CIM GOLD What's New

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CIM GOLD What's New

Welcome to the What's New in CIM GOLD. What's New helps you learn about all the enhancements that have been made to specific versions of CIM GOLD. 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.

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

> **IMPORTANT NOTICE:** What's New in Version 7.21.9 (released July 2021) is the final What's New document to be archived in DocsOnWeb and F1 Help. From August 2021 onward, all What's New documentation can be found on GOLDPoint Systems' Help Center website. The Help Center is GOLDPoint's improved and centralized documentation repository. See the Resources > Updates > CIM GOLD What's New section of the Help Center for more information (alongside other update documentation such as web product releases, What's New in GTPC, and Core Services updates).

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What's New in Version 7.21.9

Welcome to What's New for CIM GOLD in version 7.21.9. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

CIM GOLDTeller

Customer Relationship Management

General Information

Loan System

Miscellaneous Screens

CIM GOLDTeller

Enhancement	Description
Chained Transactions Correction CIM GOLD version 7.21.9	An error was preventing chained transactions from connecting properly. For example, if a user processes a Death Claim Quote (tran code 2606-00), GOLDTeller is then supposed to automatically pull up the Death Claim transaction (tran code 2600-06) with already populated fields. This is meant to save time when processing multiple related transactions. However, this error was causing the message shown below to display and preventing subsequent transactions from pulling up properly. This error has been corrected, and chained transactions now follow each other properly.

Customer Relationship Management

Enhancement	Description
Enhancements to Name Fields for Entering Business Names CMP: 20756 CIM GOLD version 7.21.9	Previously, the Last/First/Middle Name fields (NDLNAM, NDFNAM, NDMNAM) on the Customer Relationship Management > Households screen > Names tab > **Detailed Personal Information** tab remained as three separate fields regardless of whether the selected **ID Type** indicated an individual or a business name (see Figure 1 below). Now, if the selected **ID Type** can define a business name (all ID Type codes greater than or equal to 100), the **Last Name**, **First Name**, and **Middle Name** fields all combine into one single entry field (**Business Name**, NDLNAM, 50 character limit) as shown in Figure 2 and 3 below. This change was implemented to reduce confusion and unnecessary repetition when adding business names to a household. The business name will be saved in the **Last Name** column of the Names list, unless the business name is longer than 20 characters. If so, the business name will then carry over into the **First Name** column for the following 20 characters and the **Middle Name** column for the final 10 characters (see Figure 2 below). If you need to designate an **ID Type** code 100 or higher but still want to indicate an individual's full name, note that the name will be saved in the **Names** list according to the following breakdown: • The first 20 characters will be saved in the **Last Name** column. • The next 20 characters will be saved in the **First Name** column. • The last 10 characters will be saved in the **Middle Name** column. **For Example:** You want to enter the full name "James Henry Rackham" but are using ID Type code 102 which turns the three name entry fields into one single field. You need to enter "Rackham" followed by thirteen blank spaces, then "James" followed by fifteen blank spaces, then finally "Henry." The First, Middle, and Last name will each be saved in the proper column (see Figure 3 below).

Figure 1: Last/First/Middle Name fields for personal names (ID Type code less than 100)

Figure 2: Business Name field used for a business name (ID Type code 100 or greater). Note that the business name starts in the Last Name column of the Names list but carries over into the First Name column once 20 characters has been reached.

Figure 3: Business Name field used for an individual's full name (ID Type code 100 or greater). Note the spacing in the field and distribution of first/last/middle names in the Names list.

General Information

Enhancement	Description
Manifest Added for Faster dll Loading CMP: 20696 CIM GOLD version 7.21.9	A manifest has been added to the system so that plugin dlls in CIM GOLD will load much faster.
User Security Fixes CMP: 20685 CIM GOLD version 7.21.9	While implementing changes to CIM that are meant to speed up the process of accessing user security on startup, we discovered errors that can manifest based on configuration or setup issues. A fail-safe has bean added to the system to retrieve user security using the old method if the new method encounters errors, in order to guarantee that the proper user security can always be accessed.

