etc. of a wrapper have been set up correctly. Wrappers are the institution branding that is applied to the notifications. Wrappers display your institution's logos, advertising, and selected wording in the header and footer of the notification. See an example of this screen below.

Show only Active and Future Wrapper Templates

Description

Search

ID	Type	Effective Date	Description	Changed By	Date/Time Modified
1001	2 - HTML Email	04/16/2015	Dealer Communication	ASHLEYJ	04/16/2015 09:41:07 AM
1002	2 - HTML Email	04/17/2015	Advertisement	ASHLEYJ	04/16/2015 09:43:14 AM
1003	2 - HTML Email	04/17/2015	Consumer Marketing	ASHLEYJ	04/16/2015 09:44:05 AM
1005	2 - HTML Email	04/16/2015	New Dealer Wrapper	ASHLEYJ	04/16/2015 09:45:45 AM
1006	2 - HTML Email	04/17/2015	Consumer Marketing Wrapper	ASHLEYJ	04/16/2015 09:47:04 AM
1007	2 - HTML Email	04/23/2015	New Consumer Welcome	ASHLEYJ	04/16/2015 09:47:55 AM

Test Copy Delete Create New Save Changes

Notification Wrappers Screen, Summary Tab

Previous Next

Wrapper ID: 1007 Effective Date: 04/23/2015

Wrapper Type: HTML Email

Description: New Consumer Welcome

Send As: Team@goldpointsystems.com

Reply To: Replies@goldpointsystems.com

Is Active Group ID: 0

Use Originator

- Loan Origination
- Loan Servicing
- Internet Origination
- Collections

Change History

Changed By	Date Changed	Time Changed
ASHLEYJ	04/16/2015	09:47:55

Parameter	Value
#ADDRESS	
#ADDRESS_CITY	
#ADDRESS_STATE	
#ADDRESS_ZIPCODE	
#ADDRESS2	

Header: <body class="newconsumerwelcome"> <div id="mainwrapper">


Footer: <body class="goldpointsystemsfooter"> <div id="footerwrapper">

Add Parameter Delete Parameter

Test Copy Delete Create New Save Changes

Notification Wrappers Screen, Detail Tab

Queues System

Enhancement	Description
Queue Administration Screen No Longer Crashes	The Queue Administration screen no longer crashes when you click the green View All Accounts icon  . We have corrected this bug, and now



Enhancement	Description
CMF: 9518 Work Order: 506377 CIM GOLD Version 7.5.12	when you click the green icon (while in Queue mode), the information appears on the right side of the screen, and CIM GOLD does not shut down. See the following example. Note: This is only for institutions using the new Collection system (mode 1).

Accounts Definitions Employees / Profiles Assignments

View Queues Employees Branch (All) Queue: BI-WEEKLY "120 DAY", 0 of 13 selected

Name	Count	Worker	Account Number	Short Name	Balance	Total Due	Due Date
BI-WEEKLY "120 DAY"	13	0	0001 000007	ROBINSON S	1,100.00	0.00	07/07/2014
Number Name	Count	Worker	0001 000008	RIDDLE M	1,400.00	3,232.60	06/30/2014
111 Pete Peters	13	0	000009	GLORY A	900.00	0.00	06/12/2014
BI-WEEKLY "150 DAY"	6	0	9000000100		1,550.00	1,731.59	06/13/2014
BI-WEEKLY "30 DAY"	13	0	9000 000008		904.42	0.00	07/01/2014
BI-WEEKLY "45 DAY"	12	0	9000 000004		1,012.62	983.16	07/04/2014
BI-WEEKLY "60 DAY"	4	0	9000 000004		1,550.00	1,840.56	06/13/2014
BI-WEEKLY "75 DAY"	7	0	9000 000001		2,459.02	1,655.91	07/08/2014
BI-WEEKLY "90 DAY"	0	0	9000 000003		1,550.00	1,805.36	06/13/2014
BIWEEKLY "CURE"	127	0	9000 000005		1,478.91	1,447.30	06/27/2014
BI-WEEKLY "15 DAY"	59	0	9000 000001		1,025.00	1,253.53	06/13/2014
Charegoff before 90 days	0	0	9000 000055		987.11	1,008.21	06/25/2014
Fatal return queue	0	0	9000 000009		1,550.00	1,486.71	07/08/2014
MONTHLY "120 DAY"	4	0					
MONTHLY "15 DAY"	8	0					
MONTHLY "150 DAY"	1	0					
MONTHLY "30 DAY"	4	0					
MONTHLY "45 DAY"	4	0					
MONTHLY "60 DAY"	1	0					
MONTHLY "75 DAY"	0	0					
MONTHLY "90 DAY"	1	0					
MONTHLY "CURE"	24	0					
WEEKLY "120 DAY"	0	0					
WEEKLY "15 DAY"	2	0					
WEEKLY "150 DAY"	0	0					
WEEKLY "30 DAY"	0	0					

Refresh Reassign Accounts

Queues > Collection > Queue Administration Screen

Enhancement	Description
Queue Administration Screen No Longer Crashes (Continued)	Additionally, from the Detail tab, the user will get the same error message if they click <Next> in the upper-left corner of the Detail tab until the account has been worked.



Enhancement	Description
	<p>This new option is set up on the Loans > System Setup Screens > Collection Institution Options screen, as shown below. Contact your GOLDPoint Systems account manager if your institution would like to take advantage of this option.</p>

Setup Screen Collection Institution Options -

Sort Options
 This function will allow you to select the sequence in which delinquent loans will be displayed in the queue screen. In the sort control fields, enter the desired code for the fields to sort in, then indicate for each field if it should be sorted in ascending or descending order

Sort Control Fields	Sort Sequence
D - Loan Due Date	A - Ascending
B - Loan Balance	A - Ascending

Selection Option
 Identify how far delinquent a loan must be to appear in the Queue
 A - Pull Loans Past Due Date

Institution Contact
 Name
 Phone Extension

Dealer Contract Conversion Goal
 Contract Conversion Percentage

Follow-Up Date Limit
 Number Of Days

Ignore Maturity Date Show Delinquent and Recency Categories **Restrict Collector**
 Use Multiple Promise To Pays Payment Satisfies Promise Amount
 Require Collection Comment Code Use Promise To Pay Grace Days
 Contact Queues Write Notes to Collection Comments

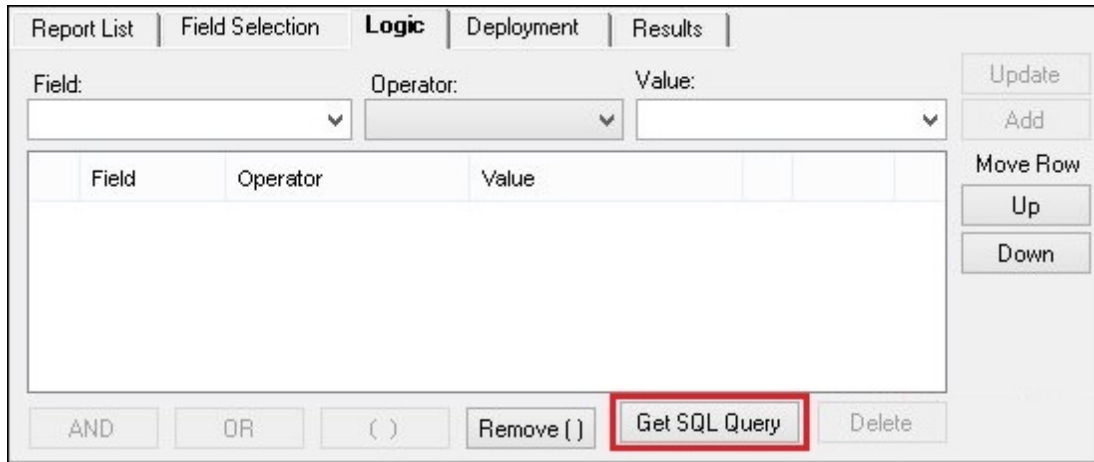
Promise To Pay Date Limit

Loans > System Setup Screens > Collection Institution Options Screen



Report Warehouse

Enhancement	Description
<p>Update to GOLDMiner <Get SQL Query> Button</p> <p>CMF: 9739</p> <p>CIM GOLD Version 7.5.12</p>	<p>GOLDMiner has been updated. Now the <Get SQL Query> button is visible for non-editor users. The <Get SQL Query> button is on the Logic tab of the Report Warehouse > GOLDMiner screen.</p>



<Get SQL Query> Button in GOLDMiner



What's New in Version 7.5.11

Enhancement	Description
<p>Update Made to EZPay New Card Profile Creation</p> <p>CMF: 9348</p> <p>CIM GOLD Version 7.5.11</p>	<p>EZPay has been updated to ensure that the Restricted and Reason fields are not enabled when a new card profile is created using the Web. This update affects the Loans > Transactions > EZPay screen.</p>
<p>New Auto Funder Program for Loans</p> <p>CMFs: 9337, 9425, 9468, 9498</p> <p>CIM GOLD Versions 7.5.11</p>	<p>A new program, GOLDPoint Systems Auto Funder, has been created. This new program works behind the scenes to allow vendors to automatically fund loans to clients. It also queues failed loan applications to retry based on predetermined criteria. Auto Funder works with the system to board and fund loan applications for GOLDTrak PC and other related applications.</p> <p>To learn more about how your institution can use Auto Funder, contact your GOLDPoint Systems account manager.</p>
<p>Institution-specific Changes to Payment Calculator</p> <p>CMFs: 9414, 9422, 9437, 9442, 9448</p> <p>CIM GOLD Version 7.5.11</p>	<p>We have made many enhancements to Payment Calculator for specific institutions. We will not advertise the details of these specific changes in this document, but you can contact your GOLDPoint Systems account manager to see if the changes you've requested have been implemented in CIM GOLD version 7.5.11. The list of CMPs/CMFs that have been included in this version of CIM GOLD for Payment Calculator are displayed in the left column. Your GOLDPoint Systems account manager can look up those CMP numbers to see the details of what was programmed.</p>
<p><Create New> Button for Manually Adding ACH Information on ACH Funds Upload Screen</p> <p>CMF: 9416</p> <p>CIM GOLD Version 7.5.11</p>	<p>A <Create New> button has been added to the Miscellaneous > ACH/Wire > ACH Funds Upload screen so that individual ACH accounts can be manually designated for use. See the Uploading Accounts header on the main ACH Funds Upload screen help for more information about manually adding accounts.</p>
<p>New Fields Added to Next Available Check Number</p> <p>CMF: 9428</p> <p>CIM GOLD Versions 7.5.11</p>	<p>Fields have been added to the GOLD Services > Next Available Check Number screen to allow you to set up starting check numbers according to branch/office and check type. These new fields, Office and Check Type, allow you to designate the office and check type for the next start check number when checks are printed from GOLDTrak PC, CIM GOLDTeller, or the other Check Printing utilities in CIM GOLD.</p> <p>Additionally, the MICR Checks box has been added to indicate the check is a MICR check. If this box is checked, the next available check number field is grayed out and users can't select a different check number in Check Writer.</p> <p>See the following example of these new fields.</p>



Office	Check Type	Check Number	MICR Check	Don't Validate	Date Updated	Updated By	Locked By
1	2 - GTPC MICR Checks	25	<input type="checkbox"/>	<input type="checkbox"/>	03/03/2015	1907	
2	1 - GOLDTeller MICR Checks	3456	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	03/06/2015	1907	
220	1 - GOLDTeller MICR Checks	1	<input type="checkbox"/>	<input type="checkbox"/>	03/03/2015	1907	
9999	2 - GTPC MICR Checks	10	<input type="checkbox"/>	<input type="checkbox"/>	03/03/2015	1907	

Office:

Check Type: MICR Checks Don't Validate Check Number

Check Number: Updated By: _____

Locked By: _____ Date Updated: _____

GOLD Services > Next Available Check Number Screen



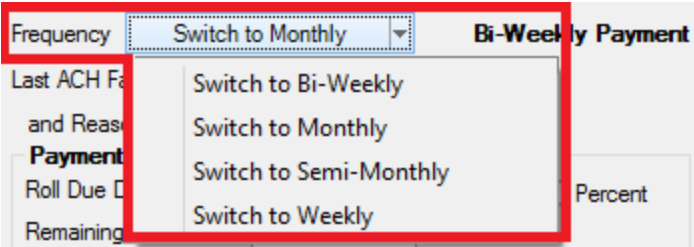
What's New in Version 7.5.10

Enhancement	Description
<p>New Screen for Loan Frequencies</p> <p>CMF: 9333</p> <p>CIM GOLD Version 7.5.10</p>	<p>A new Loan System Setup screen is available that allows institutions to decide which loan frequencies are displayed in the Frequency drop-down field. This new screen will help prevent users from inadvertently changing loans payments to frequencies not offered by your institution.</p> <p>This new screen, Loan Frequencies, is found under Loans > System Setup Screens > Client Code Setup, then select "CFLNFREQ – Loan Frequencies" from the list table. See the following example of this screen.</p>

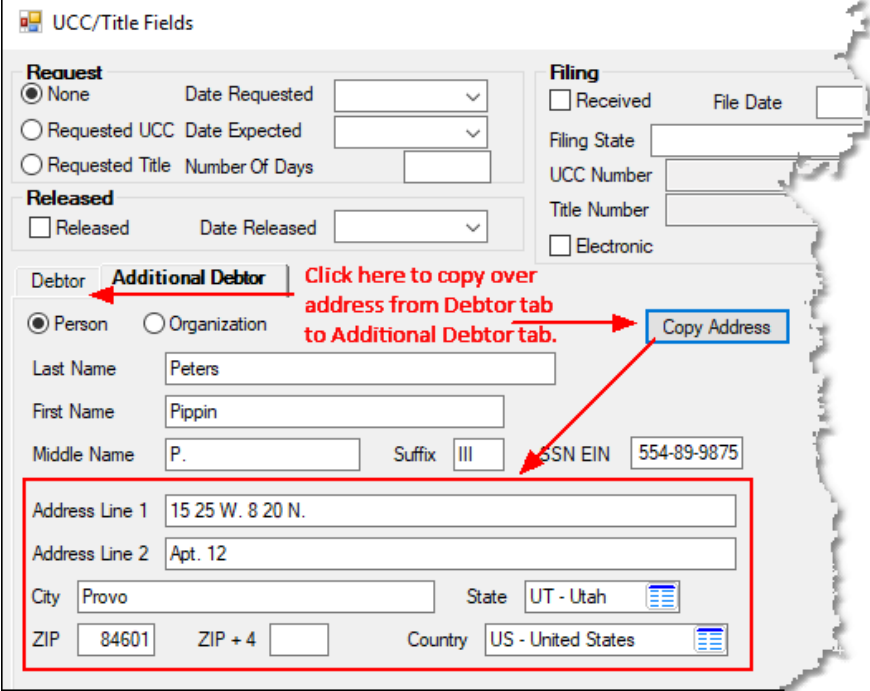
Add	Code	Description
<input type="checkbox"/>		
<input checked="" type="checkbox"/>	1	Monthly Payment
<input type="checkbox"/>	2	Bi-Monthly Payment
<input type="checkbox"/>	3	Quarterly Payment
<input type="checkbox"/>	4	Payment every 4 months
<input type="checkbox"/>	6	Semi-Annual Payment
<input type="checkbox"/>	12	Annual Payment
<input type="checkbox"/>	13	Floating Payment
<input checked="" type="checkbox"/>	24	Semi-Monthly Payment
<input checked="" type="checkbox"/>	26	Bi-Weekly Payment
<input checked="" type="checkbox"/>	52	Weekly Payment

Enhancement	Description
	<p>Only those frequencies selected on this screen are displayed in the Frequency field on the Loans > Account Information > Payment Information and Signature Loans Detail screen, as shown below:</p>



Enhancement	Description
	 <p>Along with this change, the Per Diem field has been added to the Signature Loan Details screen. The Per Diem field displays the amount of one day's accrued interest of the Principal Balance plus any Deferred Interest.</p> <p>If you are interested in using this screen for your institution, have your security administrator subscribe to the screen, and then give all authorized users security to it by selecting Maintain for the System Setup Screen option under Security > Setup > CIM GOLD tab.</p>
<p>Profile field-level security setup available</p> <p>CMF: 10347</p> <p>CIM GOLD Version 7.5.10</p>	<p>Field-level security can now be set up on a per-profile basis on the Security > Setup screen in CIM GOLD.</p> <p>Until recently, errors with the screen prevented field-level security from being set up except on a per-employee basis. These errors have been corrected.</p>
<p>Referral Field Only Allows Numbers</p> <p>CMF: 9339</p> <p>CIM GOLD Version 7.5.10</p>	<p>We have updated the Referral field on the Loan Origination Tracking screen (accessed from the Loans > Account Information > Additional Fields screen, then click <Show Origination>) to only allow numeric entries.</p> <p>The Referral field is only displayed on this screen if your institution uses promotions, as described on the Loans > System Setup Screens > Promotions screen.</p>
<p>Updates to Notification <Queue Message> Button</p> <p>CMF: 9332</p> <p>CIM GOLD Version 7.5.10</p>	<p>The Notification System has been updated to ensure that the <Queue Message> button on the Notification > Manual Notification Handler screen is enabled each time an email address or phone number is selected and that the notification can be sent.</p> <p>Programming has also been completed to ensure that the system retrieves only those records needed for the template.</p>
<p>Copy Button Updated for Address on UCC/Title Screen</p> <p>CMF: 8770</p> <p>CIM GOLD Version 7.5.10</p>	<p>The <Copy Address> button on the UCC/Title screen has been updated to work properly. Previously, the system wouldn't copy over the address entered on the Debtors tab to the address on the Additional Debtor tab. This has been corrected, as shown below. The UCC/Title screen is accessed by clicking the UCC link on the Loans > Collateral Detail screen.</p>



Enhancement	Description
	 <p style="text-align: center;">Loans > Collateral Detail Screen > UCC/Title Fields Screen</p>
<p>Copy Shortcuts Corrected for Customer Comments</p> <p>CMF: 8769</p> <p>CIM GOLD Version 7.5.10</p>	<p>We have corrected the Comment Shortcuts so they can be added to the Customer Relationship Management > Comments screen. Using comments in CIM GOLD is a fast and easy way to track your customers' history with your institution and to provide instructions on customer follow-up using standard codes for your institution, instead of typing data. Before you can use Comment Shortcuts, the comment shortcuts must first be added to the Loans > System Setup Screens > Comment Shortcuts screen.</p> <p>Note: Users must have the Use List of Shortcuts box checked on the Comments screen, as well as on the Options > User Preferences screen from the Main Menu bar in CIM GOLD.</p> <p>Then users can access the Comments screen, type a semi-colon (;) in the Comments field, and a list of available shortcuts is displayed to choose from. See the following example.</p>

Display Comments
 From By Type
 To Count **0/0**
 Sort Comments by In Order Only Show Follow-Ups
 Use List of Shortcuts

Comment Type Follow-Up Queue

Ask if they need money for Christmas.
;

List of Shortcuts
 Shortcut
 Shortcut Text
 CF Ask if they need money for Christmas
 CS Congratulations are in order for finish
 DD Need new due date.
 NH Just bought a new house.
 NL New loan
 NM Newly married

Type a semi-colon and a list of institution-defined shortcuts appears. Double-click the shortcut wanted and click <OK>, and the dialog box closes and the system inserts the description in the place of the semi-colon.

Enhancement	Description
<p>Field-level Security Added for External Accounts Checking and Savings Radio Buttons</p> <p>CMF: 9334</p> <p>CIM GOLD version 8.0</p>	<p>You can now restrict users from accessing the Checking and Savings radio buttons on the External Account dialog.</p> <p style="text-align: center;">External Account Dialog</p> <p>The External Account dialog can be accessed from multiple screens. To access the External Account dialog:</p>



Enhancement	Description																																													
	<ul style="list-style-type: none"> Click on the "External Accounts" link on the Loans > Transactions > EZPay screen to open the External Accounts dialog and then click <Create New>. Click on the "External Accounts" link on the ACH Accounts (FPEA) tab on the Loans > Account Information > Payment Information screen to open the External Accounts dialog and then click <Create New>. Click <Create New> on the Internet and Phone Systems > External Accounts screen. Click <Create New> on the External Accounts tab on the Internet and Phone Systems > User Profile screen. <p>If field-level security is restricted for the Checking and Savings radio buttons, they are disabled for users and will be grayed out on the External Account dialog.</p> <p>Field-level security is set up using the External Accounts (FPEA) record type on the Miscellaneous > Field Level Security screen or on the Field Level tab on the Security > Setup screen. To restrict users, simply check the Restrict box next to the Auto Payment Savings field, as shown below.</p> <div data-bbox="565 926 1317 1759" style="border: 1px solid black; padding: 5px;"> <p>All Fields</p> <p>Record Type FPEA - External Accounts</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Restrict</th> <th style="width: 15%;">Field</th> <th style="width: 75%;">Description</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>EASTAT</td> <td>Status Byte</td> </tr> <tr style="border: 2px solid red;"> <td><input checked="" type="checkbox"/></td> <td>EAACCK</td> <td>Auto Payment Savings</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EAGDIN</td> <td>Restrict Internet</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EAALEX</td> <td>Expired</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EAALDL</td> <td>Allow Delete</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EADNDA</td> <td>Denied Access</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EAVRFD</td> <td>Verified</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EAABNK</td> <td>Auto Payment Bank Number</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EACTAC</td> <td>ACH Payee Account</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EAALTN</td> <td>Alternate Name</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EAPNAM</td> <td>Primary Name</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EADATC</td> <td>Date Created</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EAPDTE</td> <td>Date Processed</td> </tr> <tr> <td><input type="checkbox"/></td> <td>EADTLU</td> <td>Date Last Updated</td> </tr> </tbody> </table> <p style="text-align: right;"> <input type="button" value="Unmark All"/> <input type="button" value="Mark All"/> <input type="button" value="Save Changes"/> </p> </div> <p style="text-align: center;">Auto Payment Savings Field in External Accounts (FPEA) Record</p>	Restrict	Field	Description	<input type="checkbox"/>	EASTAT	Status Byte	<input checked="" type="checkbox"/>	EAACCK	Auto Payment Savings	<input type="checkbox"/>	EAGDIN	Restrict Internet	<input type="checkbox"/>	EAALEX	Expired	<input type="checkbox"/>	EAALDL	Allow Delete	<input type="checkbox"/>	EADNDA	Denied Access	<input type="checkbox"/>	EAVRFD	Verified	<input type="checkbox"/>	EAABNK	Auto Payment Bank Number	<input type="checkbox"/>	EACTAC	ACH Payee Account	<input type="checkbox"/>	EAALTN	Alternate Name	<input type="checkbox"/>	EAPNAM	Primary Name	<input type="checkbox"/>	EADATC	Date Created	<input type="checkbox"/>	EAPDTE	Date Processed	<input type="checkbox"/>	EADTLU	Date Last Updated
Restrict	Field	Description																																												
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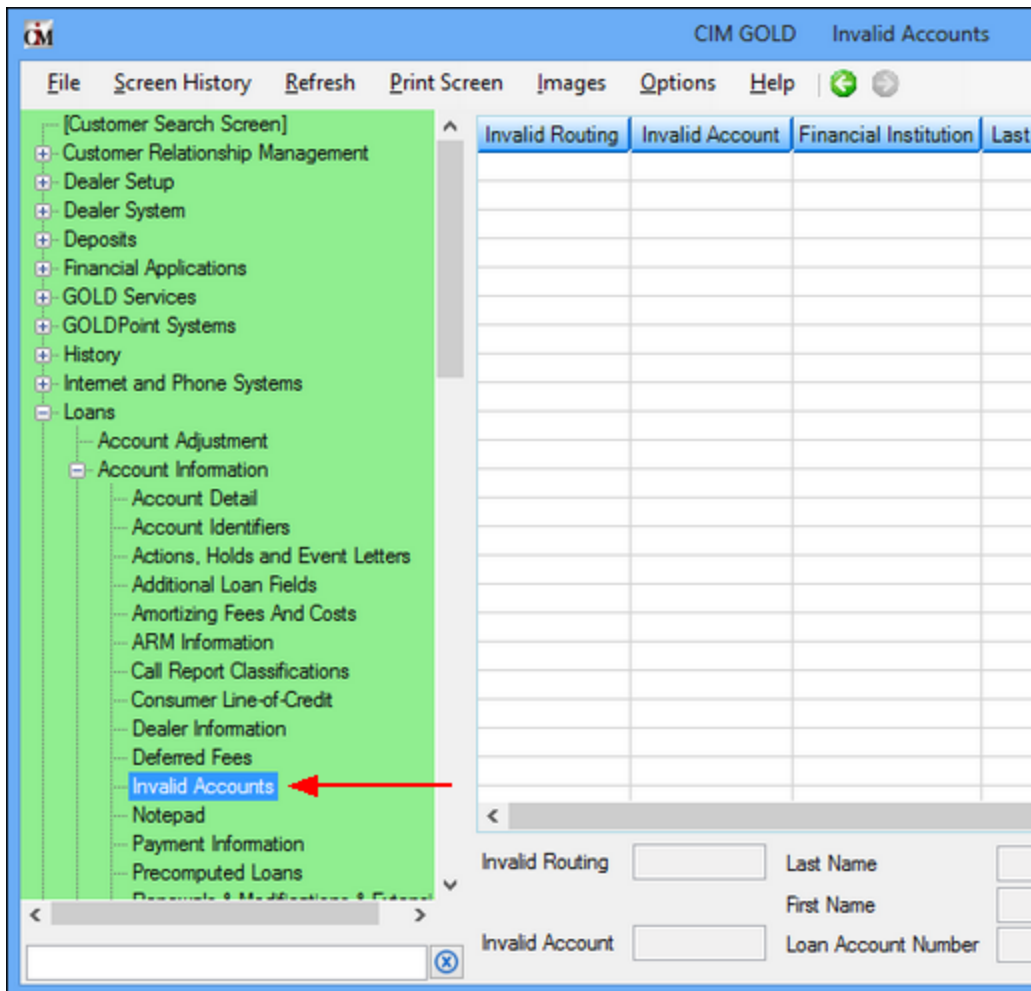
What's New in Version 7.5.9