Loan System

Enhancement	Description
Expanded Access to Old Bankruptcy Screen When Using New Bankruptcy System CMP: 20581 CIM GOLD version 7.21.9	Previously, any institution using the new Bankruptcy system in CIM GOLD (option UNBK enabled) was entirely prevented from navigating the old Loans > Bankruptcy and Foreclosure > Bankruptcy screen. Changes have been made to the system so that such institutions can now select a name on the Loan Participants tab of the Bankruptcy screen and view (but not edit) that individual's bankruptcy information on the other tabs. For added clarification, a new warning message was also added for institutions who use the new Bankruptcy system and access the old Bankruptcy screen: *"Using the New Bankruptcy screen. Selecting a loan participant will display data in read only format."* This change was implemented in order to improve the process of accessing and verifying information when institutions move from the old bankruptcy system to the new. If your institution has not yet made the move to the new Bankruptcy system, GOLDPoint Systems recommends it.
Adjustments for New Payment Method CMP: 20766 Institution: 715 CIM GOLD version 7.21.9	GOLDPoint Systems is implementing a new Payment Method for one of our new institutions. The properties and function of this new payment method (PM20) will be documented in greater detail at a later date. For now, we are in the process of fine-tuning this new method and addressing any errors discovered during its implementation. One such error was the Applied to Payments field (LNPRTL) incorrectly appearing as **Partial Payments** and not allowing file maintenance. This error has been corrected.

Miscellaneous Screens

Enhancement	Description
New Columns Displayed for ACH Funds Distribution CMP: 20810 CIM GOLD Version 7.21.9	The main list on the Miscellaneous > ACH/Wire > **ACH Funds Distribution** screen now displays an additional 5 columns of information. These new columns, which pull information from the FPAE record, are as follows: • **Routing Number** *(AEABNK)* • **ACH Account Number** *(AEANBR)* • **Payee Name** *(AENAMP)* • **Class Code** *(AECMPI)* • **Company ID** *(AECOID)*

What's New in Version 7.21.7

Welcome to What's New for CIM GOLD in version 7.21.7. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

While What's New releases are normally divided into multiple sections depending on the affected systems (GOLDTeller, Payment Calculator, Deposits, etc.), this release only contains a few changes and enhancements made to the **Loans** system. See the table below for further information.

Loans

Enhancement	Description
New Institution Option for Force Place Insurance CMPs: 19820, 20060 CIM GOLD version 7.21.7 **Note:** This update requires the May 16, 2021 Production Release (Host Build 0401) to function properly.	A new institution option is available for streamlining the process of adding Force Place insurance to an account (from the Loans > Insurance > Force Place screen). If OP33 CFPG (CIM Uses Force Place General Tran) is enabled at your institution, the insurance transaction used on the Force Place screen will default to always using tran code 2870-10 (Force Place General Transaction) regardless of the selected insurance type. This option changes the name of the <Add Insurance> button on that screen to <Process 2870/10>. Once users initially set up force-placed policy information on the Force Place screen and click <Process 2870/10>, tran code 2870-10 will open in GOLDTeller for processing. **Note** that this tran code is the preferred method for placing force-placed transactions on accounts. If this new institution option is not on, the Force Place screen will continue functioning as usual. In other words, each force-placed insurance transaction will process differently depending on which insurance policy is in use (if attempting to add insurance type 71 (LPD), then the Force LPD transaction (tran code 2870-71) will be used, for example). **Note:** Tran code 2870-10 is connected to the Loans > System Setup Screens > Force Place Transaction screen. This screen allows default values to be entered for each insurance type and state (amortization method, company indicator, premium rate table, etc). For this new feature to work, you **must** ensure that the Force Place Transaction screen is set up with each insurance type and state used by your institution. Remember that the **State** used for insurance policies is the State code (LTSTCD) on the account, found on the Loans > Statistics and Summaries > Tax & Statistics screen. The State code is **not** the state in which the borrower resides, nor is it the **Loan Classification** field. As part of this project, the **FC Effective Date** field has been removed entirely from the Force Place screen. If necessary (such as if the Effective Date needs to be different than the Policy Effective date), this field can still be manually edited for the transaction in GOLDTeller.

Enhancement	Description
	See the following screen examples below of what the Force Place screen looks like when the institution option is on and when it's off.