Enhancement	Description
<p>Update to Handle Fees for Recurring Payments</p> <p>CMF: 9320</p> <p>CIM GOLD Version 7.5.9</p>	<p>EZPay has been updated to ensure that the program does <i>not</i> clear out the fee when selecting a recurring payment. It has also been updated to handle a two-digit card expiration year.</p> <p>These changes affect the Loans > Transactions > EZPay screen.</p>
<p>New Don't Auto Reverse Card Option for EZPay</p> <p>CMF: 9322</p> <p>CIM GOLD Version 7.5.9</p>	<p>A new Don't Auto Reverse Card (EZDRCR) option is available for EZPay and can be set up for your institution. If this option is set and a card is denied, the system does <i>not</i> automatically reverse the payment but requires the payment to be manually reversed.</p> <p>This option is set up by GOLDPoint Systems on the EZPay IMAC Table screen using the Don't Auto Reverse Card field in the Card field group.</p> <p>If you are interested in having this option set up for your institution, please contact your GOLDPoint Systems account manager.</p>
<p>Remaining Installments Update</p> <p>CMF: 8644</p> <p>Work Order: 506566</p> <p>CIM GOLD Version 7.5.9</p>	<p>We have updated the Remaining Installments field to correctly display the remaining payment frequencies remaining on the account.</p>
<p>Update ACH Funds Distribution to be able to Cancel ACH</p> <p>CMF: 9323</p> <p>Work Order: 506714</p> <p>CIM GOLD Version 7.5.9</p>	<p>The ACH Funds Distribution screen (under Miscellaneous > ACH/Wire) has been updated to allow for cancellations of ACH that haven't yet posted. You can now cancel funds that haven't yet been posted by checking the Canceled checkbox in the list view table, and then clicking <Cancel Selected>. This <i>must</i> be done before the funds have been posted (in other words, before or on the Effective Date). Once funds have been posted and deposited into accounts, you likely can't get the funds back (institutions can contact GOLDPoint Systems to inquire about changing a distribution, but GOLDPoint Systems cannot guarantee that a change will be possible).</p> <p>See the ACH Funds Distribution topic in DocsOnWeb for more information.</p>
<p>Blank Lines Okay in ACH Upload File</p> <p>CMF: 9321</p> <p>Work Order: 506714</p> <p>CIM GOLD Version 7.5.9</p>	<p>We have updated the system so that if a user uploads a file through the ACH Funds Upload screen (under Miscellaneous > ACH/Wire), and the file contains a blank line of information, the system will ignore the blank line. Previously, the system would not be able to upload the file if blank lines existed in the data (such as from an Excel spreadsheet).</p>
<p>Updated CIM GOLDTeller Operator File</p>	<p>CIM GOLDTeller has been updated so that users with proper security can add themselves to the Operator file (also known as Oper.dat), even if no other operators have been set up yet. For more information on the Operators file, see the Operators.dat File topic in the CIM GOLDTeller User's Guide.</p>



Enhancement	Description
CMF: 9277 Work Order: 506315 CIM GOLD Version 7.5.9	
New Notification Business Function and Modifications CMF: 9267 CIM GOLD Version 7.5.9	Modifications have been made to the Notification System. A new business function, Read and Return Given Records (BUSBRRD0), has been created to read and return the records needed for the Notification System. This ensures that emails are sent with the fields populated according to the email template field records (CSMM). Also, the system has been modified to display an error message if you right-click and the notification is not set up.
Invalid Accounts Now in Tree View CMF: 9324 CIM GOLD Version 7.5.9	<p>The Invalid Accounts tab on the Loans > Account Information > Payment Information screen can now be accessed directly from the left tree view in CIM GOLD. It appears under Loans > Account Information > Invalid Accounts.</p> <p>This screen also appears as a tab on the Payment Information screen. Any information changed in either location is saved and displayed in either location. Note: This tab/screen is only available if institution option UBRA is set up for your institution.</p> <p>This screen allows your institution to establish invalid accounts for ACH payments, such as when an institution's routing number or account numbers change. Once accounts are set up on this screen, it ensures that the system does not process ACH payments made to those accounts.</p> <p>See the following example of where this screen is found in the tree navigation.</p>





Loans > Account Information > Invalid Accounts Screen

Enhancement	Description
<p>Interest Rate Field Increased</p> <p>CMF9285</p> <p>CIM GOLD Versions 7.6 and above</p>	<p>The size of the Interest Rate field has been increased to fit rates greater than 99.99999 on the Loan Information link on the Loans > Marketing and Collections screen > Delinquent Payments tab. This change is only cosmetic, so the entire number is shown. The calculations for interest rate remain the same.</p>



Times Late	
Grace-29	1
30-59	1
60-89	0
90+	0

[Loan Information](#)
[EZPay](#)
[Payment Information](#)

Account Eligibility
 nt
 ted Delinquency
 al Delinquency

REE LEE 0001 000001 0

Common Loan Information

Signature Loan

Principal Balance	600.00
Institution Balance	600.00
Original Balance	600.00

Due	10/01/2014
Open	09/23/2014
Maturity	11/09/2015
Paid Off	

Payment Frequency	Semi-Monthly Payme
Term	6 Installment Number
Rate	689.00000 Installment Remain 13

Loans > Marketing and Collections Screen, then click the Loan Information link

Enhancement	Description
<p>Fields Added to Account Detail</p> <p>CMF: 9199</p> <p>CIM GOLD Version 7.5.9</p>	<p>The Original Installment Number and Current Installment Number have been added to the Loans > Account Information > Account Detail screen > Payment Detail tab. The Original Installment Number and Current Installment Number are the same, and stay the same throughout the life of the loan, unless one or both of the following occurs on the loan:</p> <ol style="list-style-type: none"> 1. The loan frequency is changed. If the loan frequency is changed, the Current Installment Number increases or decreases accordingly. For example, if the Current Installment Number is 100 for monthly payments, and the Frequency is changed to weekly, the Current Installment Number is increased to 400. However, the Original Installment number stays the same. The Original Payment Frequency field displays what the payment frequency was when the loan was originated. 2. If a deferment or loan extension is applied to the loan, the Original Installment Number remains static and the Current Installment Number advances the number of frequency cycles that the account was deferred/extended. <p>The Original Installment Number is transferred over from GOLDTrak PC when the loan is originated using the No. of Pmts field (NBR_OF_PAYMENT). See the following example of these fields on the Payment Detail tab:</p>



Names	Addresses	Late/NSF	Pre-Payment Penalty	Interest Detail	Payment Detail										
Payments Due Total Due Partial Payment Due 142.76		Options <input type="checkbox"/> Reamortize P/I <input type="checkbox"/> Stop Applied To <input type="checkbox"/> Use ARM Fields <input type="checkbox"/> Use Payment Schedules <input type="checkbox"/> Use Spread Payments <input type="checkbox"/> Guaranteed Payment		Payment Application <input checked="" type="checkbox"/> Interest <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Loan Fees <input checked="" type="checkbox"/> Late Charges <input type="checkbox"/> Reserve 1 <input type="checkbox"/> Reserve 2 <input type="checkbox"/> PI Fee											
Summary of Past Due Payments <table border="1"> <thead> <tr> <th>Due Date</th> <th>Number</th> <th>@</th> <th>Payment</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>		Due Date	Number	@	Payment	Total						Payment Information Payment Frequency 24 - Semi-Monthly Payment		P/I Payment <input type="text" value="167.76"/> Next P/I Payment <input type="text"/> Next P/I Payment Change <input type="text" value="v"/> Original P/I Payment <input type="text" value="162.43"/> Partial Payment <input type="text" value="25.00"/> Due Date 11/30/2014 First Due <input type="text" value="09/15/2014"/> <input type="text" value="v"/> Due Date Day <input type="text" value="15"/> Last Payment Date 09/29/2014 Last Payment Amount 50.00 Last Transaction Date 09/29/2014 Due Date Last Rolled 09/29/2014	
Due Date	Number	@	Payment	Total											
Remaining Portion Due Plus Late Charges Plus Fees Less Partial Payments Already Paid 25.00 Misc Funds Lifetime Late Charges Collected Interim Late Charges		Unpaid Principal, Interest & Reserves Principal Interest Reserve Total		<input type="text" value="26"/> <input type="text" value="27"/> Payoff Amount Payoff Cycle Date											
Payment Due Date Roll Roll Due Date Within <input type="text" value="95.00"/> <input type="radio"/> Dollars <input checked="" type="radio"/> Percent Remaining Portion Due <input type="text"/>		Original Installment Number 26 Current Installment Number 27													

Loans > Account Information > Account Detail screen > Payment Detail Tab



What's New in Version 7.5.8

Enhancement	Description
<p>Now Get Set Up to Send Notifications Via Text</p> <p>CMF: 8811, 9594</p> <p>CIM GOLD Version 7.5.8</p>	<p>New texting notifications have been added to the Notification System in CIM GOLD. Now you can immediately reach your customers on their mobile device in a way that they are sure to see. Text messaging makes it easier for you and your customers to communicate and ensures that you can send your customers vital information right to the palm of their hand.</p> <p>Note: To begin using the texting features in the Notification System, you must be set up by GOLDDPoint Systems personnel.</p> <p>Once you have undergone the setup process, the new texting feature is easy to use and is a simple extension of the Notification System that you are already familiar with. To set up a text notification template, you simply select, "Text (SMS)" from the Template Type drop-down list on the Template Detail screen or on the Detail tab of the Templates screen. Then set up the notification template as you usually would. For information on setting up notification templates, see the Notification System User's Guide in DocsOnWeb or go to a Notification screen in CIM GOLD and press <F1> to access the help. Note: The Text (SMS) template type does not appear in the Template Type drop-down list unless your institution has been set up to use the new texting features.</p> <div data-bbox="521 1050 1393 1402" style="border: 1px solid gray; padding: 5px;"> <p>Summary Detail</p> <p>Previous Next</p> <p>Template ID <input type="text" value="1234"/> Template Type <input type="text" value="Text (SMS)"/> </p> <div style="border: 1px solid gray; padding: 2px; margin-left: 150px;"> <p>Text (SMS)</p> <p>Text Email</p> <p>HTML Email</p> </div> <p>Description <input type="text"/></p> <p>Send As <input type="text"/></p> <p>Reply To <input type="text"/></p> <p>Server ID <input type="text"/></p> </div> <p style="text-align: center;">New Text (SMS) Template Type</p> <p>If you are interested in using texting notifications, please contact your GOLDDPoint Systems account manager for more information on the setup process.</p>
<p>Now Send Multiple Notification Emails and Texts</p> <p>CMF9252</p> <p>CIM GOLD Versions 7.5 and above</p>	<p>The Notification System has been enhanced. The Notification system can now send multiple emails and texts to the same customer on the same day. For example, the system can send them an email notifying them of loan payments that are due, as well as another email to the same customer notifying them of new low-interest loans available.</p>



What's New in Version 7.5.7

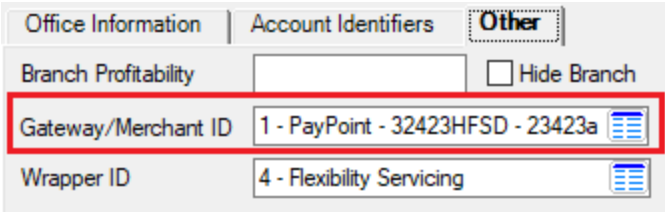
Enhancement	Description
<p>New Credit Card Reject Alert Added</p> <p>CMF: 9149 Work Order: 506714</p> <p>CIM GOLD Version 7.5.7</p>	<p>A Credit Card Reject alert now shows in CIM GOLD if you have institution option CCAC set and are using CIM GOLD version 7.5.7 and above. When a recurring credit card payment is rejected, the system automatically flags the account with a credit card rejected alert. This alert is displayed in the red Alert message area at the top of every screen. Alert 65000, which is set up on the Loans > System Setup Screens > Client Defined Alerts, is reserved for the credit card rejection alert.</p> <p>You may also want to apply additional alert message options, such as a dialog box that is displayed notifying the user of the credit card rejection, as well as asking the user to acknowledge the message. Additional options are made by clicking <Set Alerts> on the Actions, Holds, Event Letters screen. See the Alerts topic on the Actions, Holds, Event Letters screen for more information. (Institution option SUDA must be set in order to view the <Set Alerts> button and dialog box on the Actions, Holds, Event Letters screen.)</p> <p>You will need to manually remove the alert once a new recurring card is set up on the account, or once the recurring payment is removed from the account and the account owner elects instead to just use ACH payments or another type of payment.</p> <p>To remove the alert from the account, click <Set Alerts> on the Actions, Holds, Event Letters tab, then select the credit card alert in the List of CDAs on Account, and then click <Move>.</p>
<p>New ACH Funds Upload Screen Created</p> <p>CMF: 9146</p> <p>CIM GOLD Version 7.5.7</p>	<p>The ACH Funds Upload screen allows your institution to upload funds from one of your institution's General Ledger accounts and transmit those funds to your customers' designated routing and account numbers of a third-party institution. For example, if a customer wants additional funds from a line-of-credit loan, you can use this screen to upload the G/L number and send the ACH funds transmission to their designated bank. Or perhaps a customer should be refunded back a late fee; you can use this screen to transmit those funds to the customer's third-party bank account.</p> <p>This screen can also be used if a transmission was sent in error. If the funds haven't posted, as shown on the ACH Funds Distribution screen, you can cancel the funds from that screen (check the Canceled box), then access this screen to attempt to send the funds to a new account or routing number. You must first update the recurring record for the routing number or account number using either the Payment Information, Signature Loan Details, or EZPay screen. Then access this screen (ACH Funds Upload) and upload and send the transmission to the designated third-party bank account.</p> <p>This screen is only available for institutions that use recurring ACH payments (see help for the Loans > Account Information > Payment Information, Signature Loan Details, or EZPay screens). If your institution wants to use this feature, ask your GOLDPoint Systems account specialist to enable the necessary system settings (FPAE record).</p>

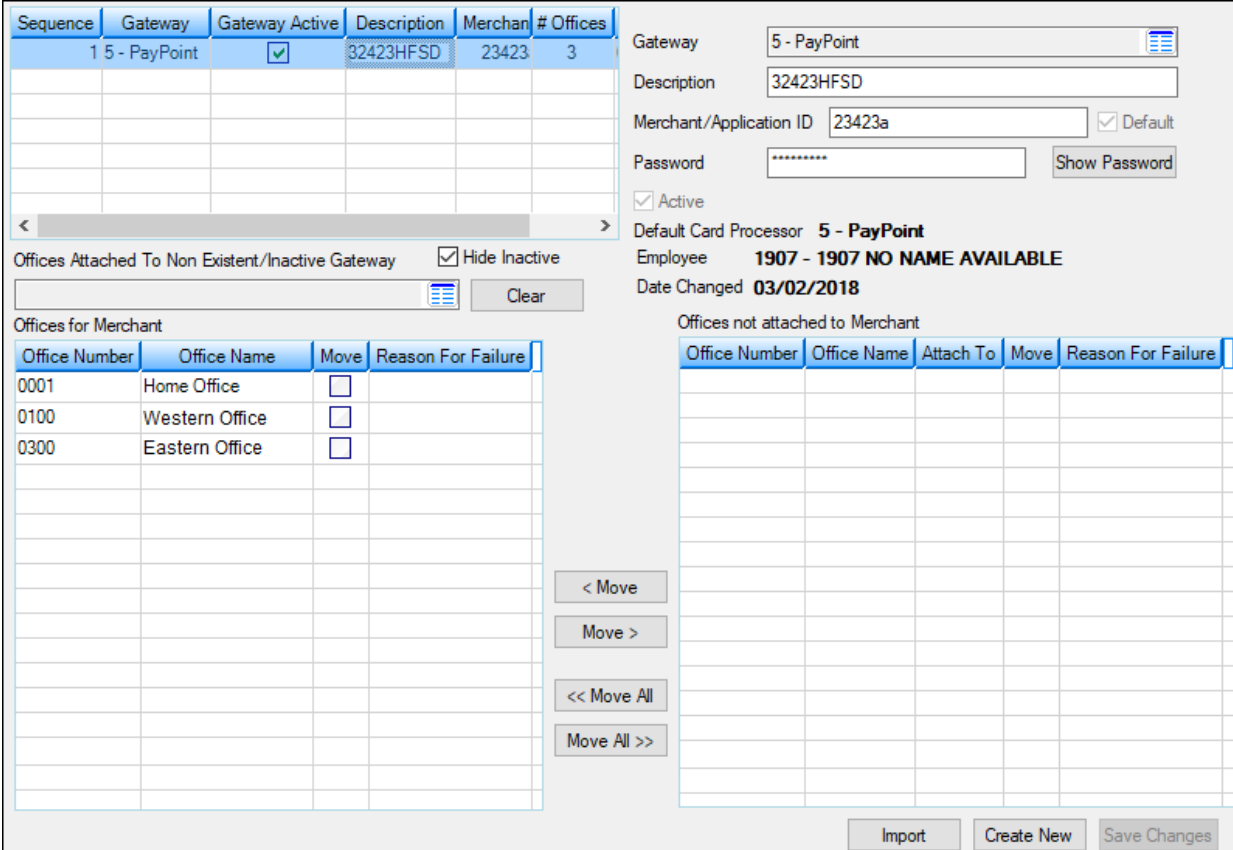


Enhancement	Description
Work Order: 506714 CIM GOLD Version 7.5.7	<p>GOLDPoint Systems Only: This option is called Don't Auto Reverse Card (EZDRCR) and it is found on the Cards tab of the EZPay IMAC Table screen under GOLDPoint Systems in CIM GOLD.</p>

Enhancement	Description
<p>New System Setup Screen Available: Promotions</p> <p>CMF: 9187 and 9239 Work Order: 506714</p> <p>CIM GOLD Version 7.5.7</p>	<p>The Loans > System Setup Screens > Promotions screen (shown below) is now available for use by institutions.</p> <p>Use this screen to create promotional offers for your institution to make available to its customers. Once created on this screen, promotions can be applied to individual customer accounts at loan origination in GOLDTrak PC or on the Loans > Additional Loan Fields > Loan Origination Tracking screen in CIM GOLD.</p> <p>The Promotions list view contains any promotion item previously set up by your institution. Promotion items are created and added to the list view by clicking <Create New>, filling out the necessary information in the Promotions field group, and clicking <Save Changes>. Selecting a promotion item in the list view populates the fields in the Promotions field group with that promotion's information. Previously created promotions can be edited by selecting them in the list view and editing their information in the Promotions field group (with the exception of the Code field. Code numbers cannot be changed once a promotion item is created).</p> <p>A field security option can be applied to an institution's employee(s) on the Loans > System Setup Screens > Field Level Security screen. Security option FSDAPC – Don't Allow Promo Chg, found under the FPFS – Miscellaneous Function Security record type category, can be used to prevent designated employees from changing a promotion code that has been applied to a customer loan account.</p>



Enhancement	Description
	 <p>See the Merchant ID topic in DocsOnWeb for more information.</p>




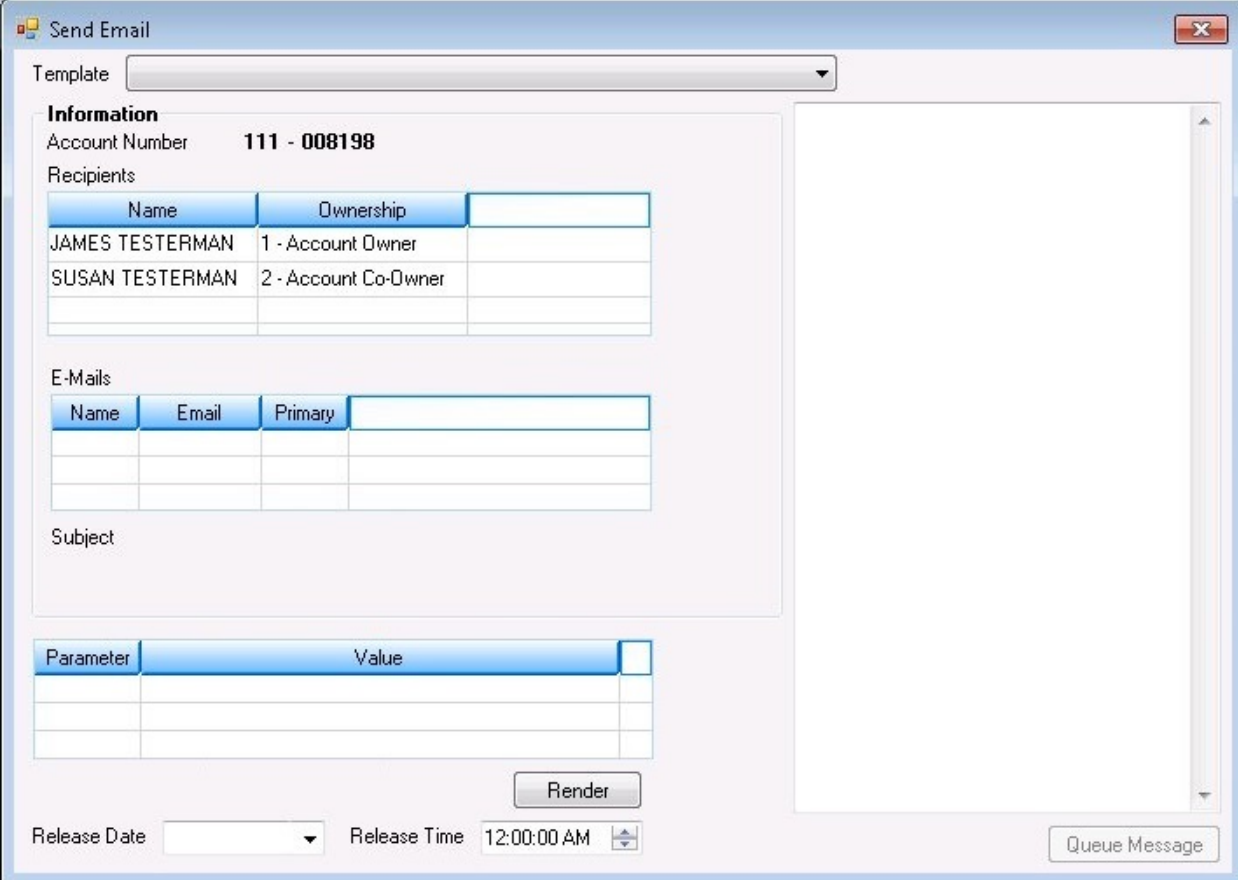
The screenshot displays the 'GOLD Services > Merchant ID Screen'. It features a table with columns: Sequence, Gateway, Gateway Active, Description, Merchan, and # Offices. Below this is a form for editing gateway details, including fields for Gateway, Description, Merchant/Application ID, Password, and checkboxes for Active and Default. There are also buttons for 'Show Password', 'Import', 'Create New', and 'Save Changes'. Two tables are present for managing office attachments: 'Offices Attached To Non Existent/Inactive Gateway' and 'Offices for Merchant'. The 'Offices for Merchant' table has columns: Office Number, Office Name, Move, and Reason For Failure. The 'Offices not attached to Merchant' table has columns: Office Number, Office Name, Attach To, Move, and Reason For Failure. Navigation buttons like '< Move', 'Move >', '<< Move All', and 'Move All >>' are also visible.

GOLD Services > Merchant ID Screen

Enhancement	Description
<p>New Notification Pop-up Screen</p> <p>CMFs: 9188, 9102, 9126</p> <p>CIM GOLD Version 7.5.7</p>	<p>A new notification pop-up screen is now available in the Right-click Menu. Using this new screen, you can set up email and text notifications to be sent to your customers. Note: You must be on an account when right-clicking on a screen, and your cursor must not be in a field or in a list view table. Right-click on the gray area of the screen.</p> <p>To set up a notification using this screen:</p> <ol style="list-style-type: none"> 1. Right-click on any screen in CIM GOLD to bring up the Right-click Menu.



Enhancement	Description
	 <p style="text-align: center;">Right-click Menu</p> <ol style="list-style-type: none"> 2. Select "Send Alert > E-Mail" or "Text", depending on whether you want to send a notification as an email message or text message. 3. This brings up the notification pop-up screen.