**Loans > Insurance > Force Place Screen with Institution Option CFPG**

Loans > Insurance > Force Place Screen without Institution Option CFPG

Enhancement	Description
New Card Payment Restrictions for High APR Loans CMPs: 19729, 20063 CIM GOLD version 7.21.7	Worldpay no longer accepts card payments on loans with an APR (LNAPRO) of 30% or higher. Programming has been added to CIM GOLD to accommodate this new policy for all institutions who process card payments through Worldpay. For institutions who use Worldpay, the EZPay screen has been programmed to disable the card payment option on all accounts with an APR greater than or equal to 30%. If Worldpay is your institution's only card processor, this means that only ACH payments will be allowed on those accounts. However, if your institution has access to other card processors that can accept high APR card payments, your GOLDPoint Systems account manager can use two new fields on the GOLD Services > Merchant ID screen to designate one of those other processors to use when an account's APR is 30% or above. These new fields (shown below) are as follows: • **High Interest Value:** Use this field to indicate an APR value to designate as high interest. In the Worldpay example, this value will be 30, but this field allows for other values as well (to accommodate similar restrictions by other processors should the need arise). • **High Interest Processor:** Use this field to select one of the merchants set up for the institution (pulled from the main list at the top of the screen). Once the changes made to this screen are saved, the merchant selected in this

Enhancement	Description
	field will be used to process all card payments for accounts with an APR greater than or equal to the **High Interest Value**.
	Once a high interest processor has been designated at your institution, high APR card payments will be allowed in EZPay. **Remember** that the Merchant ID screen is not available to most users as of April 2021 and must be managed on behalf of your institution by your GOLDPoint account manger. Contact your account manager for more information about these enhancements.
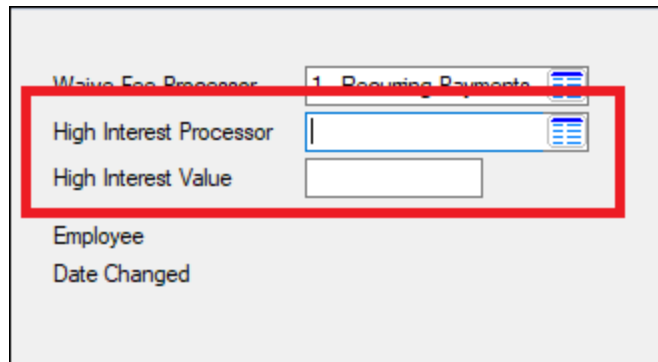
New High Interest Fields on the GOLD Services > Merchant ID Screen (GOLDPoint Systems Only)

What's New in Version 7.21.6

Welcome to What's New for CIM GOLD in version 7.21.6. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

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CIM GOLDTeller

Enhancement	Description
Transactions Added to Check In Number Ticket Report CMP: 13908 Work Order: 46131 Institution: 395 CIM GOLD version 7.21.6	The **Deposit Ticket Report** has been updated to include more transactions to better reflect cash-in and check-in transactions handled by tellers. This report will now include any transaction (except 1559) with Cash In, Cash Out, or Check In amounts. Some examples of these transactions include: • Agency payment (tran code 2600-10-9) • Loan Payment Principle Decrease (tran code 2600-14) • Sale of Security (tran code 2510-03) • Pay Late Fee (tran code 550) • Pay Loan Fee (tran code 2850) • Correct Loan Fee Payment (tran code 850) • Fee Deferment (tran code 2600-50) • Walk-in Payment (tran code 2600-05) • Mailed Payment (tran code 2600-04) • Miscellaneous Receipt (tran code 1750-02) • Miscellaneous Disbursement (tran code 1780-02) • Check Cash (tran code 1400-01) • G/L Credit In (tran code 1810) **Only if check or cash • Buy Cash from Branch (tran code 1573) • Sell Cash to Branch (tran code 1572) • Teller Short (tran code 1510) The Deposit Ticket Report can be printed from GOLDTeller > Journal / Forwarding, or use Ctrl+J while in GOLDTeller and check the **Print Deposit Ticket** box (see Figure 1 below). Transactions will display the customer's last name and last four digits of their SSN or EIN. If a check-in was involved in the transaction, the check-in number will show as well, as shown in Figure 2 below. Transactions that don't have a loan or deposit account associated with them, such as a G/L Credit In or teller transaction (Sell Cash to Branch, Teller Short, etc.), will be associated with the Check In number (Example: Jrnl Item, 4454). If there is no Check In number, it will just print as "Jrnl Item" with a number associated with the order the transaction was run (e.g., Jrnl Item #3), as shown in Figure 3 below.