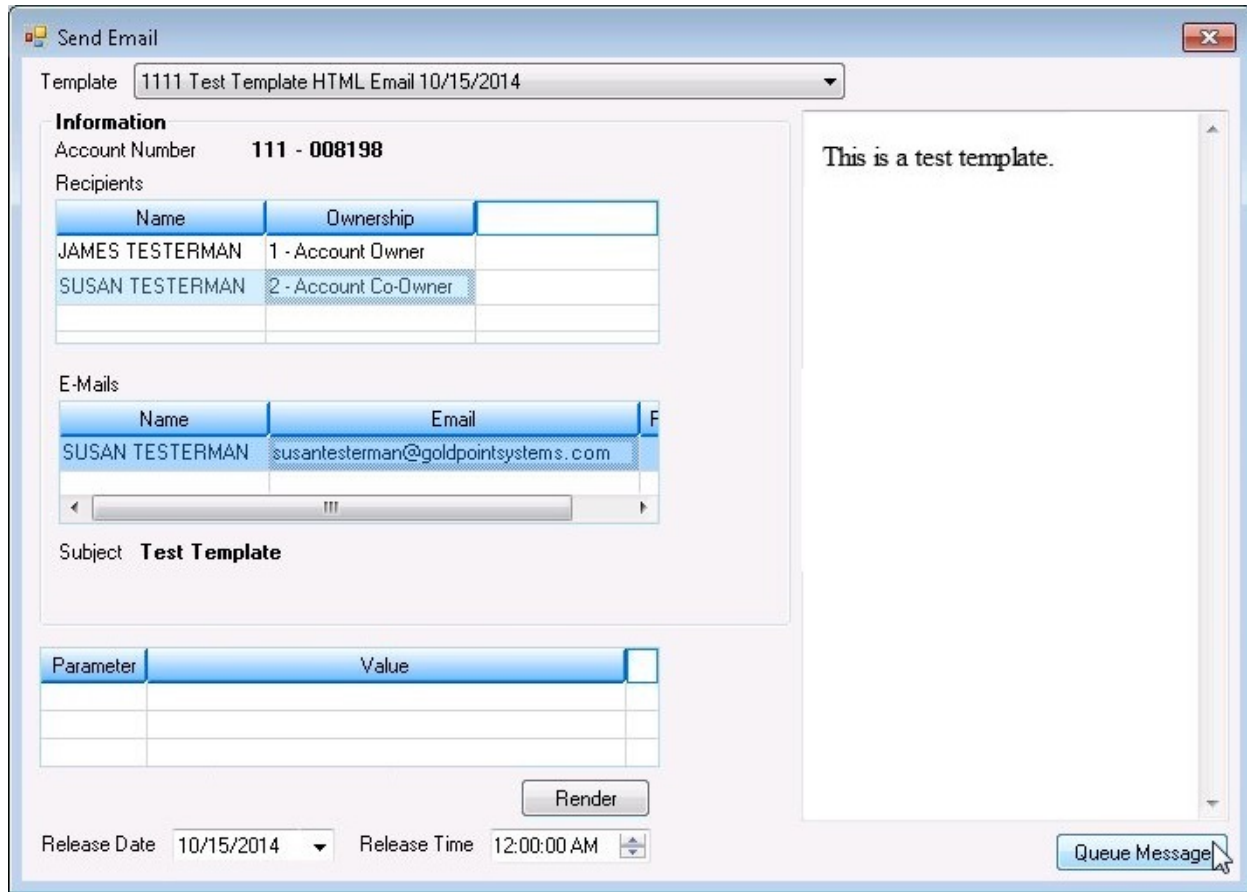
Notification Pop-up Screen—Send Email

Enhancement	Description
	<ol style="list-style-type: none"> 4. Select the template you want to use in the Template field and then set the date and time that you want the notification sent using the Release Date and Release Time fields.

Template and Release Date and Time Selected

Enhancement	Description
	<ol style="list-style-type: none"> 5. Now select the person/entity that the notification should be sent to from the Recipients list view. 6. The select the email address or phone number that the notification should be sent to from the E-Mails or Phones list view, depending on whether you are sending a notification through email or text messaging. 7. When the notification is ready to be sent, click <Queue Message> to add the notification to the messaging queue.



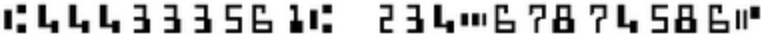


Notification Ready to be added to the Queue

Enhancement	Description
	<p>8. The notification is then added to the messaging queue and will be sent according to the date and time selected in the Release Date and Release Time fields.</p> <div data-bbox="711 1377 1203 1696" style="text-align: center;"> </div> <p style="text-align: center;">Message Queued Successfully</p>

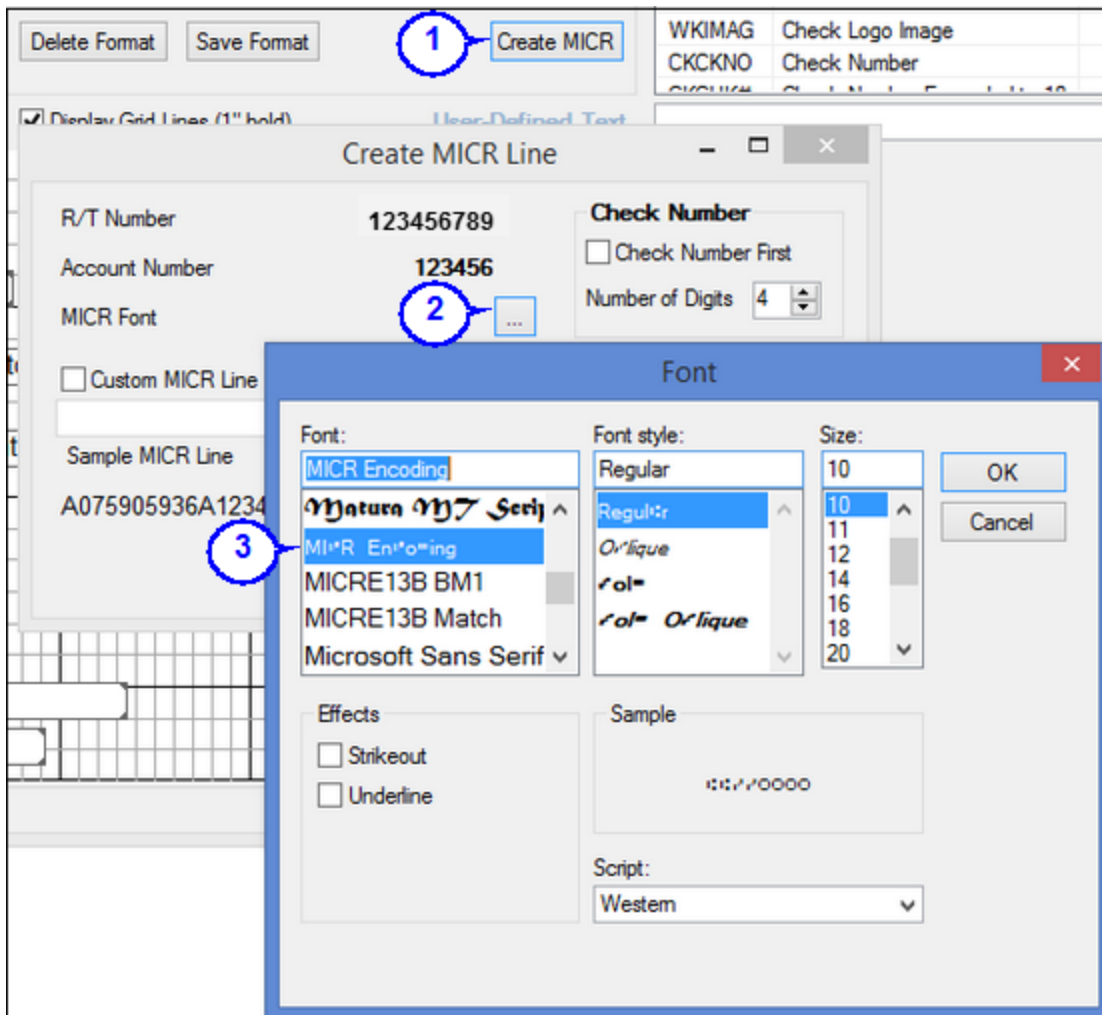
Enhancement	Description
<p>MICR Checks Now Available in CIM GOLD</p>	<p>You can now print MICR checks directly from CIM GOLD Teller and from the Check Printing utility found under Deposits, Loans, and Financial Applications > Accounts Payable. MICR checks, or Magnetic Ink Character</p>



Enhancement	Description
CMF: 8669, 9106 CIM GOLD Version 7.5.7	<p>Recognition, contain special coding at the bottom of the check, as shown below.</p>  <p>In order to use MICR checks, some specifications are required on your end, and some set up is required by GOLDPoint Systems. Additionally, this is only available for CIM GOLD versions 7.5 and above.</p> <p>Setup on your end:</p> <p>In order to take advantage of MICR checks, your institution must have the following:</p> <ul style="list-style-type: none"> • A laser printer with a magnetic toner cartridge to print the checks. • Secure check paper. You will need to communicate with your GOLDPoint Systems account manager the size and type of paper you are using, such as three-up checks, checks that are printed on the bottom or top of a statement, etc. We need the size and dimensions of the checks you will be using, so we can appropriately set up the checks on the Check Format Setup screen. You may even want to scan a check and send it to us, so we can have an example of the type of check you are using. • CIM GOLD version 7.6 or higher. • You may need to download a MICR-approved font. See number 4 below for more information. <p>Setup on our end:</p> <ol style="list-style-type: none"> 1. Your GOLDPoint Systems account manager must create a MICR check type and code on the GOLDPoint Systems > MICR Check Type screen. 2. Access the GOLD Services > Office Routing Info screen. This is a new screen that allows you to set up the types of checks used by each office. The check types entered on the MICR Check Type screen (in step 1 above) are displayed in the Check Type field, as shown below.



Enhancement	Description
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Note: When you download CIM GOLD version 7.5 and above, MICR fonts are automatically downloaded to your list of available fonts.

The steps are slightly different when creating a MICR check to use with Check Writer in CIM GOLDTeller. See the [MICR Check Printing](#) topic in the CIM GOLDTeller User's Guide in DocsOnWeb.

Once all specifications are set up, you can use that MICR format to print checks using any of the following screens:

- Financial Applications > Accounts Payable > Check Printing screen
- Loans > Check Printing > LIP Checks or Reserve Checks screens
- CIM GOLDTeller > Check Writer screen

See the GOLDTrak What's New topic on DocsOnWeb ([CMF 9426](#)) for information about MICR checks in GOLDTrak PC.



Enhancement	Description
<p>New Screen Created: Coupon Format Setup</p> <p>CMF: 9142, 9275, 9343, 9545, 10455</p> <p>CIM GOLD Version 7.5.7</p>	<p>The Loans > Coupons > Coupon Format Setup screen is now available for use by your institution (see Figure 1 below). Use this screen to view, create, and edit institution-defined loan payment coupon formats for use in printing and mailing to customers. Coupon formats set up on this screen will be available to select in the Coupon/Bill Code field on the Loans > Account Information > Additional Loan Fields screen > Late/NSF tab. The <Print Coupons> button also appears on the Loans > Marketing and Collections screen > Delinquent Payments tab.</p> <p>If institution option OP28 SCPB is set up for your institution, the <Print Coupons> button will be displayed and you can print coupons for the account directly from the Additional Loan Fields screen or Marketing and Collections screen, as shown below:</p> <div data-bbox="516 766 1393 1241" data-label="Image"> </div> <p style="text-align: center;">Print Coupon Dialog</p> <p>To use this screen:</p> <ul style="list-style-type: none"> • Previously created coupon formats appear in the Format list view. Select a previously created format in the list view to edit that format in the fields on this screen, or click <New Format> to create an entirely new format. To create/edit a coupon format, enter information in the fields on this screen and use the Coupon format grid to design the layout (by clicking and dragging fields from the Available Print Field Labels list view or the User-Defined Text field). • If your institution wants to create multiple formats with similar settings or designs, this creation process can be shortened by selecting a format in the Format list view and clicking <Copy Format..>. Once <Copy Format..> is clicked, this screen will be populated by the selected format's information. The necessary changes can then be made in the fields on this screen (and the format grid) before clicking <Save Format> to save the altered format as a new format.

Enhancement	Description
	<ul style="list-style-type: none">• Click <Save Format> to make the newly created/edited format appear in the Format list view. Click <Delete Format> to delete the format selected in the list view. Use <Print Preview> and <Print Test> to verify the appearance of the coupon as it will appear when distributed by your institution. <p>If your institution wants a "Payoff Due" message to appear on the final coupon sent to the customer, the coupon format must include an Amount Due (PMTDUE) field (selected in the Available Print Field Labels list view). When the final payment coupon is printed, instead of printing the amount of payment, the message "Payoff Due Contact Office" appears instead (see Figure 2 below).</p> <p>See the Coupon Format Setup Screen topic for more information.</p> <p>If your institution would like to use this new screen, have your security administrator subscribe to the screen (under Security > Subscribe to Mini-Applications).</p>



Select a Check Format

Format	Description
1	Test

Format Settings

Format:

Description:

Width (Inches): Height (Inches):

Coupons Per Page:

Image Path (displayed below to facilitate check design):
 ...

Coupon/Bill Code:

Available Print Field Labels

Field	Field Description
NAADD1	Address Line 1
NAADD2	Address Line 2
PMTDUE	Amount Due
PMTDLC	Amount Due + Late
NACITY	City
CPNCNT	Coupon Count
LNDUDT	Due Date
LNGRCE	Due Date + Grace
NDFNAM	First Name
NDFULL	Full Name
WKIMAG	Image To Display
NDLNAM	Last Name
LN4NBR	Loan Number
NDFNAM	First Name

Display Grid Lines (1" bold)

Amount Due:	Amount Due	Amount Due + Late Fees
		Amount Due + Late
Address:	Address Line 1	
	Address Line 2	
First Name	Last Name	
Loan Number	Loan Number	Coupon Count

Figure 1: Loans > Coupons > Coupon Format Setup Screen



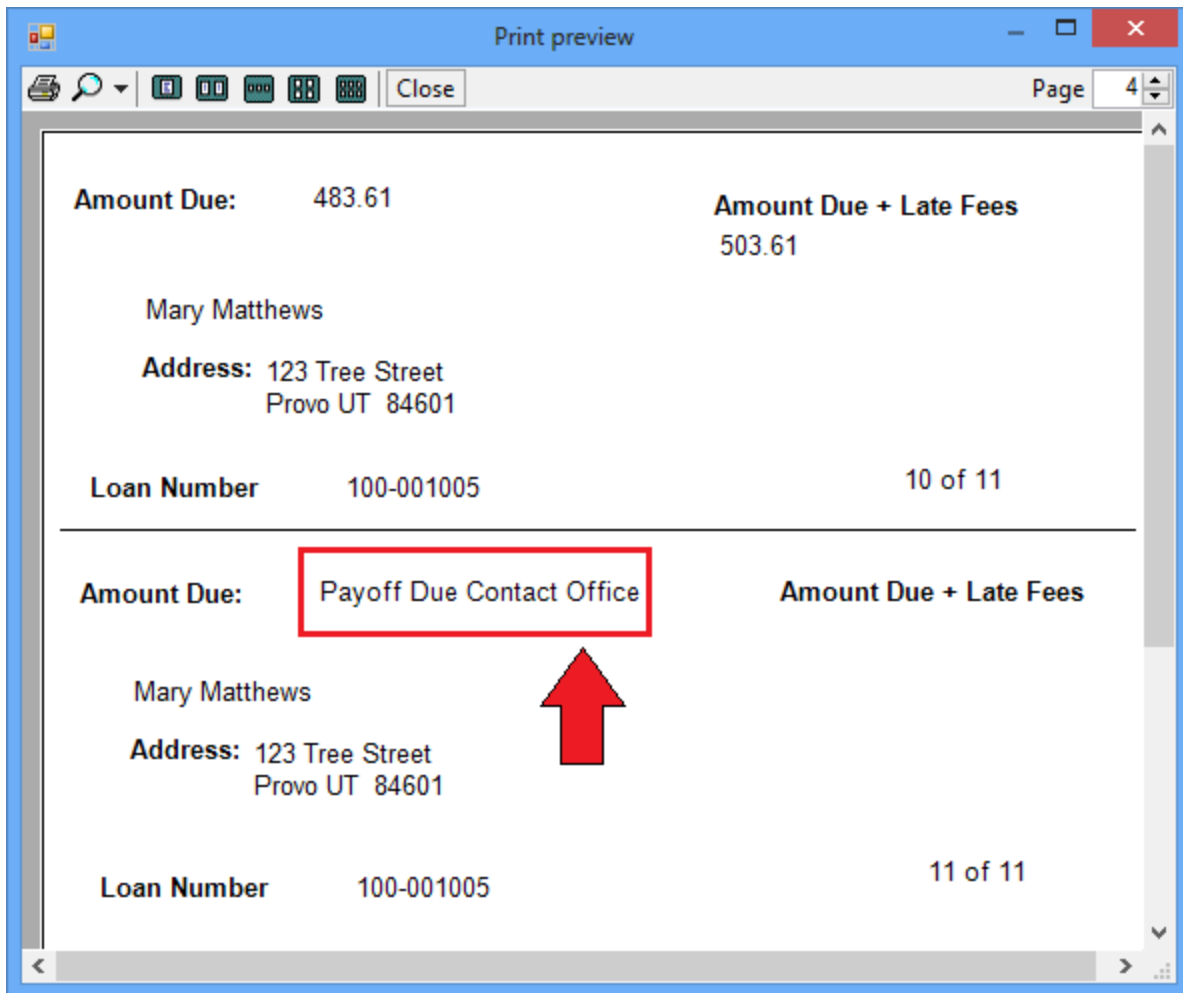


Figure 2: Payoff Due Contact Office Message

Enhancement	Description
<p>AP Checks Now Available in CIM GOLD</p> <p>CMF: 9208, 9155, 9279</p> <p>CIM GOLD Version 7.5.7</p>	<p>You can now print checks to vendors set up in the Accounts Payable system through CIM GOLD. Two screens are available for Accounts Payable check printing:</p> <ul style="list-style-type: none"> • Check Format: This screen is used to set up the format of the Accounts Payable checks you will be printing. You can set up the checks to print exactly how you would like them to look by including common fields such as your institution's logo, invoice description, check amount and date, vendor number, and more. • Check Printing: Use this screen to actually print the Accounts Payable checks. You can also reprint checks using this screen. <p>These screens are similar to the Check Printing function in Accounts Payable in GOLDVision (Application 7, function 20), but with the accessibility and capability of CIM GOLD. CIM GOLD is a user-friendly environment that allows you to easily and intuitively set up check formats and then print those checks. If your institution uses Check Reconciliation,</p>



Enhancement	Description
	<p>you can easily view check history using the GOLD Services > Check Reconciliation > Check Detail screen.</p> <p>Check setup records are stored on the host and will be available to anyone in your institution with access to the Check Format screen.</p> <p>See section 5.6. Print Checks, in the Accounts Payable menu for more detailed information. You can also press <F1> on your keyboard while on these new screens to see the help information.</p> <p>See the following example of where you can find these new screens in CIM GOLD:</p>

Financial Applications > Accounts Payable > Check Format Screen



Print Checks | Reprint Checks

Required Fields

Control Group Number

Bank Number 1 - 1

Beginning Check Number 692664

Check Date 04/25/2016

Selection Criteria

	From	To
Vendor	<input type="text"/>	<input type="text"/>
Invoice	<input type="text"/>	<input type="text"/>
Cutoff Amount	<input type="text"/>	<input type="text"/>

Override Bank Number in Invoice

Check Statistics

Checks Printed		Checks Over Maximum Bank Amount	
Number	<input type="text"/>	Number	<input type="text"/>
Amount	<input type="text"/>	Amount	<input type="text"/>
Voided	<input type="text"/>		

Checks Without Signatures

Number	<input type="text"/>
Amount	<input type="text"/>

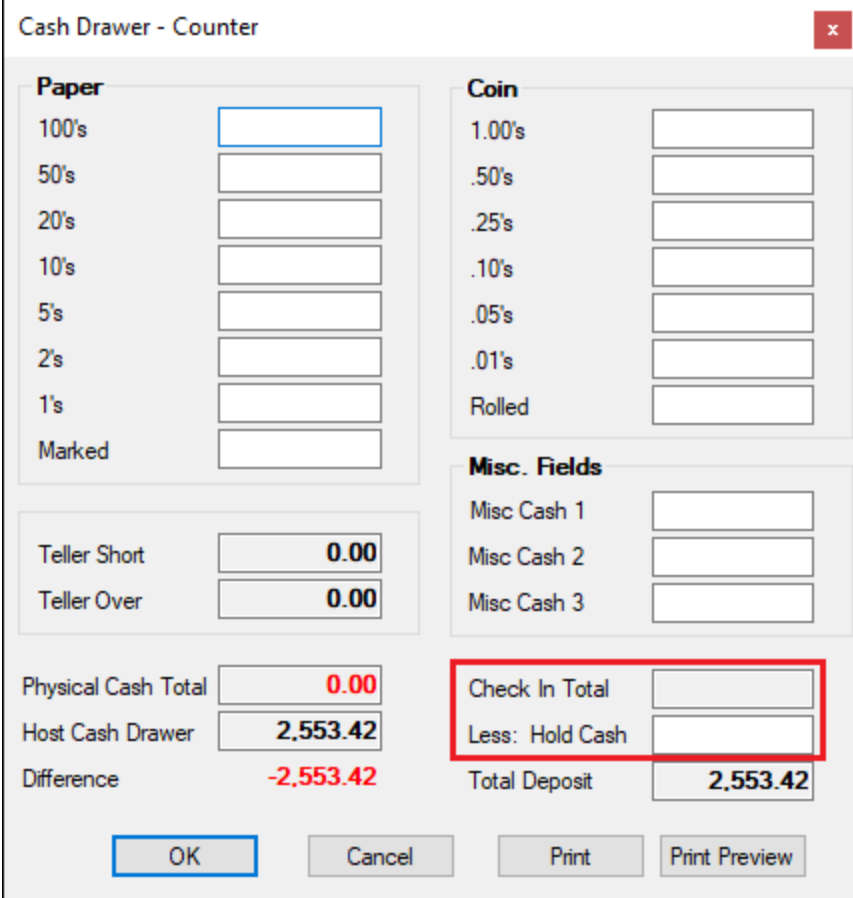
Financial Applications > Accounts Payable > Check Printing Screen



What's New in Version 7.5.5

Enhancement	Description
<p>Update to Overall Payoff Amount</p> <p>CMF: 9074 Work Order: 506315</p> <p>CIM GOLD Version 7.5.5</p>	<p>We have updated the Overall Payoff Amount on the Loans > Marketing and Collections screen > CIF tab so that users can make and save changes to the information in this field. Changing information in this field will <i>not</i> change the <i>actual</i> payoff amount displayed on the Loans > Payoff screen.</p> <p>Note: You can also restrict specific users or profiles from making changes to this field by using the Loans > System Setup Screens > Field-level Security screen. Select the CSCI - Customer Information Record Type, then check the box next to CIOVPO - Overall Payoff Amount.</p>
<p>Commas Removed from Broker Number</p> <p>CMF: 9073 Work Order: 506315</p> <p>CIM GOLD Version 7.5.5</p>	<p>We have removed the commas that were inserted if a broker number was more than 999. The Broker Number field is found on the Loans > Account Information > Additional Loan Fields screen > Origination/Maturity tab.</p>
<p>Scroll Bar Updated on Financial Summary Tab</p> <p>CMF: 9071 Work Order: 506315</p> <p>CIM GOLD Version 7.5.5</p>	<p>We have updated the scroll bar on the Financial Summary tab of the Marketing and Collections screen to work properly when the screen is resized. Previously, the scroll bar would disappear and the screen could not be viewed entirely.</p>
<p>Updates to CIM GOLDTeller</p> <p>CMF: 9005 and 9079</p> <p>CIM GOLD Version 7.5.5</p>	<p>The following enhancements have been made to CIM GOLDTeller:</p> <ul style="list-style-type: none"> • CIM GOLDTeller can now work with printers in a Citrix environment. • We have also updated CIM GOLDTeller to not crash if logging in to CIM GOLDTeller in offline mode (see the Log On topic in the CIM GOLDTeller User's Guide). • The Check In Total and Less: Hold Cash fields have been added to the Cash Drawer - Counter screen, as shown below:



Enhancement	Description
	
<p>Update to Move Button on Addresses Tab in CIF</p> <p>CMF: 9076 Work Order: 506315</p> <p>CIM GOLD Version 7.5.5</p>	<p>We have modified the <Move To> button on the Customer Relationship Management > Households screen > Addresses tab to only be enabled if an address is selected from the list view table. If no address is selected, it will not be enabled and the user cannot enter a new address and move it at the same time.</p>



Seq	Street 1	Street 2	City	State	Zip
1	843 BISHOP RD		MEANSVILLE	GA	30256-2704
2	2461 HIGHWAY 19 N		THOMASTON	GA	30286-1285

Street 1: 2461 HIGHWAY 19 N
 Street 2:
 City: THOMASTON
 State: GA - Georgia
 Zip: 30286 1285 Foreign Zip:
 Address Type: 0 - Domestic With Standardization
 Address Indicator:
 Census:
 SMSA Code:
 County: 293
 Country: US - United States
 Mail Code: 10 - Normal
 Advertising Code: 100

Move To
 Physical Address Mailing Address
 Account Name **Move**

Options
 Legal
 Ignore Merge
 Never Drop

Customer Relationship Management > Households screen > Addresses tab

Enhancement	Description				
<p>New Fields on Loan Audit Confirmation Screen</p> <p>CMF: 8985</p> <p>CIM GOLD Version 7.5.5</p>	<p>New fields have been added to the GOLD Services > Audit Confirmations > Loan Audit Confirmation screen. The new fields are:</p> <table border="1"> <tr> <td>Write to Disk</td> <td>Check this box if your institution wants the audit to be written to a disk (file), and then that disk can be sent as a transmission to a third party. If this option is set, all accounts are selected and included on the disk.</td> </tr> <tr> <td>Totals Only</td> <td>Check this box if you only want totals to be displayed on the report. The totals include the total principal balance of all loan accounts selected, and the total number of loan accounts included on the audit report.</td> </tr> </table> <p>If you are interested in any of these options, contact your GOLDPoint Systems account manager.</p>	Write to Disk	Check this box if your institution wants the audit to be written to a disk (file), and then that disk can be sent as a transmission to a third party. If this option is set, all accounts are selected and included on the disk.	Totals Only	Check this box if you only want totals to be displayed on the report. The totals include the total principal balance of all loan accounts selected, and the total number of loan accounts included on the audit report.
Write to Disk	Check this box if your institution wants the audit to be written to a disk (file), and then that disk can be sent as a transmission to a third party. If this option is set, all accounts are selected and included on the disk.				
Totals Only	Check this box if you only want totals to be displayed on the report. The totals include the total principal balance of all loan accounts selected, and the total number of loan accounts included on the audit report.				



Enhancement	Description
	<p>For more information concerning audit confirmations, see Loan Audit Confirmation screen in the Financials > GOLD Services in CIM GOLD > GOLD Services Screens in DocsOnWeb.</p> <p>See the following example of the Loan Audit Confirmation screen highlighting these two new options:</p>

Sequence	Date of File Pulling From	When to Run	Notice Type	Number of Copies	Account Range: Start	Account Range: End
0	09/02/2014	09/03/2014	P	1	1-000001	999-9999999
1	08/05/2014	08/14/2014	N	1		

Sequence Number: **0** Address of Auditor: GOLDPoint Audits

Date of File Pulling From: 09/02/2014

When to Run: 09/03/2014

Notice Type: Positive

Number of Copies: 1

Account Range: Start: 1 End: 999

Minimum Balance to Select: []

Maximum Balance to Select: []

Nth Account to Start With: []

Account Interval: []

Low Percent Sold to Select: []

High Percent Sold to Select: []

Cumulative Balance to Select: []

Purpose Codes to Select: [] - []

Classes to Select: [] - []

Payment Methods to Select: [] - []

Loan Types to Select: [] []

General Categories to Select: [] []

Select Closed Loans: N - No

Select Sold Loans

Exclude Bankrupt Loans

Exclude Confidential

Exclude Charge-off

Mail Confirmation to Institution

Write to Disk

Totals Only (Skip Detail Print)

Sort Parameters 1-3

Account Number (Default) []

Loan Type []

Purpose Code []

General Category []

Principal Balance []

Class []

Payment Method []

System Print Office []

System Print Report Code []





Date Last Updated: **08/13/2014**

Last Updated By: **1907**

GOLD Services > Audit Confirmations > Loan Audit Confirmation Screen



What's New in Version 7.5.4

Enhancement	Description
<p>Updated Alternate Address Fields</p> <p>CMF: 8969</p> <p>CIM GOLD Version 7.5.4</p>	<p>We have updated the system so the Alternate Address From and To fields are displayed and saved in the correct order. The Alternate Address date fields are used to indicate that the borrower spends a portion of their year in a different location, so statements and advertising will go to the appropriate address during those times of the year. Previously, the system was saving the Effective From and Effective To fields in reverse order. This has been corrected.</p> <p>See the Alternate Address fields on the Customer Relationship Management > Households screen > Addresses tab:</p> <div data-bbox="521 730 1260 1092" style="border: 1px solid black; padding: 5px;"> <p>Alternate Address</p> <p>Address <input type="text" value="1 - 843 BISHOP RD"/> </p> <p>843 BISHOP RD</p> <p>MEANSVILLE</p> <p><input type="text" value="GA - Georgia"/>  30256 2704</p> <p>Effective From <input type="text" value="03/06/2018"/> </p> <p>Effective To <input type="text" value="03/21/2018"/> </p> </div>
<p>Update to Teller Transaction Fields</p> <p>CMF: 8965</p> <p>Work Order: 506315</p> <p>CIM GOLD Version 7.5.4</p>	<p>We corrected some minor bug fixes in CIM GOLD Teller, where the teller transaction fields were being scrunched. Additionally, we fixed the profile security so that profile users will have correct access to screens and functions in CIM GOLD Teller that pertain to their profile settings.</p>



What's New in Version 7.5.3

Enhancement	Description
<p>Enhancement to New Collection System</p> <p>CMF: 8757 and 8882</p> <p>CIM GOLD Version 7.5.3</p>	<p>The Attempts To Call column was also added to the Queues > Collection > Accounts screen. This column is displayed in the right list view, which shows summary details of each account for the selected employee assigned to work those accounts.</p> <p>The Attempts To Call column is updated by one frequency each time the employee updates the Contact tab on the Marketing and Collections screen with a comment or comment code indicating their collection efforts. See the following example of this new column:</p>

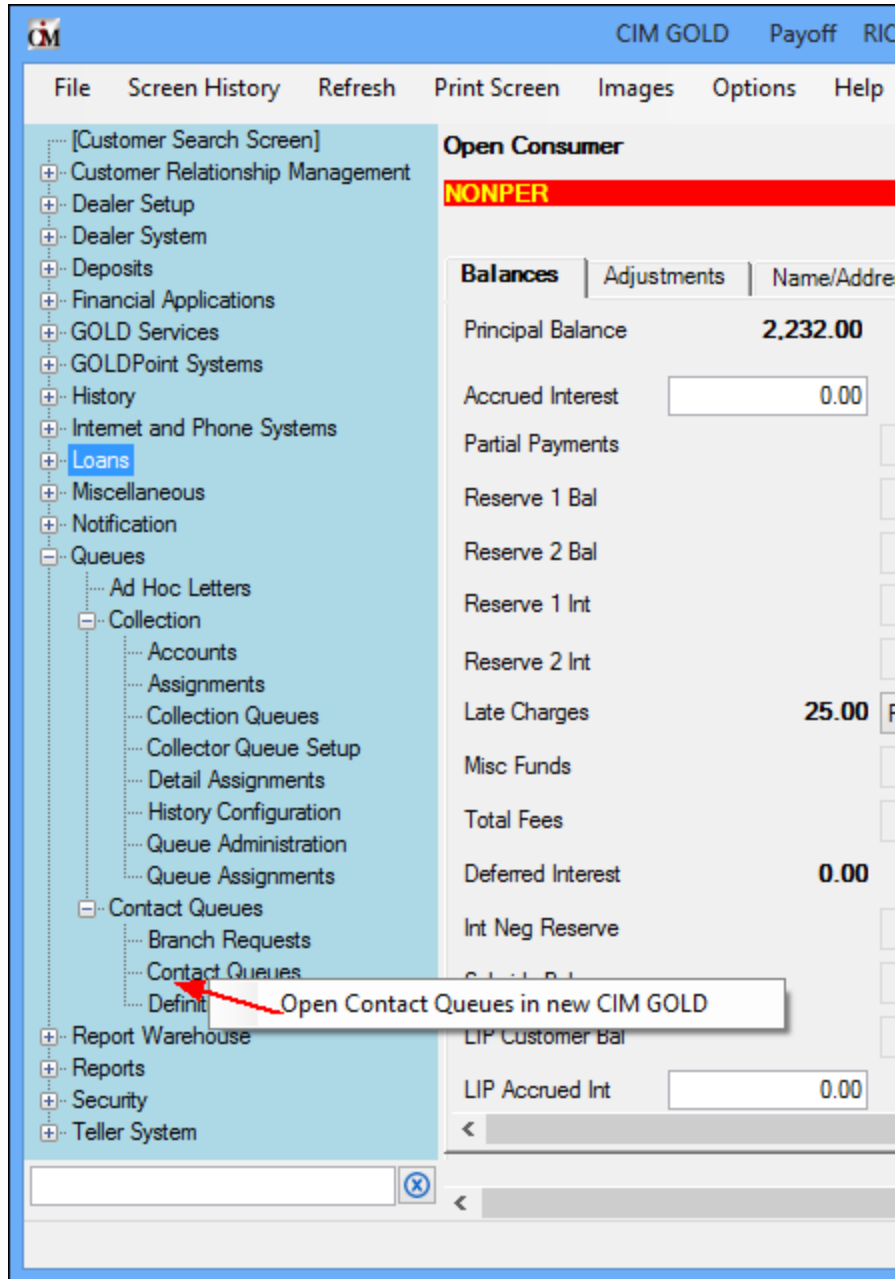
Name	Count	Account Number	Short Name	Balance	Total Due	Due Date	Processed	Attempts To Call
30 day + account	17	0000 000700	WEAVER AA	79.17	0.00	01/20/2014	✓	3
60 days +	5	0000 000001	JOHNSON C	62.86	0.00	02/01/2014	✓	1
90 days +	183	0000 000300	POPPINS MA	57.57	0.00	02/25/2014	✓	1
Number Name	Count Wor	0000 010032	HOPPER DE	77.80	0.00	01/19/2014		0
2207 BRENT TEST	183 5	0000 010059	BALL A	96.96	0.00	02/08/2014		0
Collection Accounts	25825	0000 010000	CLARK C	40.33	0.00	04/15/2014	✓	2
Test Collection Queue	33731	0000 000300	HARRIS M L	88.01	0.00	04/10/2014	✓	2
		0000 010009	RUDIGAR RU	77.26	0.00	04/20/2014		0

Queues > Collection > Accounts Screen

Enhancement	Description
<p>Bug Fixes to Original Loan Disclosure</p> <p>CMF: 8951</p> <p>CIM GOLD Version 7.5.3</p>	<p>The Account Alert and Status bar at the top of loan screens has been updated on the Loans > Original Loan Disclosure screen. Previously, this bar would be cut off when moving from one account to another account. This has been corrected, and now the Account Status and Alert bar stays shown at the top.</p>
<p>Update to Loan Frequencies</p> <p>CMF: 8917</p> <p>Work Order: 506315</p> <p>CIM GOLD Version 7.5.3</p>	<p>We have updated the loan payment Frequency field so that when users change the frequency from monthly (1) to floating (13) (and vice versa), the <Recalculate PI Constant> button is <i>not</i> enabled. Floating (payment made on a variable day one time/month) and monthly frequencies have the same P/I Constant.</p>
<p>New Navigation to Contact Queues</p> <p>CMF: 8745</p> <p>CIM GOLD Version 7.5.3</p>	<p>We have created an easier way to navigate to the Contact Queues screen while working on accounts. While working on any screen in CIM GOLD, if you need to quickly access the Contact Queues screen, simply right-click the Contact Queues heading under Queues > Contact Queues in the left tree navigation and select "Open Contact Queues in new CIM GOLD" (see example below).</p> <p>Once you select that option, CIM GOLD opens in a whole new window with the Contact Queues screen open and ready for you to find accounts and</p>



Enhancement	Description
	create mail-merge letters, etc. The screen you were working on is not affected and continues to stay open.



Open Contact Queues in New CIM GOLD

Enhancement	Description
New Institution Options and Limit/Payoff Fields CMF: 8902	Three new institution options are available for loan accounts. You must have CIM GOLD version 7.5.3 or higher for these options to work correctly.



Enhancement	Description																																												
<p>Work Order: 506474</p> <p>CIM GOLD Version 7.5.3</p>	<ul style="list-style-type: none"> SCLN - When this option is set, the Credit Limit and Cash Available columns will be moved from the Marketing and Collections Account Information list view to the Name Information list view on the Loans > Marketing and Collections screen (see below). <div style="border: 1px solid gray; padding: 5px; margin: 10px 0;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Next Due Date</td> <td colspan="2">01/04/2018</td> <td colspan="2">Maturity Date</td> <td colspan="2">03/04/2018</td> <td colspan="2">Date Last M</td> </tr> <tr> <th>Account Nbr</th> <th>Type</th> <th>Class</th> <th>Principal Balance</th> <th>Balance + Fees</th> <th>Term</th> <th>Payment</th> <th colspan="3">Date of Lo</th> </tr> <tr> <td>3675 014201 6</td> <td>10</td> <td>10</td> <td>1,002.59</td> <td>1,002.59</td> <td>24</td> <td></td> <td colspan="3">03/04/201</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Name</th> <th>Preferred Name</th> <th>Ownership</th> <th>Employer</th> <th>SSN</th> <th>Credit Limit</th> <th>Cash Available</th> </tr> <tr> <td>Roy Al</td> <td>Henry</td> <td>Account Owner</td> <td></td> <td>6090</td> <td>5,000.00</td> <td>4,000.00</td> </tr> </table> </div> <p style="text-align: center;">Loans > Marketing and Collections Screen</p> <ul style="list-style-type: none"> NBTA - When this option is set, the Back to Original column on the Marketing and Collections Account Information list view will be able to show negative values. If this option is not set, the Back to Original column will display 0 if a negative value is calculated. BOTL - When this option is set, the Back to Original column on the Marketing and Collections Account Information list view will only display information if its calculated value is less than or equal to the number entered in this option. <p>Additionally, the following fields have been added to certain CIM GOLD loans screens:</p> <ul style="list-style-type: none"> The Back To Original field has been added to the Loans > Transactions > Make Loan Payment screen > Loan Fields field group. The Payoff Amount and Payoff Cycle Date fields have been added to the Loans > Account Information > Account Detail screen > Payment Detail tab > Payment Information field group. 	Next Due Date		01/04/2018		Maturity Date		03/04/2018		Date Last M		Account Nbr	Type	Class	Principal Balance	Balance + Fees	Term	Payment	Date of Lo			3675 014201 6	10	10	1,002.59	1,002.59	24		03/04/201			Name	Preferred Name	Ownership	Employer	SSN	Credit Limit	Cash Available	Roy Al	Henry	Account Owner		6090	5,000.00	4,000.00
Next Due Date		01/04/2018		Maturity Date		03/04/2018		Date Last M																																					
Account Nbr	Type	Class	Principal Balance	Balance + Fees	Term	Payment	Date of Lo																																						
3675 014201 6	10	10	1,002.59	1,002.59	24		03/04/201																																						
Name	Preferred Name	Ownership	Employer	SSN	Credit Limit	Cash Available																																							
Roy Al	Henry	Account Owner		6090	5,000.00	4,000.00																																							
<p>Field-level Security Available for EZPay Radio Buttons</p> <p>CMF: 8860</p> <p>CIM GOLD Version 7.5.3</p>	<p>You can now set field-level security for all of the radio buttons on the Loans > Transactions > EZPay screen. The field-level security is set up using the Miscellaneous Function Security (FPFS) record type on the Miscellaneous > Field Level Security screen.</p>																																												



What's New in Version 7.5.2

Enhancement	Description
<p>New Masking Option for SSN</p> <p>CMF: 8751</p> <p>CIM GOLD Version 7.5.2</p>	<p>A new institution option is available that we highly recommend your institution should implement. This option, OP27 MSSC, masks the Social Security numbers for all but the last four numbers on all screens and reports. Note: Institution option SUSS (Supress SSN) should also be implemented. This option suppresses the SSN from being shown on certain CIM GOLD screens.</p> <p>Due to this option, we also updated the Search field on the Customer Search Screen. You can now search by the last four digits of a Social Security number, and the system will find all matching results.</p> <p>GOLDPoint Systems created a new Host record, FPKU (Reverse SSN Lookup Record), which allows the system to search for the last four digits of the Social Security number. See the example of a masked SSN below:</p>

The screenshot shows the 'Customer Search Screen' interface. On the left, there are search parameters including Name, SSN/EIN/IDN (selected), Phone, Address/E-Mail, and Account Parameters. The SSN search field contains '468-9'. On the right, a table displays search results with columns: Match, SSN/EIN/IDN, Last Name, First Name, and Middle Name. The first row shows a match with SSN 'XXX-XX-4689', Last Name 'FOWLER', First Name 'YASHICA', and Middle Name 'V'. A red arrow points from the '468-9' in the search field to the masked SSN in the table.

Customer Search Screen

Enhancement	Description
<p>New Insurance Inbound Transactions Screen</p> <p>CMF8576</p> <p>CIM GOLD Version 7.5.2</p>	<p>A new CIM GOLD screen is now available. The new Insurance Inbound Transactions screen can be used to search inbound insurance transaction records by date. This screen is found in the Loans > Reports section. This screen uses a new record, CSTP (Transaction Processing).</p>



Enhancement	Description
	<p>Security: If you want to use this screen, each computer must subscribe to the Insurance Inbound Transactions screen. Use the Security > Subscribe to Mini-Applications screen to subscribe to that screen. No screen- or field-level security is required.</p> <p>If you would like to use this screen, please contact your GOLDPoint Systems account manager.</p>



What's New in Version 7.5.0

See the following sections for enhancements made in CIM GOLD version 7.5.0:

[CIM GOLDTeller](#)

[Customer Relationship Management](#)

[Deposits System](#)

[General CIM GOLD Changes](#)

[GOLD Services System](#)

[Internet and Phone Systems](#)

[Loans System](#)

[Miscellaneous System](#)

[Notification System](#)

[Queues System](#)

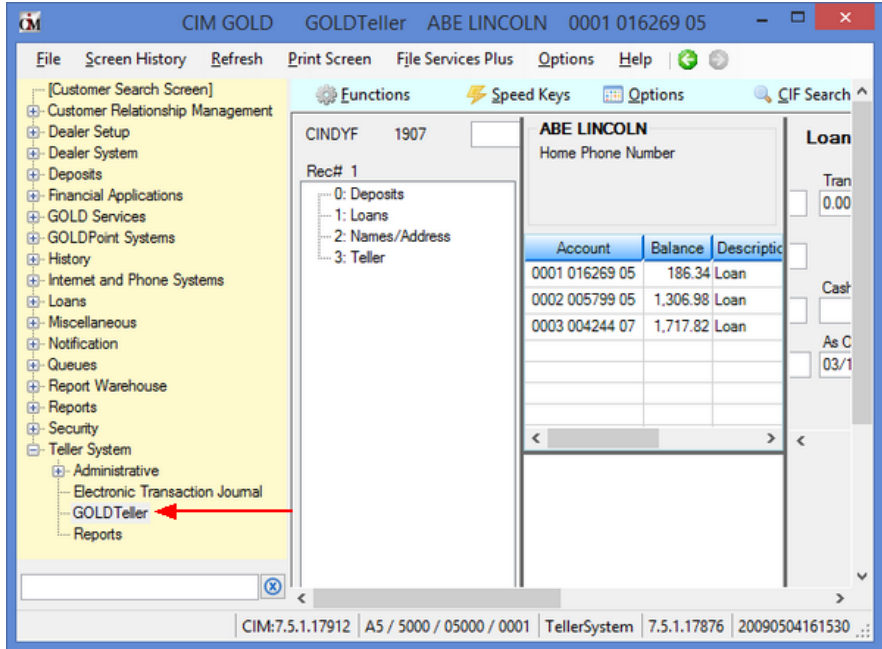
[Report Warehouse](#)

[Variable Screens](#)

CIM GOLDTeller

Enhancement	Description
<p>GOLDTeller Now Included with CIM GOLD</p> <p>CMFs: 7886, 8686, 8737, 8875</p> <p>CIM GOLD Version 7.5.0</p>	<p>GOLDTeller is now included with your CIM GOLD download for versions 7.6 and above. CIM GOLDTeller is a convenient tool that allows tellers to quickly access customer data and run transactions on their accounts. It works seamlessly with CIM GOLD, allowing the teller to view other screens and information, and then quickly return to GOLDTeller.</p> <p>GOLDTeller was previously a stand-alone product, but the new CIM GOLDTeller is automatically included when CIM GOLD is downloaded. It appears under Teller System > GOLDTeller in the CIM GOLD tree view, as shown below:</p>

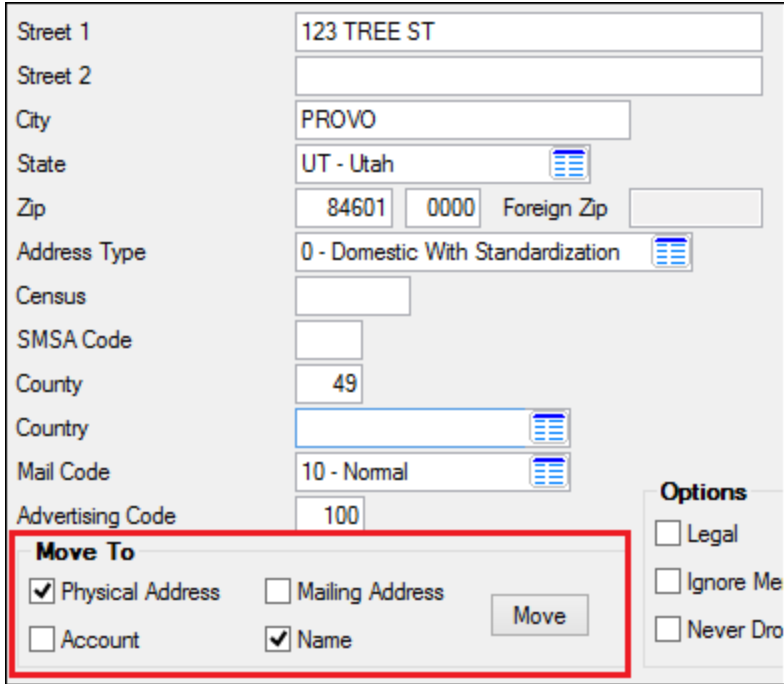



Enhancement	Description
	 <p style="text-align: center;">Teller System > GOLDTeller Screen</p> <p>Important: Once your institution upgrades to CIM GOLD version 7.5 and above, you must use CIM GOLDTeller. The old stand-alone version of GOLDTeller will no longer be available.</p> <p>For more information, see the new CIM GOLDTeller User's Guide in DocsOnWeb.</p>

Customer Relationship Management

Enhancement	Description
<p>Bankruptcy Fields Now Appear in CIF F/M History</p> <p>CMF7099</p> <p>CIM GOLD Version 7.5.0</p>	<p>The following fields on the Loans > Bankruptcy Detail screen now appear in the CIF F/M History screen:</p> <p>Dismissal Date (BBDSMS), Reaffirmation (BBFIRD), Discharge (BBCHRD), Notice Received Date (BBNRCD), Plan Confirmed (BBCONF), Withdrawn Date (BBWTDR), Convert Chapter (BBCVDE), Previous BK Filings (BBPBKF), Stay Lifted Date (BBSTAD), 341 Meeting Date (BB341M), Scheduled Hearings Dates and Times (BBHRD1, BBHRT1, BBHRD2, BBHRT2).</p>
<p>New Address Move Options</p> <p>CMF7070</p> <p>CIM GOLD Version 7.5.0</p>	<p>New move options have been added to the Addresses tab on the Customer Relationship Management > Households screen. If you set up an address and want to quickly use that address to be connected with the account or name, you can use the new Move To options at the bottom of the Addresses tab, as shown below.</p>



Enhancement	Description
	 <p style="text-align: center;">Addresses Tab on the Households Screen</p> <p>Select which address you want to move in the Address list view at the top of the screen, and then check which boxes you want that address to move to.</p> <ul style="list-style-type: none"> • Check the Physical Address, Mailing Address, or both if you want the selected address to be used for either the physical or mailing address or both. • Check either the Account, Name, or both if you want the selected address to be connected to the account or name. <p>Click <Move>, and the address will be connected accordingly. This tab is also accessed from the Loans > Marketing and Collections screen, CIF tab, then click the Edit Address link.</p>
<p>New Security Options for Phone and Email Fields</p> <p>CMF7089</p> <p>CIM GOLD Version 7.5.0</p>	<p>The new phone (FPP0) and email records (FPE0) set up on the Households screen now have field-level security. You can restrict or allow users (or profiles) to use these new fields using the Loans > System Setup Screens, then click the list icon  and select "Field Level Security."</p> <p>When a user's security has been restricted, that employee will not be able to make any changes to designated fields on the Email tab or Phones tab on the Households screen (or from the Marketing & Collections screen, CIF tab, then click either the Edit Emails or Edit Phones link).</p>