Figure 1: Print Deposit Ticket Checkbox

Figure 2: Check-In Number

Figure 3: Journal Item

Customer Relationship Management

Enhancement	Description
New Mobile Registered User Field CMP: 15687 Work Order: 59822 Institution: 378 CIM GOLD version 7.21.6 **Note:** This CMP requires Host Build 0301 to function properly.	A new field is available in CIM GOLD to indicate which customers have registered for your institution's mobile app. The new **Mobile Registered User** checkbox field (NDMRUR) can be viewed and edited on the Customer Relationship Management > Households screen > Names tab > Detailed Personal Information tab as well as in the Borrower Information field group on the Loans > Marketing and Collections screen > CIF tab (see below). This new field was requested by one particular institution, but it is available for any other institution who wishes to use it. At present, this field is only used for for manual adjustment and reference purposes. In other words, checking this box (or leaving it blank) does not affect any other fields or functions in CIM GOLD.

New Mobile Registered User checkbox on the Loans > Marketing and Collections > CIF tab

Loan System

Enhancement	Description
Enhancements to Loan Initialization and SMSA Code Processing CMP: 18305 Work Order: 62809 Institution: 302 CIM GOLD version 7.21.6	The following enhancements have been made to the Loan Initialization process (via the Loans > Loan Initialization screen) in CIM GOLD: • The Loans > Reserves > Account Reserve Detail screen is now available to select in the New Loan Screen Detail list. This screen can now be file maintained for new (unopened) loans being initialized. • When the Loans > Account Information > Account Detail screen > Interest Detail tab is accessed for file maintenance during the initialization process, the the Accrued To field (LNDLAC) can now be set to a future date. This is the only circumstance in which LNDLAC can be set to a future date. • An error was preventing check digits from remaining consistent for loans initialized from this screen. This error has been corrected. • An error was preventing information entered in the Original Maturity Term (MLOTERM) and Originating Officer (LNOFCR) fields from properly saving during the loan initialization process. This error has been corrected. Another aspect of this work order involved making adjustments to how SMSA codes are entered and displayed in CIM GOLD: • The SMSA field (LTMSAC) on the Loans > Statistics and Summaries > Tax & Statistics screen can now accept up to 5 digits. • A new 5 Digit SMSA Code field (NAMSAC in the FPNA record) is now available alongside the existing **SMSA Code** field (NASMSA) on the Customer Relationship Management > Households screen > Addresses tab. Use NAMSAC instead of NASMSA (see below) if your institution needs to enter 5-digit SMSA codes.

New field for entering 5-digit SMSA codes on the Households Screen

Enhancement	Description
Right-Click Functionality Enhanced for Inter-Office Move Screen CMP: 20014 CIM GOLD version 7.21.6	The main account list on the Loans > Inter-Office move screen has been reprogrammed in a more standard CIM GOLD table format. This means that right-clicking the list now gives the user access to all standard CIM Right Click functions, including printing the contents of the list and exporting it (to Report Manager or tab-delimited text format).
Disabling of Obsolete Consumer Information Indicator (CII) Codes CMP: 19812 CIM GOLD version 7.21.6	As reported in the Core Services Update for April 2021, new Metro 2 Task Force guidelines have rendered Consumer Information Indicator (CII) bankruptcy codes I, J, K, L, M, N, O, P, and Z obsolete. Programming has been added to prevent these obsolete codes from being generated or sent by CIM GOLD. See the April Core Services Update (linked in the previous paragraph) for more information about this change.
New Field Mnemonic for Upcoming Payment Method 20	We are in the process of programming a new Payment Method code. Code 20 (Daily Periodic Loan) will allow for higher interest rates but only collect 30 days of interest per payment period. Specifically, code 20 will collect one month of interest based on the Interest Calculation Method field (LNIBAS). If the Interest Calculation Method field indicates 365 days for interest, then 28, 30, or 31 days of interest will be due for

Enhancement	Description
CMP: 19514 CIM GOLD version 7.21.6 **Note:** This CMP requires Host Build 0401 to function properly.	the month depending on the number days in the month. If it indicates 360 days for interest, then 30 days of interest will be due for the month. This code is not yet operational, but programming for it will be added to the system going forward. As part of this project, a new mnemonic was added to the FPLN record, and a corresponding field was added to the Interest Information field group on the Loans > Account Information > Account Detail screen > Interest Detail tab. This new field (**Interest Due**, mnemonic LN20ID, 13 numeric characters) only appears for Payment Method 20 loans and is not currently functional (see below). Future Updates and What's New documentation will explain this code further when programming is complete.