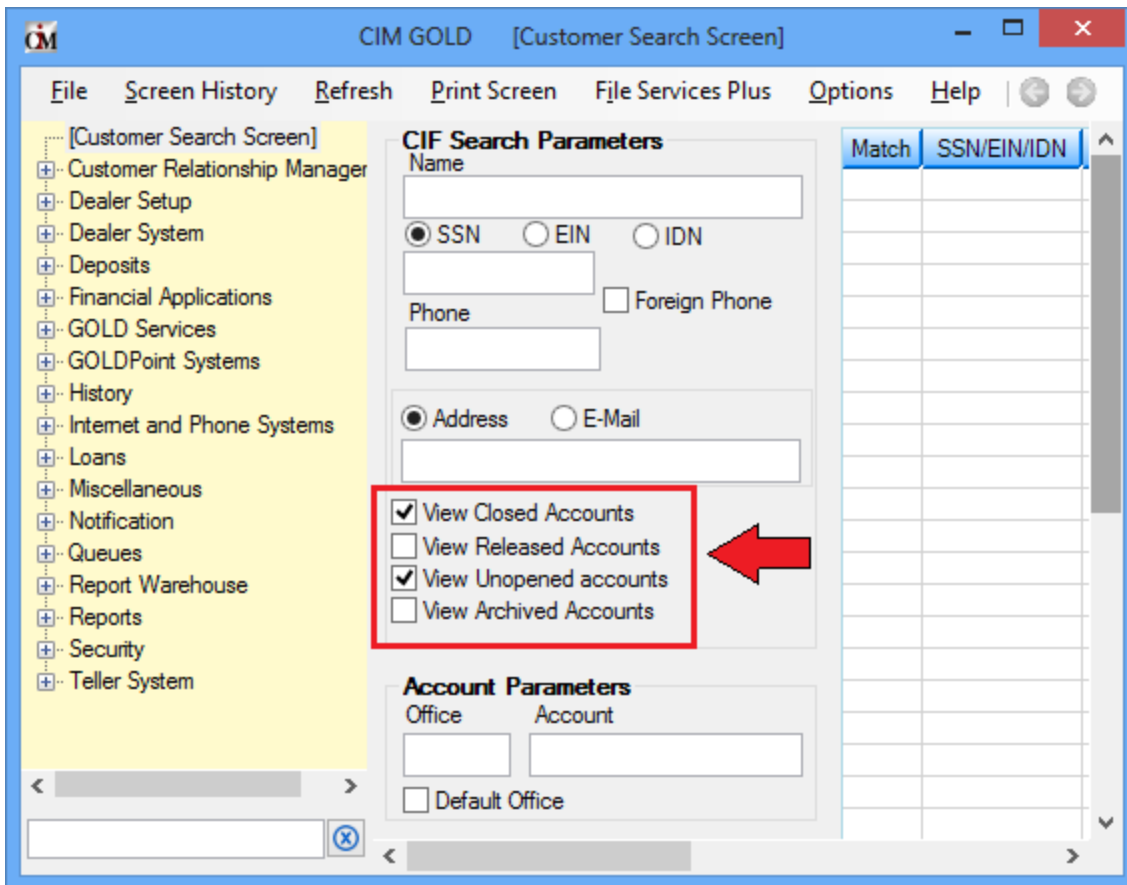
Deposits System

Enhancement	Description
<p>Defaults Added for Withholding Percentage Federal Field</p> <p>CMF7167</p> <p>CIM GOLD Version 7.5.0</p>	<p>A default value will now be displayed for the Withholding Percentage Federal field (Deposits > Account Information > Interest Fields, Withholding Information tab). For non-retirement accounts, the default is 28%. For retirement accounts, the default is 10% when the Federal Withholding? field is checked. Previously, this field was blank.</p>
<p>Sort Results by Date on System History Retention Screen</p> <p>CMF7387</p> <p>CIM GOLD Version 7.5.0</p>	<p>You can now sort search results by date on the Deposits > Definitions > System History Retention screen. To sort by date, simply perform a search and then click on the Date header of the list view to sort the results in from oldest to newest or newest to oldest.</p>
<p>Enhancement to Uncollected Funds in Regards to Holidays</p> <p>CMF7161</p> <p>CIM GOLD Version 7.5.0</p>	<p>An enhancement has been made to the way uncollected funds (UCF) and deposit delay amounts are held for institution-recognized holidays when GOLDPoint Systems is not closed. Currently, when GOLDPoint Systems is not closed, the system considers the day a business day and will expire uncollected funds holds early, even when your institution may be closed.</p> <p>The system now uses the Bank Holiday table to determine the expiration date for UCF and deposit delay holds. The Bank Holiday table is currently used for loans and set up on the Loans > System Setup Screens > Holiday Scheduling screen. Your bank's holidays will be considered and UCF and deposit delay holds will be extended according to the holiday schedule by one business day.</p> <p>Note: We suggest that you check your current holiday schedule for this new programming. This enhancement was released with CIM GOLD version 7.5 to the Deposits > Account Information > Funds Holds screen, if you manually add UCF or deposit delay amounts to accounts.</p> <p>For example, the Columbus Day holiday on Monday, October 14, 2013, is a bank holiday but GOLDPoint Systems is open for business. A teller deposits a local check into an account on Thursday, October 6, and applies the standard 2-business days hold to the check. With this new enhancement, the hold on that check would expire on Tuesday, October 15. Before the enhancement, the hold would expire on Monday, October 14. The same is true for exception holds; an extra day for the holiday will be added to the expiration date.</p> <p>An institution option is already available to be used that when set, will delay expirations of holds until the morning of the expiration date. Without this option set, holds will expire during the afterhours on the night before the expiration date. The option is UDLY (Delay Hold Expirations). This option also delays the expiration of over-the-counter holds. Send in a work order if your bank wants to use this option.</p>



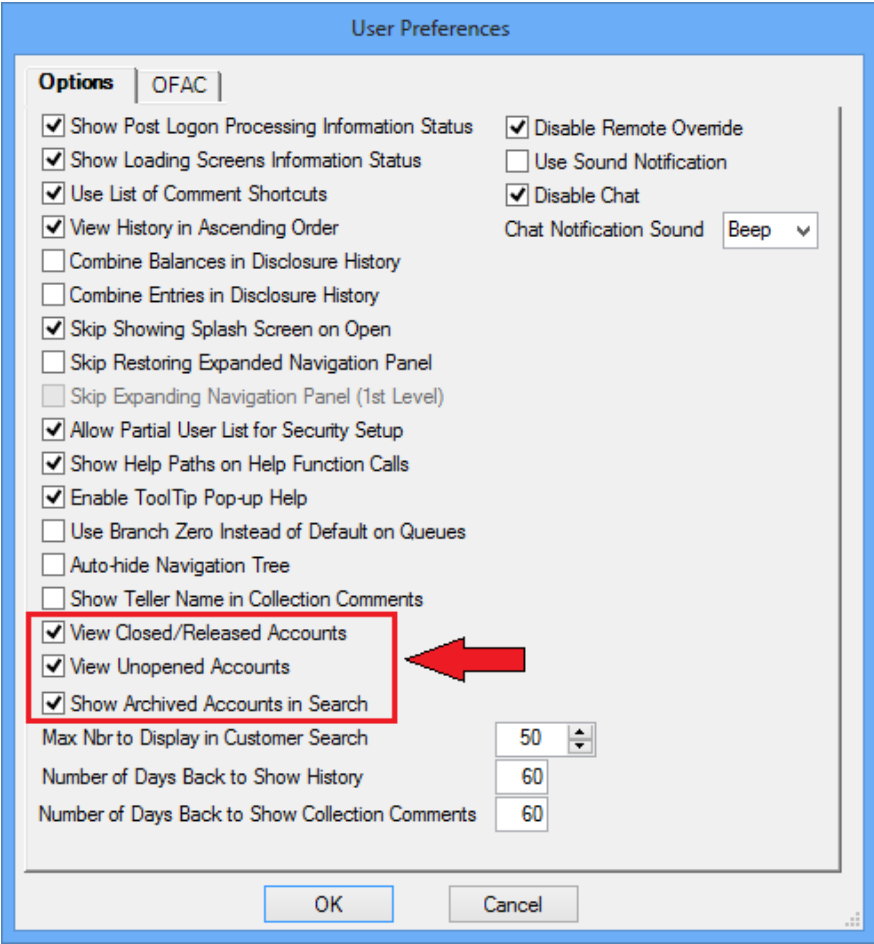
General CIM GOLD Changes

Enhancement	Description
<p>New Options for Customer Search Screen</p> <p>CMF8471</p> <p>CIM GOLD Version 7.5.0</p>	<p>We've added new options to the main CIM GOLD Customer Search Screen to help you quickly find the accounts you are looking for. These new options allow you to include or exclude closed accounts, released accounts, unopened accounts, and archived accounts from your search.</p> <p>The default selection is for open accounts (not closed, released, unopened, or archived). See the following example of these options on the Customer Search Screen:</p>

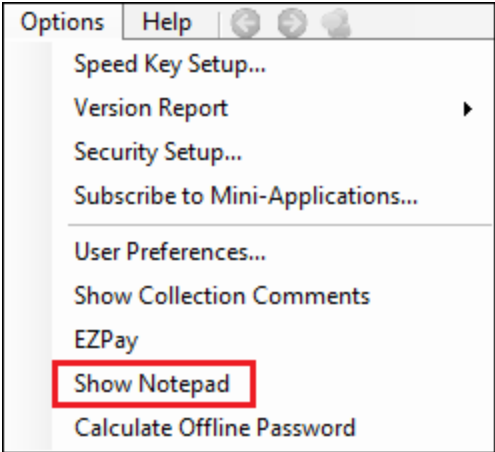


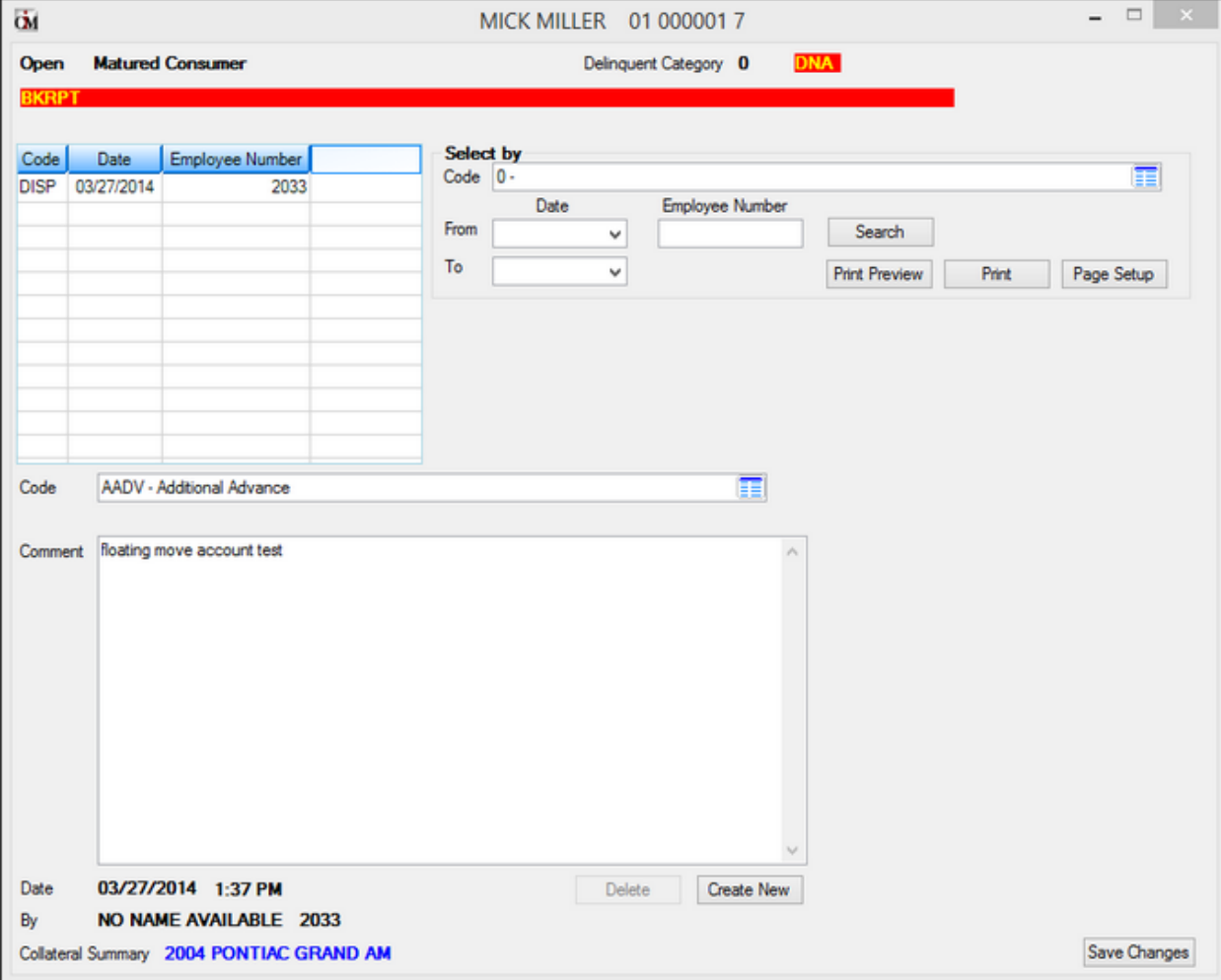
Customer Search Screen in CIM GOLD

Enhancement	Description
<p>New Options for Customer Search Screen (Continued)</p>	<p>Note: These options can also be set through the User Preferences screen (Under Options in the top menu bar in CIM GOLD), as shown below.</p>

Enhancement	Description
	 <p style="text-align: center;">User Preferences Screen</p>
<p>New Floating Notepad Window in CIM GOLD</p> <p>CMF8477</p> <p>CIM GOLD Version 7.5.0</p>	<p>A new, floating Notepad window is now available in CIM GOLD. This new window allows you to view, modify, and create Notepad comments for valid accounts while using other CIM GOLD screens. The account on the floating Notepad window changes when you switch accounts on the full CIM GOLD screen. You can also use all of the CIM GOLD screens, which have full functionality, while the floating Notepad window is open.</p> <p>To access the new Notepad window, select “Show Notepad” from the Options menu at the top of CIM GOLD.</p>



Enhancement	Description
	 <p data-bbox="781 741 1127 768">Show Notepad in Options Menu</p>



The screenshot displays the CIM GOLD application window for user MICK MILLER (ID: 01 000001 7). The main window shows a record for a 'Matured Consumer' with a delinquent category of 'DNA'. A red banner at the top indicates a 'BKRPT' status. Below this is a table with columns for Code, Date, and Employee Number. The first row contains the values 'DISP', '03/27/2014', and '2033'. To the right of the table is a search filter section with 'Select by' options for Code, Date, and Employee Number. Below the search section, the 'Code' field is set to 'AADV - Additional Advance' and the 'Comment' field contains the text 'floating move account test'. At the bottom of the application window, there are buttons for 'Delete', 'Create New', and 'Save Changes', along with a 'Collateral Summary' of '2004 PONTIAC GRAND AM'.

Floating Notepad Window in CIM GOLD



GOLD Services System

Enhancement	Description
<p>New Hierarchy Rankings On the Office Information Screen</p> <p>CMF8445</p> <p>CIM GOLD Version 7.5.0</p>	<p>The Office Information screen under GOLD Services in the left tree view in CIM GOLD has been changed to include hierarchy rankings and a Search box to search for specific hierarchies.</p> <p>The hierarchies are determined by your institution and set up by GOLDPoint Systems using the GOLDPoint Systems > Branch Hierarchy screen. Once your GOLDPoint Systems client account specialist sets up the hierarchies to your liking, you can add division, territories, offices, branches, etc., and each level will automatically be set up with that hierarchy.</p> <p>For example, if you set "Branches" with hierarchy level 4 (under Territory, Division, and then Region), whenever you add a new Branch (by right-clicking on the structure order at the top and selecting "Add New Branch"), it is automatically assigned hierarchy level 4.</p> <p>Then you can search for specific hierarchies by using the Hierarchy list in the Search box. For example, in the screen example below, we searched for all Branch hierarchies, and the system found one Branch hierarchy in our institution's business structure. Double-clicking that Branch brings up the information for that Branch in the rest of the fields on this screen, as well as displays it in the top structure tree (see below).</p>



Manager Information
 Branch: 007, Manager/Employee Number: 1907
 Description: Salt Lake City Branch

Office Information | Account Identifiers | Other |
 Number: [], Name: [], Subscriber Numbers: []
 Date Established: [], Date Closed: [], County: []
 City: [], State: [], Zip: [], Phone: []

Hierarchy	Description
WES	Territory
DWE	Division
007	Branch

Search
 Hierarchy: BRA - Branch

Code	Description
007	Salt Lake City Branch

GOLD Services > Office Information Screen

Enhancement	Description
New Hierarchy Rankings On the Office Information Screen (Continued)	<p>One more significant change was made to the Office Information screen. You can now establish up to four user-defined fields on the Other tab on the Office Information screen. You can set up any information you want to be displayed.</p> <p>For example, you could create a field that would list the hours of operation this office is opened. You could create an Account Manager field that would display all possible account managers at your institution. Whatever you need, you can create the field on this tab, as shown below.</p>



Manager Information


Office Manager/Employee Number


Phone ext. Email


Fax Cell Description


Office Information | Account Identifiers | **Other**

Branch Profitability

Account Manager 


Hours of Operation 

Collections 

Renewals 

Number of Full Time Employees

Number of Part Time Employees



Hierarchy	Description
WES	Territory
WLO	Division
0002	Office

Generate Report

Changed By [Office User Defined](#)

Changed By Date **06/26/2014**

Office Information Screen

Enhancement	Description
New Hierarchy Rankings On the Office Information Screen (Continued)	<p>To create a user-defined field:</p> <ol style="list-style-type: none"> 1. Click the Office User Defined link. The Office User Defined dialog is displayed, as shown below.



User Number	Code	Description	Employee Name	Date Modified
1		Account Manager	Cindy Fisher	06/26/2014
1	1	Cindy Fisher	Cindy Fisher	06/26/2014
1	2	Carol Conner	Cindy Fisher	06/26/2014
1	3	Hank Hess	Cindy Fisher	06/26/2014
2		Hours of Operation	Cindy Fisher	06/26/2014
2	1	8 a.m. - 5 p.m.	Cindy Fisher	06/26/2014
2	2	9 p.m. - 6 p.m.	Cindy Fisher	06/26/2014
2	3	11 a.m. - 10 p.m.	Cindy Fisher	06/26/2014
3		Collections	Cindy Fisher	06/26/2014
3	1	Fiona Ferrarri	Cindy Fisher	06/26/2014
3	2	Marty Martins	Cindy Fisher	06/26/2014

User Number

Code

Description

Office User Defined Dialog

Enhancement	Description
New Hierarchy Rankings On the Office Information Screen (Continued)	<ol style="list-style-type: none"> 2. Select the User Number field you want to change. 3. Change the Description to the description of the field the way you want it to be displayed on the Office tab. 4. Click <Save Changes>. 5. Click <Create New>. 6. Enter the User Number that you selected in step 2 above. 7. Enter the Code for this field entry. Enter a number from 1-99. For example, in the screen example above, we listed Cindy Fisher, Carol Conner, and Hank Hess as account managers. You should enter each new list item in numerical order, so if 1 is already set up, you would enter Code 2, etc. 8. Click <Save Changes>, and the field and selection for that field will be displayed on the Office tab, as shown above. <p>You can also restrict users from being able to click the Office User Defined link by checking the FSNOUD (No Office User Def) checkbox for Record Type FPFS – Miscellaneous Function Security on the Loans > System Setup Screens > Field-Level Security screen, as shown below:</p>

Enhancement	Description																																										
	<div style="border: 1px solid gray; padding: 5px;"> <p>All Fields Record Type FPFS - Miscellaneous Function Security</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e1eef6;"> <th style="width: 10%;">Restrict</th> <th style="width: 15%;">Field</th> <th style="width: 75%;">Description</th> </tr> </thead> <tbody> <tr><td><input type="checkbox"/></td><td>FSDOF6</td><td>Disable 1 Time Fee 6</td></tr> <tr><td><input type="checkbox"/></td><td>FSDOF5</td><td>Disable 1 Time Fee 5</td></tr> <tr><td><input type="checkbox"/></td><td>FSDOF4</td><td>Disable 1 Time Fee 4</td></tr> <tr><td><input type="checkbox"/></td><td>FSST14</td><td>14th Status Flag</td></tr> <tr><td><input type="checkbox"/></td><td>FSEZOA</td><td>Ez Disable Othr Pmt</td></tr> <tr><td><input type="checkbox"/></td><td>FSDAHC</td><td>Dont Allow Hier Chng</td></tr> <tr style="border: 2px solid red;"> <td><input checked="" type="checkbox"/></td> <td>FSNOUD</td> <td>No Office User Def</td> </tr> <tr><td><input type="checkbox"/></td><td>FSNDNA</td><td>No Move All Dna</td></tr> <tr><td><input type="checkbox"/></td><td>FSDADE</td><td>Dont Allow Eff Date</td></tr> <tr><td><input type="checkbox"/></td><td>FSDAWO</td><td>Dont Allow Write Off</td></tr> <tr><td><input type="checkbox"/></td><td>FSDACO</td><td>Dont Allow Chrg Off</td></tr> <tr><td><input type="checkbox"/></td><td>FSPCCD</td><td>Disable Pc Convrt Dt</td></tr> <tr><td><input type="checkbox"/></td><td>FSST15</td><td>15th Status Flag</td></tr> </tbody> </table> <p style="text-align: center; margin-top: 5px;">FSNOUD (No Office User Def) Checkbox</p> </div>	Restrict	Field	Description	<input type="checkbox"/>	FSDOF6	Disable 1 Time Fee 6	<input type="checkbox"/>	FSDOF5	Disable 1 Time Fee 5	<input type="checkbox"/>	FSDOF4	Disable 1 Time Fee 4	<input type="checkbox"/>	FSST14	14th Status Flag	<input type="checkbox"/>	FSEZOA	Ez Disable Othr Pmt	<input type="checkbox"/>	FSDAHC	Dont Allow Hier Chng	<input checked="" type="checkbox"/>	FSNOUD	No Office User Def	<input type="checkbox"/>	FSNDNA	No Move All Dna	<input type="checkbox"/>	FSDADE	Dont Allow Eff Date	<input type="checkbox"/>	FSDAWO	Dont Allow Write Off	<input type="checkbox"/>	FSDACO	Dont Allow Chrg Off	<input type="checkbox"/>	FSPCCD	Disable Pc Convrt Dt	<input type="checkbox"/>	FSST15	15th Status Flag
Restrict	Field	Description																																									
<input type="checkbox"/>	FSDOF6	Disable 1 Time Fee 6																																									
<input type="checkbox"/>	FSDOF5	Disable 1 Time Fee 5																																									
<input type="checkbox"/>	FSDOF4	Disable 1 Time Fee 4																																									
<input type="checkbox"/>	FSST14	14th Status Flag																																									
<input type="checkbox"/>	FSEZOA	Ez Disable Othr Pmt																																									
<input type="checkbox"/>	FSDAHC	Dont Allow Hier Chng																																									
<input checked="" type="checkbox"/>	FSNOUD	No Office User Def																																									
<input type="checkbox"/>	FSNDNA	No Move All Dna																																									
<input type="checkbox"/>	FSDADE	Dont Allow Eff Date																																									
<input type="checkbox"/>	FSDAWO	Dont Allow Write Off																																									
<input type="checkbox"/>	FSDACO	Dont Allow Chrg Off																																									
<input type="checkbox"/>	FSPCCD	Disable Pc Convrt Dt																																									
<input type="checkbox"/>	FSST15	15th Status Flag																																									

Internet and Phone Systems

Enhancement	Description
<p>Required Password and Login Name Minimum Lengths Updated</p> <p>CMF8527</p> <p>CIM GOLD Version 7.5.0</p>	<p>The minimum length required for the password and login name on the Security Options screen has been updated to accept blank or default values. This ensures that CIM GOLD functions appropriately if a blank value is entered for the login name or password lengths.</p> <p>The minimum lengths for passwords and login names are set up in the Password Minimum Length and Login Name Minimum Length fields on the Security Options tab of the Internet and Phone Systems > Setup > Security Options screen.</p>



Security Options		Internal Security Options	CIM GOLD Screen Options
Password		Miscellaneous	
Minimum Length	<input type="text"/>	Login Name Minimum Length	<input type="text"/>
Days Until Expired	<input type="text"/>	Months Inactive Until Restricted	<input type="text"/>
Invalid Password Tries Allowed	3	Months Inactive Until Deleted	<input type="text"/>
Changes Before Password May Be Re-used	<input type="text"/>	Maximum Money Transfer Amount	<input type="text"/>
Days Before Password May Be Changed	<input type="text"/>	Maximum Loan Principal Payment Amount	<input type="text"/>

Password Minimum Length and Login Name Minimum Length on the Security Options Screen

Loans System

The following changes have been made to screens in the Loans system in CIM GOLD version 7.5:

[Account Detail Screen Changes](#)

[Additional Loan Fields Screen Changes](#)

[Ancillary Products Additions](#)

[Bankruptcy Screen Changes](#)

[EZPay Screen Changes](#)

[Insurance Screens Modifications](#)

[Marketing and Collections Screen Changes](#)

[Payment Information Changes](#)

[Reserve Disbursement Changes](#)

[Signature Loan Details Screen Changes](#)

[System Setup Screen Changes](#)

Account Detail Screen Changes

Enhancement	Description
<p>New Guaranteed Payment Box</p> <p>CMF7278</p> <p>CIM GOLD Version 7.5.0</p>	<p>The Guaranteed Payment box is now available on two screens:</p> <ul style="list-style-type: none"> Loans > Account Information > Account Detail screen > Payment Detail tab. Loans > Account Information > Payment Information screen > Loan Information tab. <p>This box is selected when a loan is originated from GOLDTrak PC (using field TF_GUARANTEED_PMT_LN). The person originating the loan determines whether the payment is guaranteed. This is an information only field and manually updated. The mnemonic is LNGPMT and it can be included on GOLDWriter and GOLDMiner reports.</p> <p>An example of a guaranteed payment is a third-party company that will guarantee loan payments on behalf of their customers. The payment is</p>



Enhancement	Description
	<p>always made whether or not the customer actually pays their bill to the third-party company, making the payment guaranteed.</p> <p>See the following example of the Payment Detail tab of the Account Detail screen where you can find this field.</p>

Loans > Account Information > Account Detail Screen, Payment Detail Tab

Additional Loan Fields Screen Changes

Enhancement	Description
<p>Move Account Added to Additional Loan Fields Screen</p> <p>CMF8518</p>	<p>The Inter-Office Move field has been added to the Loans > Account Information > Additional Loan Fields screen, Origination/Maturity tab. For those institutions that move accounts from one branch or office to another using the Loans > Inter-Office Move screen, this field displays the old account number and the new account number, as well as the date the account was moved.</p>



Enhancement	Description
CIM GOLD Version 7.5.0	See the following example of this field:

Origination/Maturity	Valuation/Billing	Daily Statistics & Fees	Classification/Purpose
Original Balance	7,789.85	Appraisal Amount	Miscellaneous Funds
Term in Months	42	Appraisal Date	PayOff Date
Date Opened	02/27/2014	Selling Price	PayOff Amount
First Due Date	04/11/2014	Purchase Date	Broker Number
Maturity Date	09/11/2017	Repricing Date	Broker Fee
Due Date Day	11	Secondary Balance	Reserve Analysis Effective
Original Maturity Date	09/11/2017	Refinanced Amount	Original Add-On
Original Maturity Term	42	Year Built	Assumption Code
Original Term	42	<input type="checkbox"/> Report Original Loan Fees to IRS?	Assumption Date
Original PI Constant	278.42	<input type="checkbox"/> Owner Occupied	Conversion Date
Original Loan Fees		<input type="checkbox"/> Pledged for Collateral	FHLB Type
Total Loan Fees		PMI Percent	FHLB Class
Original APR	24.07300	PMI Code	Roll Due Date Within
Original LTV		Face Amount	Roll Due Date Amount
Current LTV		Open Loan Posting Date	Roll Due Date Type
Maximum Combined LTV			Remaining Portion Due
Originating Officer	0269		<input checked="" type="radio"/> Originated <input type="radio"/> Purchased <input type="checkbox"/> Purchased/Dealer
Security Code	4 - AU - Auto Secured		GOLDTrak PC Application #
Collateral Code	221 - Consumer Automobile Loans - Used		GOLDTrak PC Checks Disbursed
Origination Code	50 - Other		Originating Application Office
Renewed Account Number	0		Inter-Office Move Account Moved from 02-000002 on 04/14/2014 Account Moved to 029-000023 on 04/15/2014
			Show Origination Save Changes

Loans > Account Information > Additional Loan Fields Screen

Ancillary Products Additions

Enhancement	Description
New Fields Added to Ancillary Products	Master Member information for ancillary products (such as United Motor Club) can now be added in GOLDTrak PC. Once the loan is funded and opened, the information is transferred over to the Loans > Other Products > Ancillary Products screen. The new information that was added for these ancillary products includes:
CMF8638	
CIM GOLD Version 7.5.0	Master Member First Name



Enhancement	Description
	<p>Master Member Last Name Master Member Social Security # Master Member Address (including street, city, state, and Zip code)</p> <p>If a Social Security number is entered for the master member, then the master member information is included on the United Motor Club Report and Transmission file (FPSRP290). If a master member SSN is not entered, then the system pulls the IRS owner's name and address information for the report. Previously, master members and associate members were not separately differentiated.</p> <p>The following is an example of these new fields on the Ancillary Products screen in CIM GOLD, as well as in GOLDTrak PC. You can make and save changes to these fields through CIM GOLD.</p>




Seq	Type	Description	Amount	Effective	Term	Expiration	
1	4	United Motor Club	324.00	05/29/2014	36	05/29/2017	

Master Member

1. First Name: Last Name:

Social Security Number: Address:

City: State: 

Zip: Zip + 4:


Associate Participants

2. First Name: Last Name:

3.

4.

Product Information

Type:  Term:

Amount: Net Amount: Commission:

Effective: Expiration: Date Funded:

Refund: Refund Date: Remittance:

Membership Type
 Single Family

Loans > Optional Products > Ancillary Products Screen



United Motor Club in GOLDTrak PC

Bankruptcy Screen Changes

Enhancement	Description
<p>Format of Pcnt Pd Unsec Crdrs Pln Field Updated on Bankruptcy Screen</p> <p>CMF7895</p> <p>CIM GOLD Version 7.5.0</p>	<p>The format of the Pcnt Pd Unsec Crdrs Pln field (BKPPUC) on the Case Information tab on the Loans > Bankruptcy and Foreclosure > Bankruptcy screen has been updated. Previously, the field accepted two digits before the decimal and five digits after the decimal (99.99999). Now, the field accepts four digits before the decimal and three digits after the decimal (9999.999). The Pcnt Pd Unsec Crdrs Pln field contains the percentage of the amount paid to any unsecured creditor.</p>

EZPay Screen Changes

Enhancement	Description
<p>Update to EZPay's Use of Multiple External Accounts</p> <p>CMF: 8067</p> <p>CIM GOLD Version 7.5.0</p>	<p>The Loans > Transactions > EZPay screen in CIM GOLD has been updated to use the correct routing and account numbers when two or more external accounts for a person have the same bank name but different routing numbers.</p> <p>When a person on an account has two or more external account numbers on file that have different routing numbers but the same bank name, the</p>



Enhancement	Description
	system now uses the correct routing number and account information for the payment (this is the same information as what is saved on the Internet and Phone Systems > External Accounts screen).
Updates to EZPay Future Payoffs CMF: 8076 CIM GOLD Version 7.5.0	EZPay in CIM GOLD was updated to ensure that the payoff lock is required when trying to perform a future payoff when the lock is required. It also verifies that no error messages show when going between a payoff and a future payoff and that the list view is populated.

Insurance Screens Modifications

Enhancement	Description
Insurance Adjustments Screen Modified for Force Place Insurances CMF: 8061 CIM GOLD Version 7.5.0	The Loans > Insurance > Adjustments screen has been modified to call the correct GOLDTeller transactions to cancel force place insurances. The following insurance types are affected: <ul style="list-style-type: none"> • Flood Insurance (type 98) initiates transaction 2890-8 • Homeguard Insurance (type 97) initiates transaction 2890-7 • Fire Insurance (type 99) initiates transaction 2890-9 • Force Place LPD Insurance (type 91) initiates transaction 2890-71
New Field on Insurance Tracking Screen CMF: 7100 CIM GOLD Version 7.5.0	A new checkbox, Waived Insurance (REWAIV), has been added to the Loans > Insurance > Tracking Insurance screen. Check this box if the account owner has waived any insurance coverage associated with the loan. This checkbox is only available for insurance types 31 (Tracking Homeowners), 32 (Tracking Force Places Hazard), 33 (Tracking Force Places Flood), and 35 (Tracking Flood). See the following example of this new field.



Sequence	Insurance Type	Company	Policy	Effective	Vin	Year	Amount Paid
0	Tracking Personal Property	Allstate	Ut34234234	04/21/2015			
1	Tracking Homeowners	Allstate	UT8392348234	04/21/2015			

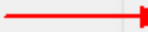
Insurance Type: 31 - Tracking Homeowners

Term: 24 Effective From: 04/21/2015 Total Coverage Needed: 250,000.00

Policy Nbr: UT8392348234 Effective to: 04/21/2016 Annual Premium: 1,200.00

Company Information
 Name: Allstate
 Address: 123 Tree Street Zip Code: 84601-0000
 City: Provo State: UT - Utah

Agent Information
 Name: Tom Tyson Phone: (801) 555-4679
 Address: 456 Apple Way Zip Code: 84601-0000
 City: Provo State: UT - Utah

Property Address
 Street Address:
 City/State/ZIP:


Miscellaneous
 Insurance Escrowed on 1st Mortgage
 Endorsement Received on Dwelling Coverage
 Date Received from Agent: 04/21/2015
 Dwelling Coverage: 250,000.00
 Type of Verification: Title
 Premium Paid Until: 04/28/2016
 Next Renewal Date: 04-18
 Site Value: 300,000.00

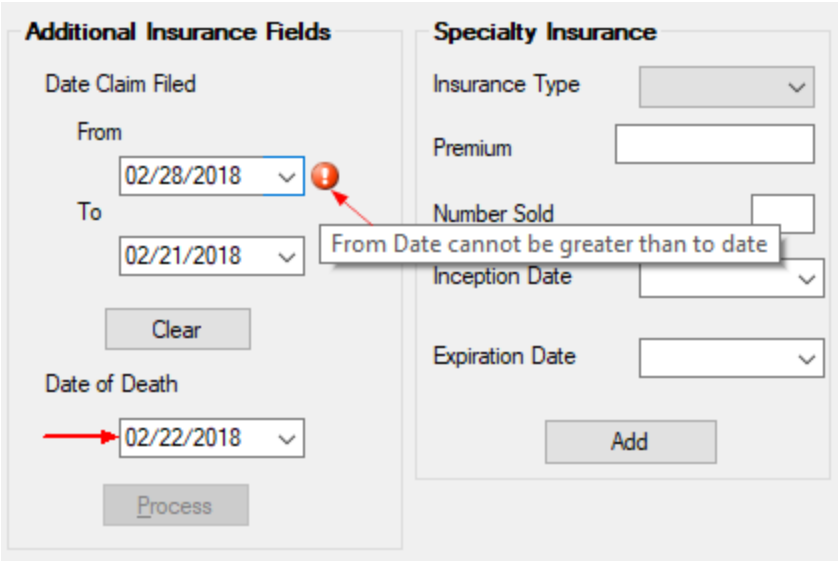
Insurance Type
 Fire Insurance Flood Insurance
 Waived Insurance
 Other

Buttons: Create New, Delete, Save Changes

Loans > Insurance > Insurance Tracking Screen

Enhancement	Description
<p>Adjust Insurance Update</p> <p>CMF: 8630 Work Order: 506183 CIM GOLD Version 7.5</p>	<p>We have added an error check to the From and To Date Claim Filed fields on the Loans > Insurance > Adjustments screen. Now if users try to choose a To date that comes before the From date, an error provider will appear stating that the From date cannot be greater than the To date, as shown below. The user will need to change one of the dates before the information can be saved.</p> <p>Additionally, if a Date of Death is entered and a user clicks <Process>, the Date of Death is saved to the Death Date field (NDBDAT) on the Customer Relationship Management > Households screen, as well as the CIF tab on the Loans > Marketing and Collections screen.</p> <p>See the following example of the From and To dates with the error provider message and the Date of Death field:</p>



Enhancement	Description
	 <p style="text-align: center;">Loans > Insurance > Adjustments Screen</p>

Marketing and Collections Screen Changes

Enhancement	Description
<p>Field-Level Security Now Tied to Fee Assessments and Waiving of Fees</p> <p>CMF: 7759</p> <p>CIM GOLD Version 7.5.0</p>	<p>You can now tie field-level security to the <Assess Fee> and <Waive Fee> buttons on the Loans > Marketing and Collections, Delinquent Payments tab.</p> <p>Field-level security for users can be found in three places:</p> <ol style="list-style-type: none"> 1. Under the Miscellaneous > Field Level Security screen 2. From the Loans > System Setup Screens > Field Level Security screen 3. Under Security > Setup screen, then access the Field Level tab. <p>To add field level security for these buttons:</p> <ol style="list-style-type: none"> 1. Select the FPFS - Miscellaneous Function Security from the Record Type field on the Field Level tab. 2. Check the box next to FSDAWF (Don't Allow Waive Fee) and/or FSDAAF (Don't Allow Assess Fee). These fields will appear in the Restricted Fields list view. 3. Click <Save Changes>. <p>The user name or people tied to the profile selected on the screen will not be able to waive or assess a fee from the Marketing and Collections screen.</p> <p>See the following example of where these options are found on the Field Level tab of the Security > Setup screen:</p>



Employee | Teller | CIM GOLD | System | **Field Level**

Name or Profile
 Name: GPSUSER - GPS Test User
 Profile: []

Restricted Fields
 Profile Tied to Name

Record	Field	Description
FPFS	FSDAAF	Dont Allow Asses Fee
FPFS	FSDAWF	Dont Allow Waive Fee

Clear Selected Restrictions

All Fields
 Record Type: FPFS - Miscellaneous Function Security

Restrict	Field	Description
<input type="checkbox"/>	FSCEPH	Cant Edit Phone
<input type="checkbox"/>	FSCFSU	Cant Force Sec Updt
<input type="checkbox"/>	FSCGBN	Change Branch Number
<input type="checkbox"/>	FSCHCE	Change Collection Employee
<input type="checkbox"/>	FSCLBR	Collector Branch
<input type="checkbox"/>	FSCLIN	Collector Inactive
<input type="checkbox"/>	FSCLPR	Collector Profile
<input type="checkbox"/>	FSCNUB	Admin Sec New User B
<input type="checkbox"/>	FSCRPW	Cant Reset Password
<input type="checkbox"/>	FSDAAC	Dont Allow Alrt Chng
<input checked="" type="checkbox"/>	FSDAAF	Dont Allow Asses Fee
<input type="checkbox"/>	FSDAED	Dont Allow Emp Delet
<input type="checkbox"/>	FSDAMP	Dont Allow Mult Prms
<input type="checkbox"/>	FSDARU	Dont Remve Util Comp
<input type="checkbox"/>	FSDAUA	Dont Allow Util Act
<input type="checkbox"/>	FSDAUC	Dont Chng Util Comp
<input checked="" type="checkbox"/>	FSDAWF	Dont Allow Waive Fee

Unmark All | Mark All | Save Changes

Security > Setup Screen, Field Level Tab

Payment Information Changes

Enhancement	Description
<p>New Guaranteed Payment Box</p> <p>CMF: 7278</p> <p>CIM GOLD Version 7.5.0</p>	<p>The Guaranteed Payment box is now available on two screens:</p> <ul style="list-style-type: none"> Loans > Account Information > Account Detail screen, Payment Detail tab. Loans > Account Information > Payment Information screen, Loan Information tab. <p>This box is selected when a loan is originated from GOLDTrak PC (using field TF_GUARANTEED_PMT_LN). The person originating the loan determines whether the payment is guaranteed. This is an information-only field and manually updated. The mnemonic is LNGPMT and it can be included on GOLDWriter and GOLDMiner reports.</p>



Enhancement	Description
	<p>An example of a guaranteed payment is a third-party company offering to make loan payments on behalf of their customers. The payment is always made whether or not the customer actually makes their payment to the third-party company, making the payment guaranteed.</p> <p>See the following example of the Payment Detail tab of the Account Detail screen where you can find this field.</p>

The screenshot shows the 'Payment Detail' tab of the Account Detail screen. On the left, there is a summary of payments with a total of 2,725.27. The 'Options' section includes checkboxes for 'Reamortize P/I', 'Stop Applied To', 'Use ARM Fields', 'Use Payment Schedules', 'Use Spread Payments', 'Guaranteed Payment' (checked and highlighted with a red box and arrow), and 'Optional Semi Monthly'. Below these is a dropdown for 'Within Due Date Day' set to 0. The 'Payment Application' section has checkboxes for 'Late Charges', 'Loan Fees', 'Interest', 'Principal', 'Reserve 1', 'Reserve 2', and 'PI Fee', with the first four checked. The 'Payment Information' section includes fields for 'Payment Frequency' (26 - Bi-Weekly Payment), 'P/I Payment' (160.31), 'Next P/I Payment', 'Next P/I Payment Change', 'Original P/I Payment' (160.31), 'Applied To Payment' (125.01), 'Due Date' (06/30/2017), 'First Due' (09/29/2016), 'Due Date Day' (4), 'Last Payment Date' (02/08/2018), and 'Last Payment Amount' (1.00).

Loans > Account Information > Account Detail Screen

Payoff Update

Enhancement	Description
<p>Correction to Payoff Override</p> <p>CMF: 8750</p>	<p>We have updated the Loan Payoff transaction run through the Loans > Payoff screen (by locking the loan for payoff and then clicking the <Post Payoff> button on the Post Payoff tab). Once the Payoff transaction appears in CIM GOLD Teller and the transaction is run, for some users an Override clearance pop-up screen appears (depending on the user's</p>



Enhancement	Description
<p>CIM GOLD Version 7.5.0</p>	<p>credentials and the Override options set up for your institution for the Payoff transaction). After the override is cleared by a user with appropriate credentials, the Payoff transaction is processed, and the results of the payoff are shown in GOLDTeller. Previously, the results of the Payoff transaction would show the employee number of the person who performed the override but not the Payoff amount. This has been corrected, and now the Payoff transaction results show the payoff amount <i>and</i> the employee number of the person who verified the override, as shown below:</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> </div> <p style="text-align: center;">CIM GOLDTeller Results of Loan Payoff Transactions After Override</p>

Reserve Disbursement Changes

Enhancement	Description
<p>Two New Print Field Labels for Reserve Disbursement Checks</p> <p>CMF: 7101</p> <p>CIM GOLD Version 7.5.0</p>	<p>Two new print field labels have been added to the available print field labels on the Loans > Check Printing > Check Format Setup screen in CIM GOLD. This allows the Ext Policy Number (RDCL24) field and the IRS Owner Name field to be available to use with reserve disbursement checks (printed using Format 2 (Disbursement Checks) on the Loans > Check Printing > Reserve Checks screen). These fields are only available for Reserve Disbursement Checks (Format 2). These fields are populated during the afterhours and the Ext Policy Number (CKPLC2) and IRS Owner Number (CKOWNM) fields in the Check Printing Utility Record (FPCK) are updated.</p>
<p>Update to Reserve Analysis Screen Error Message</p> <p>CMF: 7562</p> <p>CIM GOLD Version 7.5.0</p>	<p>The Loans > Account Information > Reserves > Reserve Analysis screen has been updated to display the full error message properly. This is in relation to the LNFREQ project for institutions that offer loan payment frequencies such as weekly, bi-weekly, etc.</p>



Enhancement	Description
Update to Reserve Analysis Update Review Screen CMF: 7682 CIM GOLD Version 7.5.0	The list views on the Loans > Account Information > Reserves > Reserve Analysis Update Review screen have been updated with the following: <ul style="list-style-type: none"> The nonfunctional <Delete> button between the two list views has been removed. Updated the lower list view to allow you to select multiple rows. Changed the function of the lower list view's <Delete> button to be able to delete all of the items selected in the lower list view.

Signature Loan Details Screen Changes

Enhancement	Description
Amortizing Fees Tab Added to Signature Loan Details Screen CMF: 7094 CIM GOLD Version 8.0.0	An Amortizing Fees tab has been added to the Loans > Account Information > Signature Loan Details screen (payment method 16 loans only screen). This update will only affect those institutions that are using payment method 16 loans.

Loan	Late Fees/ACH	CSO	Origination/Opt Out	Personal References	Amortizing Fees	Wires
Code	Description	Original	Remaining	Earned		
3	CSO Fee	625.00	625.00			

Fee Information		General Ledger Information	
Code	3 - CSO Fee	Remaining	625.00
Original	625.00	Earned	625.00
Remaining	625.00	Last Amortized	
Earned		Amortization Method	0 - Rule of 78s
Amortization Method	0 - Rule of 78s		
Refund Rule	12 - Prorate 1st Month		
Amortization Rate	3.50000		
Term	12		
Refund Days	25		
Date Opened	04/20/2015		
Pro Rata Days			
Rebated			
<input type="checkbox"/> Include in Penalty	<input type="checkbox"/> Amortize All		
<input checked="" type="checkbox"/> Include in Payoff	<input type="checkbox"/> Skip CIB Processing		
		Delete	Create New

Loans > Account Information > Signature Loan Details Screen > Amortizing Fees Tab

Enhancement	Description
Ability to Change How Due Date Rolls Added CMF: 8566 CIM GOLD Version 7.5.0	The Loan tab on the Loans > Account Information > Signature Loan Details screen in CIM GOLD has been updated to show the Payment Due Date Roll field group instead of the Make Current with Payment checkbox. The Payment Due Date Roll field group contains the Roll Due Date Within, Remaining Portion Due, Dollars, and Percent fields. The Payment Due Date Roll fields can be used to determine how due dates are rolled. <p>For example, the Roll Due Date Within field is set to 95% for a signature loan. A person makes a payment that is 95% of the full payment (P/I Constant). The system would roll the due date to the next payment</p>



Enhancement	Description
	<p>frequency, but the account would still be late (not current). If a payment is made that is 90% of the full payment amount, the due date does not roll.</p> <p>If a payment is made that is a multiple of the full payment amount, the due date rolls in accordance with the amount of the payment made.</p> <p>Note: This update applies to two specific institutions and has <i>not</i> been made for all institutions. If you are interested in this feature for your institution, please contact your GOLDFPoint Systems account manager. This change will take affect for all institutions starting with CIM GOLD version 7.8.</p>

Enhancement	Description
<p>New Screen for Limiting Loan Frequencies</p> <p>CMF: 8664, 8684, 8628, 8694, 8678, 8594</p> <p>CIM GOLD Version 7.5.0</p>	<p>For those institutions that allow loan frequencies to be changed, a new screen has been created. This new screen, CFLNFREQ – Loan Frequencies, allows you to choose which loan frequencies can be changed by other users at your institution. It is found under the Loans > System Setup Screens, then select “Client Code Setup” from the Setup Screen field, then select “Loan Frequencies” from the Data to choose selections for field, as shown below.</p>



Setup Screen Client Code Setup -

Highlight the codes you wish to use in CIM GOLD and press the <Save> button.

Data to choose selections for
CFLNFREQ - Loan Frequencies

Add	Code	Description
<input type="checkbox"/>		
<input checked="" type="checkbox"/>	1	Monthly Payment
<input checked="" type="checkbox"/>	2	Bi-Monthly Payment
<input type="checkbox"/>	3	Quarterly Payment
<input type="checkbox"/>	4	Payment every 4 months
<input checked="" type="checkbox"/>	6	Semi-Annual Payment
<input checked="" type="checkbox"/>	12	Annual Payment
<input type="checkbox"/>	13	Floating Payment
<input type="checkbox"/>	24	Semi-Monthly Payment
<input type="checkbox"/>	26	Bi-Weekly Payment
<input type="checkbox"/>	52	Weekly Payment

Save Re-Mark Select All Unselect All Test

Enhancement	Description
<p>Report to Credit Bureau Added to Signature Loans Screen</p> <p>CMF: 8687 Work Order: 506533</p> <p>CIM GOLD Version 7.5.0</p>	<p>The Report to Credit Bureau checkbox field has been added to the Loans > Account Information > Signature Loans Details screen. Check this box if you want to include this account's information during the monthend Credit Reporting report and transmission (FPSRP180).</p> <p>See example below:</p>



Loan | Late Fees/ACH | CSO | Origination/Opt Out | Personal References | Amortizing Fees | W...

Principal Balance **1,363.17**

Payment Information

Next Payment Due **289.63**

PI Constant

Applied To Payment

Due Date ▾

Due Date Day

Last Payment Activity Date **09/01/2015**

Last Payment Amount **289.63**

Last Transaction Date **10/08/2015**

Maturity Date ▾

Term in Months

Remaining Installments **9**

Frequency ▾

Semi-Monthly Payment

Last ACH Failure Date **10/08/2015**
and Reason **R01 - Insufficient Funds**

Make Current With Payment

Recent Payment History

Date	Amount	Method
09/01/15	289.63	RECURRING PMT
09/16/15	289.63	RECURRING PMT
09/17/15	289.63	RECUR PMT CORR

Interest Information

Interest Rate


Accrued Interest

Date Last Accrued ▾

Interest Accrued to Today **1,099.53**

Original APR **445.77749**

Calculation Method

Per Diem 

Payoff Date ▾

Payoff Amount

Late Charges Assessed

Grace Days-29 Days **5**

30-59 Days **3**

60-89 Days

90 or Over

Times Late **8**

Times Waived **1**

Deferrals

Report To Credit Bureau

Special Comments

Loans > Account Information > Signature Loans Screen

System Setup Screen Changes

Enhancement	Description
<p>New Deferment Reason Codes Screen Now Available</p> <p>CMF: 7716</p> <p>CIM GOLD Version 7.5.0</p>	<p>A new screen is available under the Loans > System Setup Screens that allows you to set up deferment reason codes. When you set up codes on the new Deferment Reason Codes screen, those codes will be displayed in the Reason for Deferment field on the CP2 tab of the Loan > Transactions > CP2 screen, as shown below. For more information on all the new changes regarding the CP2 screen, see the Deferment Reason Codes screen help on that screen.</p>



Setup Screen Deferment Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Hardship	1907	1907 NO NAME AVAILABLE	10/07/2013
2	EOY Promotion	1907	1907 NO NAME AVAILABLE	10/07/2013
3	Death in family	1907	1907 NO NAME AVAILABLE	10/07/2013

Code:
 Description:

Loans > System Setup Screens > Deferment Reason Codes Screen

CP2 | Payment Schedule

Account Information

Current Balance: 7,162.25
 Current Due Date: 12/04/2013
 Payment Method: 6 - Interest Bearing
 Original Maturity Date: 08/27/2011
 Original Payment Amount: 212.64
 Original Term: 48
 Original Rate: 24.75000
 Current P/I Constant: 212.64
 Next P/I Constant: 25.36900
 Pending Payment Date: 48
 Current Interest Rate: 25.36900
 Current Term: 48
 Maturity Date: 11/05/2011
 1st Mortgage Balance

Deferment Transaction

Reason for Deferment: Deferment Reason...
 Number of Deferred Payments: 24
 Completed Defemements:
 Number of Defemements Eligible:
 Last Defemement Date:
 Last Defemement Reason:
 Attempt to Refinance
 Junior Loan: Is 1st Mortgage Past Due?

Deferment Reason...

Description	Code
Death in family	3
EOY Promotion	2
Hardship	1

Account Adjustment

New Interest Rate:
 Zero Rate
 New Term:
 New Payment:

Assistant Vice President CP2 Approval **Vice President CP2 Approval**

Name: NO NAME Date: 11/12/2013

Loans > Transactions > CP2 Screen

Enhancement	Description
New Collection Option CMF: 7282	A new option, Require Collection Comment Code , has been added to the Loans > System Setup Screens > Collection Institution Options screen in CIM GOLD. (See the example below.) Selecting this option will require a collection Comment Code to be entered (either from the Contact tab on the



Enhancement	Description
CIM GOLD Version 7.5.0	<p>Loans > Marketing and Collections screen or from the Show Collections Comments option found under the Options menu in CIM GOLD) before the comment can be saved. If a collection Comment Code has <i>not</i> been entered, an error message will appear.</p> <p>The following is an example of this new option on the Collection Institution Options screen:</p>

The screenshot shows the 'Collection Institution Options' screen with the following sections:

- Sort Options:** This function will allow you to select the sequence in which delinquent loans will be displayed in the queue screen. In the sort control fields, enter the desired code for the fields to sort in, then indicate for each field if it should be sorted in ascending or descending order.
 - Sort Control Fields: B - Loan Balance
 - Sort Sequence: D - Descending
- Selection Option:** Identify how far delinquent a loan must be to appear in the Queue.
 - A - Pull Loans Past Due Date
- Institution Contact:**
 - Name: [Text Field]
 - Phone: [Text Field] Extension: [Text Field]
- Dealer Contract Conversion Goal:**
 - Contract Conversion Percentage: [Text Field]
- Follow-Up Date Limit:**
 - Number Of Days: 10
- Checkboxes:**
 - Ignore Maturity Date
 - Show Delinquent and Recency Categories
 - Use Multiple Promise To Pays
 - Payment Satisfies Promise Amount
 - Use Promise To Pay Grace Days: 2
 - Require Collection Comment Code** (highlighted with a red box and arrow)
- Promise To Pay Date Limit:** 1 - 30 Day Limit

Loans > System Setup Screens > Collection Institution Options Screen



Enhancement	Description
<p>New Contract Type Table Added to System Setup Screens</p> <p>CMF: 7396</p> <p>CIM GOLD Version 7.5.0</p>	<p>A new Contract Type table has been added to CIM GOLD. This new table is controlled using the Loans > System Setup Screens > Contract Type Descriptions screen. Contracts are “dealer paper” purchased loans. Different types can be consumer, bulk purchase, interest bearing, commercial, etc. Contract types you add to this screen are displayed in the Contract Type field on the Loans > Account Information > Additional Loan Fields screen, Daily Statistics & Fees tab and on the Loans > Purchase Disclosure screen. You can add this field to your loan patterns available for GOLDTrak PC and loan origination.</p> <p>The information for this screen was pulled over from the old GOLDVision system (function 43, then 91/92).</p> <p>Contract type codes and their descriptions are defined by your institution. The contract codes and their descriptions also appear on the Daily Statistics Report (FPSRP211).</p>

Setup Screen Contract Type Descriptions -

Code	Description
1	CONSUMER
2	COMMERCIAL
3	REV-CONS
4	REV-COMMERCIAL
10	CONSUMER

Code Description

Delete Create New Save Changes

Enhancement	Description
<p>New Screen for Limiting Loan Frequencies</p> <p>CMF: 8664, 8684, 8628, 8694, 8678, 8594</p> <p>CIM GOLD Version 7.5.0</p>	<p>For those institutions that allow loan frequencies to be changed, a new screen has been created. This new screen, CFLNFREQ – Loan Frequencies, allows you to choose which loan frequencies can be changed by other users at your institution. It is found under the Loans > System Setup Screens, then select “Client Code Setup” from the Setup Screen field, then select “Loan Frequencies” from the Data to choose selections for field, as shown below.</p>



Setup Screen Client Code Setup -

Highlight the codes you wish to use in CIM GOLD and press the <Save> button.

Data to choose selections for
CFLNFREQ - Loan Frequencies

Add	Code	Description
<input type="checkbox"/>		
<input checked="" type="checkbox"/>	1	Monthly Payment
<input checked="" type="checkbox"/>	2	Bi-Monthly Payment
<input type="checkbox"/>	3	Quarterly Payment
<input type="checkbox"/>	4	Payment every 4 months
<input checked="" type="checkbox"/>	6	Semi-Annual Payment
<input checked="" type="checkbox"/>	12	Annual Payment
<input type="checkbox"/>	13	Floating Payment
<input type="checkbox"/>	24	Semi-Monthly Payment
<input type="checkbox"/>	26	Bi-Weekly Payment
<input type="checkbox"/>	52	Weekly Payment

Save Re-Mark Select All Unselect All Test

Loans > System Setup Screens > Client Code Setup, then "CFLNFREQ – Loan Frequencies"

Enhancement	Description
<p>New Screen for Limiting Loan Frequencies (Continued)</p>	<p>Check the Add box next to all loan frequencies you allow. Then when the user tries changing the loan frequency either through the Payment Information screen or the Signature Loan Details screen, only those frequencies you've selected will be displayed. This is an administrative screen and security to use this screen should be limited.</p> <p>For example, in the screen shot above, you can see that only monthly payment, bi-monthly payment, semi-annual payment, and annual payment have been selected. When the user tries to change the loan frequency on the Payment Information screen, they will only see those selections, as shown below.</p>



Description	Code
Monthly Payment	1
Bi-Monthly Payment	2
Semi-Annual Payment	6
Annual Payment	12

Loans > Account Information > Payment Information Screen, Loan Information Tab

Enhancement	Description
New Screen for Limiting Loan Frequencies (Continued)	<p>Additionally, we have corrected the system so that if making a loan adjustment using the Loans > Account Adjustment screen, the system correctly calculates the new term based on the loan frequency. Previously if set to a floating frequency, the loan term wasn't calculated correctly when making a loan adjustment.</p> <p>Also, when changing a loan frequency to a floating frequency (13), the system no longer changes the Due Date Day to match the Due Date. This error occurred for those institutions with institution option OP06 MDDD (Move Due Date Day into Loan Due Date) set up and then attempted to change the loan frequency to floating. The Due Date Day would change too. The system no longer changes it to match the Due Date when using floating frequencies.</p> <p>When you change a loan frequency to floating, the Set Floating Payment dialog is now displayed, where you can establish when you want the date of the floating due date to fall in the future. See the following example of this dialog:</p> <div data-bbox="535 1585 1364 1837" data-label="Form"> </div> <p style="text-align: center;">Set Floating Payment Dialog</p>

Miscellaneous System

Enhancement	Description
<p>GOLDPrint Now Available in CIM GOLD</p> <p>CMF: 7056</p> <p>CIM GOLD Version 7.5.0</p>	<p>GOLDPrint has been added to CIM GOLD. GOLDPrint in CIM GOLD is designed to replace the current stand-alone GOLDPrint PC product. GOLDPrint in CIM GOLD allows you to establish settings, create profiles, view scheduled reports, view available reports, refine reports, and set up automatic reports on the GOLDPrint Setup screen. GOLDPrint also displays all the recently printed, downloaded, or emailed reports or the reports that are waiting to be printed, downloaded, or emailed on the GOLDPrint Status Update screen. You can also use this screen to reprint and re-download reports.</p> <p>GOLDPrint in CIM GOLD also allows you to schedule reports in Report Warehouse to print at your site, download (text only) to a location on your PC or network, or email to specific email addresses in PDF or text format.</p> <p>GOLDPrint Features</p> <ul style="list-style-type: none"> • The profiles are easy to set up. • Profiles are stored on a host computer so that all PCs using CIM GOLD can view the current profiles. • It is easy to print reports or download them to a text file. • It is easy to email reports in PDF or text format. • No complicated printer setup is required. • It is easy to review a report's status. • It is easy to reprint reports. There is no need to contact GOLDPoint Systems customer service for help. • GOLDPrint eliminates the need for 95% of the current Sys-Print reports.



Setup Profiles

ID	Description	Destination	Duplex	Destination Location
1	Afterhours Reports	Printer	No	HP 8150
2	Download Files	File	N/A	\\Fort-knox\Public\Trial Balances\

Scheduled Reports to Print or Download

System	Report Code	Program	Frequency	Title
Deposit	0021	FPSDR024	DAILY	OVERDRAFT PROCESSING REPORT
Deposit	0526	FPSDR026	DAILY	BANK BALANCING REPORT
Deposit	0083	FPSDR083	DAILY	DAILY AUDITOR REPORT
Deposit	0513	FPSDR013	DAILY	GENERAL LEDGER AUTOPOST ERROR LIST
Deposit	0577	FPSDR076	DAILY	GENERAL LEDGER FILE BALANCE REPORT
Deposit	0010	FPSDR010	UPS13	DAILY LARGE TRANSACTION REPORT
Deposit	0021	FPSDR024	DAILY	OVERDRAFT PROCESSING REPORT
Deposit	0025	FPSDR105	DAILY	DEPOSIT SYSTEM ERROR AND EXCEPTION REPORT

Reports | Email Management

System	Report Code	Program	Frequency	Title
Deposit	0048	FPSDR160	MONEND	Deposit Waived Service Charge Report
Deposit	0112	FPSDR112	MONEND	Deposit Schedule Rc-E And Rc-O Reports Acct Detail
Deposit	0177	FPSDR177	MONEND	Overdraft Account Audit Report
Deposit	0178	FPSDR178	MONEND	Check Reconciliation Report - Monthly
Deposit	0206	FPSDR206	MONEND	Cash Activity Report
Deposit	0207	FPSDR207	MONEND	Nsf/Negative Service Fee
Deposit	0219	FPSDR219	MONEND	Cis - Account Owners With Customer Id
Deposit	0222	FPSDR222	MONEND	Reg-E Notices For Electronic Funds Transactions
Deposit	0227	FPSDR227	MONEND	Cis Group Report

System Selection

- All Systems
- Deposit Only
- Loan Only
- Sys-Print Only

Frequency Selection

- All Frequencies
- Daily
- Month End
- Quarterly
- Cycled
- Year End
- Daily Runs
- Next Day
- Special

GOLDPrint Setup Screen with Reports Tab



Setup Profiles

ID	Description	Destination	Duplex	Destination Location
1	Afterhours Reports	Printer	No	HP 8150
2	Download Files	File	N/A	\\Fort-knox\Public\Trial Balances\
3	Accounting Department E-mailed Reports	Email	N/A	Email Reports as PDF files

Scheduled Reports to Print or Download

System	Report Code	Program	Frequency	Title
Deposit	0206	FPSDR206	MONEND	Cash Activity Report
Deposit	1050	FPSDR050	MONEND	Deposit Opened Accounts Journal
Deposit	1146	FPSDR046	MONEND	Credit History Report
Deposit	1171	FPSDR071	MONEND	Cnr Deposit Report
Deposit	1651	FPSDR051	MONEND	Retirement Account Report By Ss# Or Alpha
Loan	1001	FPSRP001	MONEND	Loan Trial Balance With History
Loan	1715	FPSRP115	MONEND	Fdic Rc-C, K, N - Leases, Quart. avrgs, Past Due
Loan	1755	FPSRP055	MONEND	Monthly Income Report

Reports **Email Management**

Email Setup Drop Email Add Emails Send To Email List Remove Emails

ID	Email Name	Email Address
0003	Peter Parker	peterparket@goldpointsystems.com
0004	Bruce Banner	brucebanner@goldpointsystems.com
0005	Wally West	wallywest@goldpointsystems.com
0006	Kyle Rainier	kylereinier@goldpointsystems.com
0007	Selena Kyle	selenakyle@goldpointsystems.com
0008	Mary Watson	marywatson@goldpointsystems.com
0009	Bruce Wayne	brucewayne@goldgold.com

ID	Email Name	Email Address
0001	Clark Kent	clarkkent@goldpointsystems.com
0002	Lois Lane	loislane@goldpointsystems.com
0003	Peter Parker	peterparket@goldpointsystems.com
0004	Bruce Banner	brucebanner@goldpointsystems.com
0005	Wally West	wallywest@goldpointsystems.com
0009	Bruce Wayne	brucewayne@goldpointsystems.com

GOLDPrint Setup Screen with Email Management Tab

Item	As of Date	Date Completed	Error	Report Title	Program	Code	Destination	Pro-File	Date Updated	Time Updated	Employee	Emp#
1	01/31/2013		No						11 01/31/2013	12:14:58	LINTONL	2231

Report Details

Report Title
Profile
Profile ID: 11
As Of Date: 01/31/2013
Date Completed
System ID
Report Code
Report Sequence: 0
Destination: Printer
Document Path
Unique ID: 0000000000000000

Filter Options

From Date: 01/01/2013
To Date: 06/21/2013
 Include All
 Unprocessed
 Errors
Refresh
View Log

Undo Options

Force completed date
 Use alternate date
Apply Changes

Reset Reports

GOLDPrint Status Update Screen



Notification System

Enhancement	Description																																																
<p>Ability to Import/Export Notification Items</p> <p>CMF: 11407 Work Order: 507507</p> <p>CIM GOLD Version 7.5.0</p>	<p>We have added the ability to import and export Notification items like templates and message wrappers. To import and export these items, they must be put into XML format.</p>																																																
<p>New Checks for Required Info Added to Manual Notification Handler Screen</p> <p>CMF: 11408 Work Order: 507507</p> <p>CIM GOLD Version 7.5.0</p>	<p>The Manual Notification Handler screen now checks to ensure that required data is entered before a notification is created. It makes sure that there is a recipient, a compatible template and message wrapper selected, that certain parameters have been filled in, etc. These new checks help ensure that incomplete emails are not sent to customers.</p> <p>We have also added the ability to preview notifications that use an SMS text template.</p>																																																
<p>New Columns and Updates to Templates Screen</p> <p>CMF: 11175 Work Order: 507507</p> <p>CIM GOLD Version 7.5.0</p>	<p>We have made several updates to the Notification > Templates screen, including:</p> <ul style="list-style-type: none"> Added new columns, Active and Template Category, to the Templates Summary list view Programmed the screen to auto refresh after saving or deleting templates Rearranged the fields on the screen to increase usability Updated the Send As field to save and reload correctly Prevent the Server ID from saving as "0" Filled in all of the grid space <div data-bbox="566 1276 1393 1587" style="border: 1px solid black; padding: 5px;"> <p>Summary Detail </p> <p>ID <input type="text"/> Description <input type="text"/> <input checked="" type="checkbox"/> Show only Active and Future Templates</p> <p>Type <input type="text"/> Text <input type="text"/> <input type="button" value="Search"/></p> <table border="1"> <thead> <tr> <th>Active</th> <th>ID</th> <th>Type</th> <th>Effective Date</th> <th>Description</th> <th>Template Category</th> <th>Changed By</th> <th>Date/Time Modified</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>62</td> <td>HTML Email</td> <td>09/05/2014</td> <td>Access Restored</td> <td>Transaction</td> <td>MRKTING</td> <td>03/02/2015 12:07:25 PM</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>92</td> <td>HTML Email</td> <td>09/05/2014</td> <td>Email Updated</td> <td>Transaction</td> <td>MRKTING</td> <td>03/11/2015 11:29:26 AM</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>472</td> <td>HTML Email</td> <td>09/05/2014</td> <td>Password Reminder</td> <td>Transaction</td> <td>MRKTING</td> <td>02/12/2015 15:48:19 PM</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>80...</td> <td>HTML Email</td> <td>09/08/2014</td> <td>Abandon Offer Page ...</td> <td>Marketing</td> <td>MRKTING</td> <td>03/02/2015 12:05:37 PM</td> </tr> <tr> <td><input type="checkbox"/></td> <td>80...</td> <td>Text</td> <td>11/02/2014</td> <td>Abandon Offer Page ...</td> <td>Transaction</td> <td>MRKTING</td> <td>12/16/2015 14:49:17 PM</td> </tr> </tbody> </table> <p><input type="button" value="Test"/> <input type="button" value="Copy"/> <input type="button" value="Delete"/> <input type="button" value="Create New"/> <input type="button" value="Save Changes"/></p> </div> <p style="text-align: center;">Summary Tab on the Templates Screen</p>	Active	ID	Type	Effective Date	Description	Template Category	Changed By	Date/Time Modified	<input checked="" type="checkbox"/>	62	HTML Email	09/05/2014	Access Restored	Transaction	MRKTING	03/02/2015 12:07:25 PM	<input checked="" type="checkbox"/>	92	HTML Email	09/05/2014	Email Updated	Transaction	MRKTING	03/11/2015 11:29:26 AM	<input checked="" type="checkbox"/>	472	HTML Email	09/05/2014	Password Reminder	Transaction	MRKTING	02/12/2015 15:48:19 PM	<input checked="" type="checkbox"/>	80...	HTML Email	09/08/2014	Abandon Offer Page ...	Marketing	MRKTING	03/02/2015 12:05:37 PM	<input type="checkbox"/>	80...	Text	11/02/2014	Abandon Offer Page ...	Transaction	MRKTING	12/16/2015 14:49:17 PM
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Queues System

Enhancement	Description
<p>Enhancements to New Collection System</p>	<p>The following enhancements have been made to the new Collection system (version 1):</p>



Enhancement	Description
CMF: 8572, 8703, 8646 CIM GOLD Version 7.5.0	<ul style="list-style-type: none"> • Added the Balance, Worked Balance, and Remaining Balance columns to the left list view on both the Queues > Collection > Accounts screen and Queues > Collection > Queue Administration screens. <ul style="list-style-type: none"> ○ The Balance column displays the total principal balances of all accounts assigned to that employee for collection purposes. ○ The Worked Balance column displays the total principal balances of all the loans that employee worked (through the Collection Queues screen) on for the current day. For an account to be considered as worked, the employee must have entered a Comment or Comment Code on the Contact tab of the Queues > Collection > Collection Queues screen, Detail tab, and then Contact tab. ○ The Remaining Balance is the difference between the Balance and Worked Balance columns. (Balance – Worked Balance = Remaining Balance) <p>The system rounds these totals up to the nearest whole dollar; no cents are displayed (on the Summary list view table, not the individual account balances).</p> <p>See the following example of these additions:</p>

Name	Count	Worked	Remaining	Balance	Worked Balance	Remaining Balance	Segmented
30 day + account	17	0	17	0	1,367		
60 days +	5	0	5	0	313		
90 days +	183	5	178	328	11,937		
2207 BRENT TEST	183	5	178	12,265	328	11,937	1
Collection Account	2582	0	25825	0	43,708,565		
Test Collection C	3371	0	33731	0	101,834,923		

Queues > Collection > Accounts Screen

Enhancement	Description
Enhancements to New Collection System (Continued)	<ul style="list-style-type: none"> • If a payment is made to an account in collections, the Disposition column on the Queues > Collection > Collection Queues screen, Summary tab will now display "P" for payment made. This column is updated every 15 minutes by the system. See the following example of this column:



BRENT TEST - 2207		Summary Detail						
... 30 day + account ... 60 days + ... 90 days + ... Collection Accounts ... Test Collection Queue		Account Number	Balance	Name	Amount Due	Due Date	Disposition	Attempts
For Branch Number 6100 >		0000 000700 6	79.17	WEA.	0.00	01/20/2014	P	
Employee Num <input type="button" value="Chg Employee"/>		0000 009001 4	62.86	JOH.	0.00	02/01/2014	P	
Queue Total 579.96		0000 000005 8	57.57	CUE.	0.00	02/25/2014		
% Outstanding Branch		0000 010002 7	77.80	DIG.	0.00	01/19/2014		
% Outstanding Institution		0000 000059 7	96.96	BALL.	0.00	02/08/2014		
<input type="checkbox"/> Do Not Skip Completed		0000 010200 4	40.33	CLA.	0.00	04/15/2014		
<input type="checkbox"/> Do Not Skip Payment Received		0000 010300 3	88.01	HARR	0.00	04/10/2014		
		0000 010600 3	77.26	RUD.	0.00	04/20/2014		

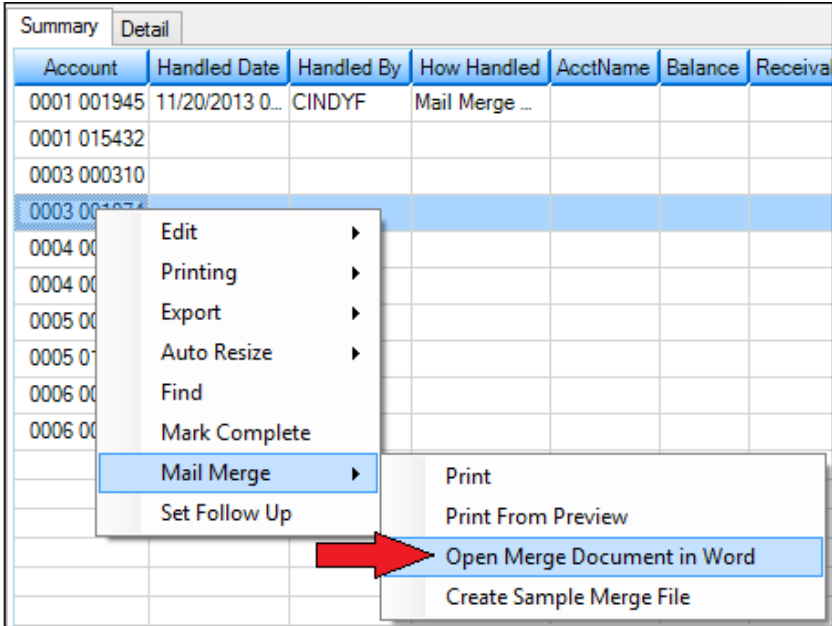
Queues > Collection > Collection Queues Screen, Summary Tab

Enhancement	Description
Enhancements to Collection Mail Merge CMFs: 7717, 7738 CIM GOLD Version 7.5.0	<p>The following enhancements have been made to Collection Queue and Contact Queue Mail Merge function:</p> <ul style="list-style-type: none"> When creating a letter to send to clients using the right-click Mail Merge function on the Queues > Contact Queues > Contact Queues Queues screen, the system now pulls the correct address for co-borrowers. Previously, not all addresses were printing correctly (if at all). A new button, <Open Merge Document in Word>, has been added to the right-click Mail Merge dialog box on the Collection Queues screen. This dialog box appears only if you have one account selected, not multiple accounts. You must check the box next to the account owner's name who you want to send the letter to before you can click the <Open Merge Document in Word> button, as shown in the following example.



Enhancement	Description
	<div data-bbox="521 289 1386 821" data-label="Image"> </div> <p data-bbox="857 829 1052 856" style="text-align: center;">Mail Merge Dialog</p> <p data-bbox="516 888 1380 1018">When you click the <Open Merge Document in Word> button, the Open dialog box will be displayed, where you can select the Microsoft® Word document where you want to create the merge document. Note: You must have previously set up and saved this document in Microsoft® Word.</p> <p data-bbox="516 1052 1393 1207">After you click <Open>, the document will open in Word with the fields merged with the information from the account you selected. You can edit and print the document from there. For more information on how to create mail merge document, see Create a Mail Merge Letter in the Queues in CIM GOLD guide in DocsOnWeb.</p> <p data-bbox="516 1241 1360 1304">This option is also available for Contact Queues from right-clicking on the Summary tab, as shown below:</p>



Enhancement	Description
	 <p style="text-align: center;">Mail Merge in Right-click Menu</p> <ul style="list-style-type: none"> You can also now send a letter to multiple accounts at once from the Summary list view on the Collection Queues screen (can already do this for Contact Queues). Press <Ctrl> while clicking each account you want to send a letter to, or select a range of accounts by clicking on an account and pressing <Ctrl> + <Shift> and left-clicking on another account down the list. All accounts between the two will be selected. <p>Once the accounts are selected, right-click and select “Mail Merge” from the pop-up menu. The letter will open in Microsoft Word and will also print to your default printer.</p> <p>Once a letter has been printed for the account, “Mail Merge” will be displayed under the Disposition column on the Summary tab, as shown in the following example.</p>

Enhancement	Description																																																																						
	<div style="border: 1px solid orange; padding: 5px;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #e0e0e0;">Summary</th> <th colspan="5" style="background-color: #e0e0e0;">Detail</th> </tr> <tr> <th style="background-color: #e0e0e0;">Account Number</th> <th style="background-color: #e0e0e0;">Balance</th> <th style="background-color: #e0e0e0;">Name</th> <th style="background-color: #e0e0e0;">Amount Due</th> <th style="background-color: #e0e0e0;">Due Date</th> <th style="background-color: #e0e0e0;">Disposition</th> <th style="background-color: #e0e0e0;">Sch</th> </tr> </thead> <tbody> <tr> <td>01 000000 2</td> <td>5,452.38</td> <td>CAM..</td> <td style="color: red;">0.00</td> <td>10/02/2009</td> <td>Mail Merge</td> <td style="text-align: center;">^</td> </tr> <tr> <td>01 020000 2</td> <td>5,455.03</td> <td>SCO..</td> <td>85.43</td> <td>12/15/2012</td> <td>Mail Merge</td> <td></td> </tr> <tr> <td>01 020007 6</td> <td>5,456.31</td> <td>RAM..</td> <td></td> <td></td> <td>Mail Merge</td> <td></td> </tr> <tr> <td>01 012001 7</td> <td>5,456.33</td> <td>ALB..</td> <td>924.46</td> <td>07/30/2013</td> <td>Mail Merge</td> <td></td> </tr> <tr> <td>01 004600 0</td> <td>5,456.87</td> <td>DUG..</td> <td style="color: red;">0.00</td> <td>10/09/2009</td> <td>Mail Merge</td> <td></td> </tr> <tr> <td>01 002005 5</td> <td>5,457.40</td> <td>BAR..</td> <td style="color: red;">0.00</td> <td>01/17/2009</td> <td>Mail Merge</td> <td></td> </tr> <tr> <td>01 000002 5</td> <td>5,458.95</td> <td>GLA..</td> <td>6,304.06</td> <td>05/06/2012</td> <td>Mail Merge</td> <td></td> </tr> <tr> <td>01 020001 3</td> <td>5,459.10</td> <td>DON..</td> <td>818.25</td> <td>07/24/2013</td> <td>Mail Merge</td> <td></td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 5px;">Mail Merge in Disposition Column</p> <ul style="list-style-type: none"> • A new option is available that will create a note on the Comments tab of the Marketing and Collections screen indicating that a Contact Queue mail-merge letter was sent to the account owner. This is currently automatically done with Collection Queues, but now you can also create the note for Contact Queue mailings. <p>If you want this added to the Comments tab, your institution must have an option selected on the Loans > System Setup Screens > Collection Institution Options screen. The option is called Contact Queues Write Notes to Collection Comments (see screen example below).</p> <p>If this option is not selected, the Contact Queue note is written to the Customer Comments tab on the Marketing and Collections screen, and not to the Contact tab.</p> <p>See the following examples of the note written on the Contact tab and on the Customer Comments tab, as well as where the new option is on the Collection Institution Options screen.</p> </div>	Summary		Detail					Account Number	Balance	Name	Amount Due	Due Date	Disposition	Sch	01 000000 2	5,452.38	CAM..	0.00	10/02/2009	Mail Merge	^	01 020000 2	5,455.03	SCO..	85.43	12/15/2012	Mail Merge		01 020007 6	5,456.31	RAM..			Mail Merge		01 012001 7	5,456.33	ALB..	924.46	07/30/2013	Mail Merge		01 004600 0	5,456.87	DUG..	0.00	10/09/2009	Mail Merge		01 002005 5	5,457.40	BAR..	0.00	01/17/2009	Mail Merge		01 000002 5	5,458.95	GLA..	6,304.06	05/06/2012	Mail Merge		01 020001 3	5,459.10	DON..	818.25	07/24/2013	Mail Merge	
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01 020001 3	5,459.10	DON..	818.25	07/24/2013	Mail Merge																																																																		



Summary Detail

Prev Next Complete Follow-up

Open Matured Consumer Vehicles For Change Delinquent Category **210 DNA**

CIB/PAYOFF DUE

Next Due Date **09/16/2010** Maturity Date **10/16/2010** Date Last Marketed

Account Nbr	Type	Class	Principal Balance	Balance + Fees	Term	Payment	Date of Loan	Status	Back To C
0042 021685 2	39	51	178.40	178.40	15	92.18	07/16/2009	Open	1,123

Name Preferred Ownership Employer SSN Primary Phone Type

Raquel Baker Account Owner Empire Be... 224-53-2013

Delinquent Payments **Contact** Customer Comments CIF Financial Summary Collateral Personal References L

Total Amt Due Due Date Graded Due D

Process Account

Follow-up Date 11/20/2013 Time 7:05:27 AM Process Show Follow-Ups

Comment Code Promise Amount Multiple Promises

Comment

Special Comments

Days Back 60 Refresh Payoff due. Save

Date	Time	Code	Tl/r/Emp	Description
11/20/2013	7:05 AM	CONQOL	1907	Created mail-merge letter from Contact Queue: 11/06/2010-Branch 30 Day Auto: using Form Letter: Payoffletter.docx

Action Date Action Code Identifier Sequence Description Date

09/16/2010 194 - Credit Bureau Date Of Occ

Loan Payment EZPay Payoff Loan E-Statem

Contact Queues Mail Merge with option selected writes notes to the Contact tab of the Marketing and Collections screen.



Summary		Detail							
Prev		Next		Complete		Follow-up			
Open		Matured Consumer				Delinquent Category 210 DNA			
NONPER/PAYOFF DUE									
Next Due Date		07/29/2010		Maturity Date		06/29/2012		Date Last Marketed	
Account Nbr	Type	Class	Principal Balance	Balance + Fees	Term	Payment	Date of Loan	Status	
0009 010015 8	2	37	2,856.28	2,856.28	24	150.47	06/08/2010	Open	
0009 010030 2	22	37	1,025.00	1,025.00	24	57.29	06/29/2010	Open	
Name		Preferred	Ownership	Employer	SSN	Primary		Phone	
Borrows, Bill			Account Owner	GPS Tiling	123-11-2				
Delinquent Payments		Contact		Customer Comments		CIF		Financial Summary	
Collateral		Personal Ref							
Display Comments									
From		By		Type					
To		241-25-5304		Count		1/1			
Sort Comments by		In		Order		<input type="checkbox"/> Only Show Follow-Ups <input type="checkbox"/> Use List of Shortcuts			
11/20/2013 06:40:21 AM - CINDYF - GOLDWriter - Created mail-merge letter from Contact Queue: 10/11/2010 Supercheck: using Form Letter: 90 Days Past Due Letter.docx									
Comment Type <input type="checkbox"/> Follow-Up Date/Time <input checked="" type="checkbox"/> Follow-Up Queue									
		11/20/2013		5:22:11 PM					

Contact Queues Mail Merge without option selected writes notes to the Customer Comments tab of the Marketing and Collections screen.



Setup Screen Collection Institution Options -

Sort Options
 This function will allow you to select the sequence in which delinquent loans will be displayed in the queue screen. In the sort control fields, enter the desired code for the fields to sort in, then indicate for each field if it should be sorted in ascending or descending order

Sort Control Fields	Sort Sequence
B - Loan Balance	D - Descending
D - Loan Due Date	D - Descending

Selection Option
 Identify how far delinquent a loan must be to appear in the Queue
 A - Pull Loans Past Due Date

Institution Contact
 Name
 Phone Extension

Dealer Contract Conversion Goal
 Contract Conversion Percentage

Follow-Up Date Limit
 Number Of Days


Ignore Maturity Date Show Delinquent and Recency Categories
 Use Multiple Promise To Pays Payment Satisfies Promise Amount
 Require Collection Comment Code Use Promise To Pay Grace Days
 Contact Queues Write Notes to Collection Comments

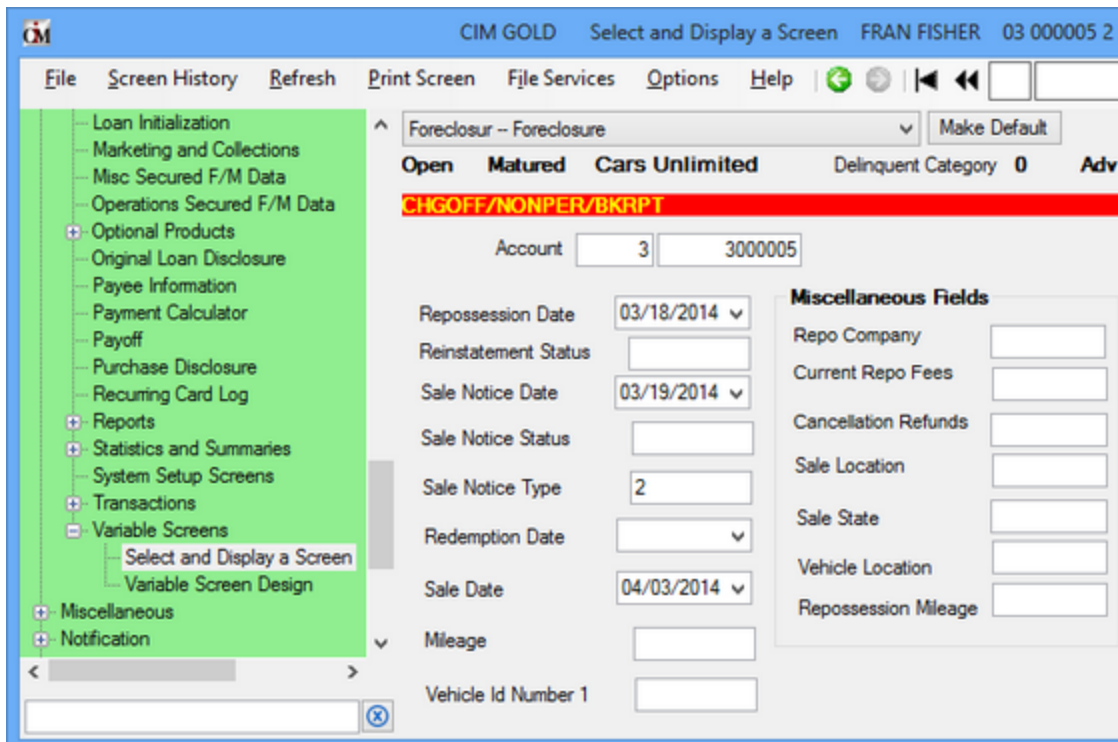
Promise To Pay Date Limit

Loans > System Setup Screens > Collection Institution Options Screen

Enhancement	Description
Update to Mail Merge Printing in Contact Queues CMF: 8539 CIM GOLD Version 7.5.0	We have updated the Mail Merge function on the Queues > Contact Queues screen. Previously, if users attempted to select more than 75 accounts, right-click, and send a Mail Merge letter to each of the account owners, the system would stall and then fail to print. This has been updated, and now you can quickly send 75 or more account owners a letter using the right-click Mail Merge function in Contact Queues.



Enhancement	Description
<p>Now Delete Employees From Collection System Queue List</p> <p>CMF: 7175</p> <p>CIM GOLD Version 7.5.0</p>	<p>A change has been made to the Queues > Collection > Queue Assignments screen. You can now delete employees from the Collection system queue assignment list. This is done by selecting an employee in the list view and clicking <Remove Employee from List>.</p>
<p>New Merge Fields Now Available from Contact Queues</p> <p>CMF: 8435</p> <p>CIM GOLD Version 7.5.0</p>	<p>New merge fields have been added to the Mail Merge fields for Contact Queues. These merge fields are for repossession of collateral items and can be included in letters printed from Contact Queues. You are responsible for the wording and inserting the new merge fields into contact letters used by your institution (using Microsoft Word).</p> <div data-bbox="586 730 1325 869" style="border: 1px solid black; background-color: #ffffcc; padding: 5px;"> <p> <i>Tip:</i> For step-by-step instructions on how to create letters to send to customers from the Contact Queues, see Create a Mail Merge Letter in the Queues in CIM GOLD guide on DocsOnWeb.</p> </div> <p>The following is a list of the new Mail Merge fields. Some of these fields can be found on the Loans > Bankruptcy and Foreclosure > Foreclosure, Repossession and Judgment Information screen. However, most fields are new and will need to be added to a Variable screen.</p> <p>For example, you could create a Variable screen called "Foreclosure," then add these fields to that screen, as shown below:</p>



Loans > Variable Screens > Select and Display a Screen





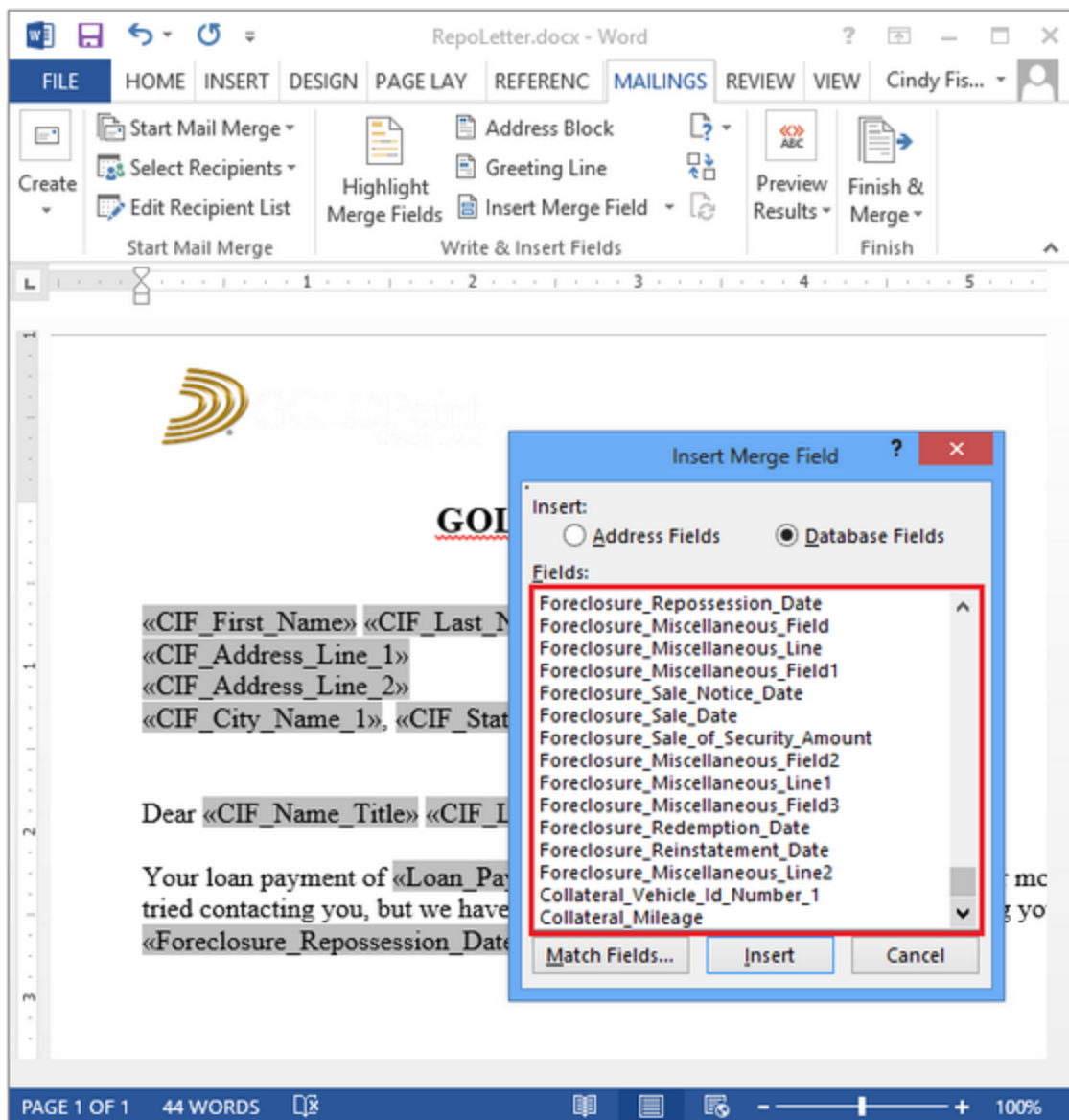
Tip: See the [help on the Variable Screen Design screen](#) for instructions on how to set up Variable screens.

Mail Merge Field	Field in CIM GOLD
Foreclosure_Repossession_Date	Date of Repossession (FCRPOD) on the Loans > Bankruptcy and Foreclosure > Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab
Foreclosure_Miscellaneous_Field	Repo Company (FCMIC1). You would enter this in the Miscellaneous field on the Foreclosure, Repossession and Judgment Information screen, Property Status tab, Insurance field group.
Foreclosure_Miscellaneous_Line	Current Repo Fees (FC1MIC). This is actually labeled a Miscellaneous field, but you can change the name of the label when you insert it into the Variable screen.
Foreclosure_Miscellaneous_Field1	Cancellation Refunds (FC2MIC). This is actually labeled a Miscellaneous field, but you can change the name of the label when you insert it into the Variable screen.
Foreclosure_Sale_Notice_Date	Notice of Sale Sent (FCCSND) on the Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab, Foreclosure/Repossession field group.
Foreclosure_Sale_Date	Date of Sale (FCSALD) on the Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab, Foreclosure/Repossession field group.
Foreclosure_Sale_of_Security_Amount	Sale Amount (FCSLOS) on the Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab, Foreclosure/Repossession field group.
Foreclosure_Miscellaneous_Field2	Sale Location (FCMIC2). This is actually labeled a Miscellaneous field, but you can change the name of the label when you insert it into the Variable screen.
Foreclosure_Miscellaneous_Line1	Vehicle Location (FC3MIC). This is actually labeled a Miscellaneous field, but you can change the name of the label when you insert it into the Variable screen.
Foreclosure_Miscellaneous_Field3	Sale State (FCMIC3). This is actually labeled a Miscellaneous field, but you can change the name of the label when you insert it into the Variable screen.
Foreclosure_Redemption_Date	Redemption (FCRMPD) date on the Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab, Foreclosure/Repossession field group.
Foreclosure_Reinstatement_Date	Reinstatement (FCCRID) date on the Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab, Foreclosure/Repossession field group.
Foreclosure_Miscellaneous_Line2	Repossession Mileage (FC4MIC). This is actually labeled a Miscellaneous field, but you can change the name of the label when you insert it into the Variable screen.
Collateral_Vehicle_Id_Number_1	VIN field (CFVIN1) on the Loans > Collateral Detail screen.



Mail Merge Field	Field in CIM GOLD
Collateral_Mileage	This field relates to the Mileage field (CFMILE) on the Loans > Collateral Detail screen.

Enhancement	Description
New Merge Fields Now Available from Contact Queues (Continued)	See the following example of where these Mail Merge fields are found when inserting them in Microsoft Word:



Insert Merge Field Into Microsoft Word

Enhancement	Description
Queue Summary	The Accounts tab on the Queues > Collection > Queue Administration

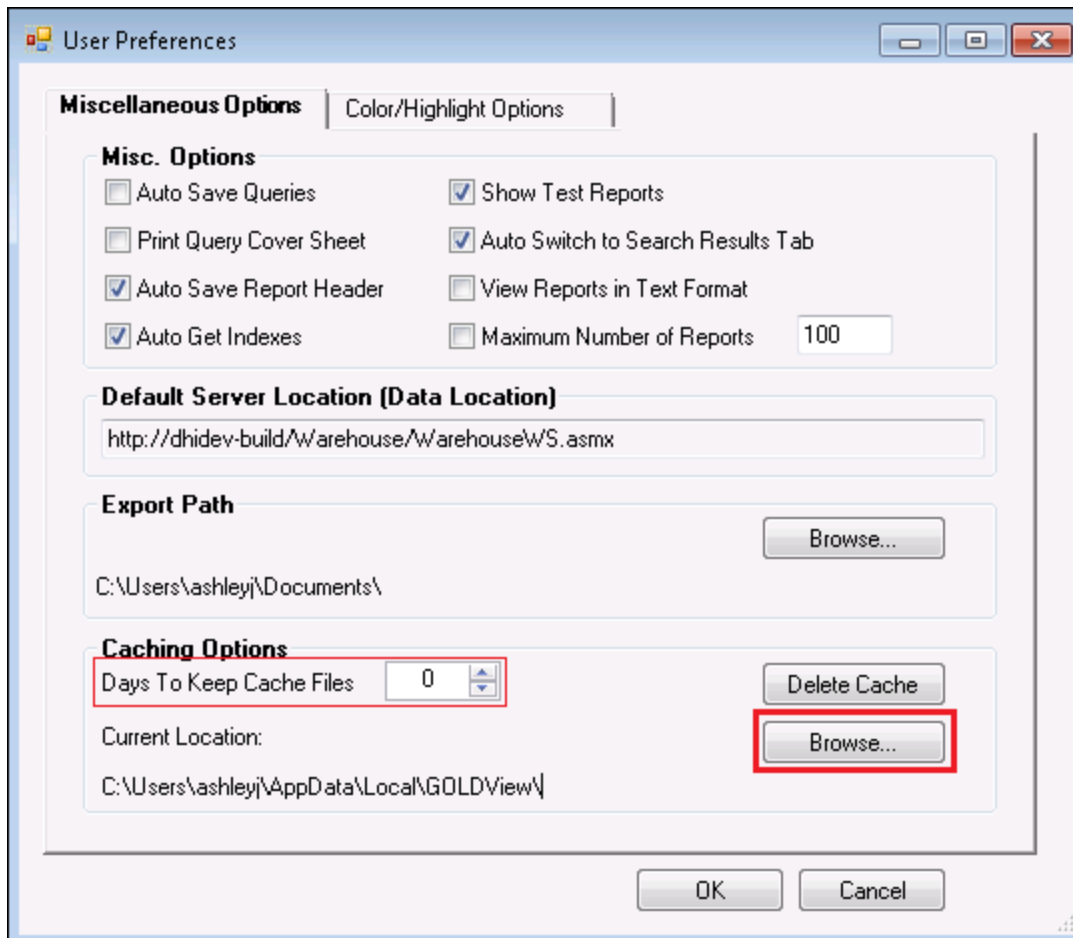


Enhancement	Description
<p>Balance Values Formatting Changed</p> <p>CMF: 8646</p> <p>CIM GOLD Version 7.5.0</p>	<p>screen has been updated. The formatting of the summary balance values (not the individual account balances) has been changed to include commas and <i>not</i> include cents.</p> <p>For example, 1535672.45 is now displayed as 1,535,672.</p>

Report Warehouse

Enhancement	Description
<p>Warehouse Utilities Screen Updated</p> <p>CMF: 8055</p> <p>CIM GOLD Version 7.5.0</p>	<p>The Report Warehouse > Warehouse Utilities screen has been updated to be able to handle large numbers. This ensures that a specific error no longer occurs on this screen.</p>
<p>Multiple Enhancements Made to GOLDView Plus User Preferences for Cache Files</p> <p>CMF: 7334</p> <p>CIM GOLD Version 7.5.0</p>	<p>Multiple enhancements have been added to the GOLDView Plus User Preferences dialog for cache files.</p> <p>You can now enter a "0" (zero) in the Days to Keep Cache Files field. If a zero is entered, the cached files are purged each time you log out of CIM GOLD.</p>

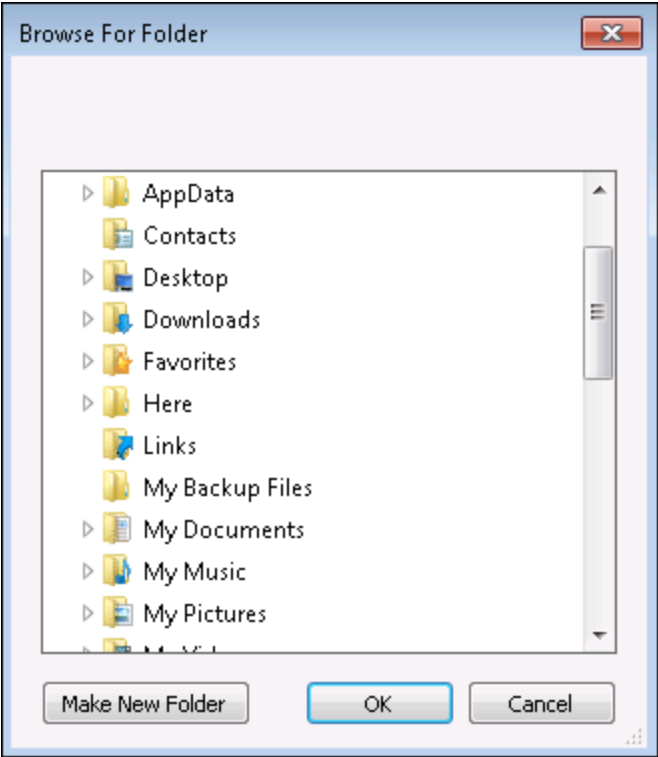
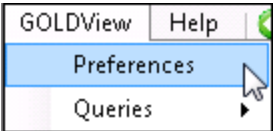




User Preferences Dialog

Enhancement	Description
<p>Multiple Enhancements Made to GOLDView Plus User Preferences for Cache Files (Continued)</p>	<p>A new <Browse...> button has been added to allow you to select a new location for cached files. Clicking the <Browse...> button opens the Browse For Folder dialog where you can select the new folder where the cached files will be stored.</p>



Enhancement	Description
	<div data-bbox="630 289 1284 1041" style="text-align: center;">  <p>Browse For Folder Dialog</p> </div> <p data-bbox="516 1104 1373 1199">If the current location for cache files is changed, it will immediately delete the cached files in the previous location and start storing cache files in the newly selected location.</p> <p data-bbox="516 1234 1354 1329">The User Preferences dialog is found by selecting "Preferences" from the GOLDView menu item at the top of the Report Warehouse > GOLDView Plus screen.</p> <div data-bbox="821 1356 1092 1486" style="text-align: center;">  <p>GOLDView Menu Item</p> </div>

Variable Screens

Enhancement	Description
Variable Screens Record Updates	The Variable Screens in CIM GOLD now allow a variable screen to update sub records that are tied to the Master Record for the screen. For example, if the Master Record selected for a loan Variable screen is the CFLN Loan Master Record, and the fields from the FPQA Collection Account Record

Enhancement	Description
CMF: 7730 CIM GOLD Version 7.5.0	are also on that Variable screen, the system now saves changes made to the FPQA Record from that screen.
Small Changes to Variable Screens CMF: 7353 CIM GOLD Version 7.5.0	Two small corrections have been made to the Loans > Variable Screens > Select and Display a Screen. The comment field would overlap the <Make Default> button. This has been corrections. Additionally, the size of the Late Charge Code was increased, so that the whole description would appear in the drop-down list.
Variable Screen Updated to Disable Fields CMF: 7538 CIM GOLD Version 7.5.0	The Loans > Variable Screens > Select and Display a Screen screen has been modified to not allow file maintenance on the payment method (LNPMTH), frequency (LNFREQ), due date (LNDUDT), due date day (LNDUDY) and last occurrence in month (LNLAST).
Variable Screens Now Use BVSE Business Function CMF: 7418 CIM GOLD Version 7.5.0	The Variable screens have been updated to use business function BVSE instead of business function BVSD. The two Variable screens involved are the Select and Display a Screen screen and the Variable Screen Design screen in the following three locations: <ul style="list-style-type: none"> • Loans > Variable Screens • Deposits > Variable Screens • Miscellaneous > Variable Screens



What's New in Version 7.1.16

The following enhancements have been made in CIM GOLD version 7.1.16.

Enhancement	Description															
<p>Interest Calculation Code Defaulted on the Convert Precomputed to Simple Screen</p> <p>CMF: 8801 Work Order: 506315</p> <p>CIM GOLD Version 7.1.16</p>	<p>On the Precomputed to Simple screen, the system now defaults the New Interest Calculation Code. Previously, users were required to enter a New Interest Calculation Code. Users can select a different Interest Calculation Code from the drop-down list, but the default code is pulled over from the current Interest Calculation Code, as shown below:</p> <div data-bbox="521 604 1256 915" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 35%; text-align: center;">Current Fields</th> <th style="width: 35%; text-align: center;">New Fields</th> </tr> </thead> <tbody> <tr> <td>Principal Balance</td> <td style="text-align: center;">1,131.60</td> <td style="text-align: center;">1,052.55</td> </tr> <tr> <td>Interest Rate</td> <td style="text-align: center;">20.54490</td> <td></td> </tr> <tr style="border: 2px solid red;"> <td>Interest Calculation</td> <td style="text-align: center;">102</td> <td style="text-align: center;">102 - 360/360 ▾</td> </tr> <tr> <td>Payment Amount</td> <td style="text-align: center;">94.30</td> <td style="text-align: center;">94.30</td> </tr> </tbody> </table> </div>		Current Fields	New Fields	Principal Balance	1,131.60	1,052.55	Interest Rate	20.54490		Interest Calculation	102	102 - 360/360 ▾	Payment Amount	94.30	94.30
	Current Fields	New Fields														
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Interest Rate	20.54490															
Interest Calculation	102	102 - 360/360 ▾														
Payment Amount	94.30	94.30														
<p>Enhancements to Payment Calculator</p> <p>CMP: 2275, 2026, 2025, 1783 Work Orders: 508845, 46720</p> <p>CIM GOLD Version 7.1.16</p>	<p>Fixed bugs and made enhancements to Payment Calculator for specific institutions. (See work orders and CMP numbers to the left.)</p>															