New Interest Due field for Payment Method 20 loans

Enhancement	Description
Field Level Security Correction CMP: 18903 CIM GOLD version 7.21.6	The (Interest Rate field (LN16RT) on the Loans > Account Information > Signature Loan Details screen can now be restricted to certain users via field level security settings.

Payment Calculator

Note: Changes and enhancements made to Payment Calculator are mostly institution-specific and may not make sense if you are not the institution that requested it. We advertise these changes here, so your institution will be aware of the changes we have implemented. The work order number, if provided, will help you know if the change you requested is now available. If ever you need adjustments to any of your loan types used in Payment Calculator, please contact your GOLDPoint Systems account manager.

Enhancement	Description
Insurable Balance Adjustments CMP: 19863, 20318 Institution: 158 CIM GOLD version 7.21.6	Formula 5 has been implemented for Insurable Balance (due to GILA requirements). Programming has been added so that insurable balance calculation methods that override GILA rules do not display the face amount instead of the insurable balance (if there is a calculated face amount). An option was also added that will display the face amount and insurable balance as different values in the results dialog.
Special Rule 7 Option 1 Correction CMP: 20120 Institution: 354 CIM GOLD version 7.21.6	An error was preventing Special Rule 7 Option 1 from allowing the value of zero (0). This error has been corrected and this special rule now accepts zero as a valid input.
First Lien Sync Correction CMP: 19842 Institution: 158 CIM GOLD version 7.21.6	An error was causing sync timing issues with first liens. Temporary caches have been programmed to retain insurance table information if needed, and the error has been corrected.
Formula 7 Leap Day Correction CMP: 19872 Institution: 158 CIM GOLD version 7.21.6	An error was causing 366-day counts to incorrectly adjust to 365-day counts when calculating extension interest over the life of certain loans during leap years. This error has been corrected.
Insurance Disclosure Cash to Customer Adjustments	Insurance disclosures now properly display Cash to Customer while the calculated payment amount stays constant.

Enhancement	Description
CMP: 19870, 19928 Institution: 158 CIM GOLD version 7.21.6	A new option has been added to keep Cash to Customer constant even when calculating by payment amount.
Collateral Correction CMP: 19783 Institution: 158 CIM GOLD version 7.21.6	An error was causing collateral combinations to use incorrect configurations in certain circumstances. This error has been corrected.
Disclosure Adjustments CMP: 19649 Institution: 158 CIM GOLD version 7.21.6	A new option was added to choose whether to display 30% of the amount financed for disclosure purposes.
Special Rule 7 Adjustment CMP: 19767 Institution: 158 CIM GOLD version 7.21.6	Programming has been added to exclude loans that are being renewed when Special Rule 7 is looking at open loans.
Extension Interest Adjustment CMP: 19648 Institution: 158 CIM GOLD version 7.21.6	Precalculation has been implemented for extension interest for prepaid dynamic fee formula 13 when the extension interest method is Irregular First Payment Use Average Daily Interest.

What's New in Version 7.21.5

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See the following sections for more details:

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CIM GOLDTeller

Enhancement	Description
Teller Journal Log Error Correction CMP: 19758 CIM GOLD version 7.21.5	An error was allowing users to open multiple instances of the Teller Journal, which was in turn causing functionality issues in CIM. These errors have been corrected, and the system now redirects users to currently open instances of Teller Journal if they try to open a second instance.

Customer Relationship Management

Enhancement	Description
New Authorization Tab for Indicating Security Questions CMP: 14533 Work Order: 49043 CIM GOLD version 7.21.5 **Note:** This CMP requires Host Build 20210201 to function properly.	A new tab is available on the Customer Relationship Management > Households screen > Names tab. This new **Authorization** tab (see below) can be used to create security questions and answers as an authentication tool for the household name selected in the Household Names list view (for example, such as in two-factor authentication). Contact your GOLDPoint Systems account manager for more information about how your institution can implement these questions. To create a security question/answer set for the selected name, simply discuss a good set with the customer and indicate it in the **Authorization Question** and **Authorization Answer** fields.* Click <Add/Update> to add the question/answer to the list view on this tab. Multiple question/answer sets can be indicated per name. Click <Delete> to delete a selected question/answer set from the list. Click <Clear> to delete any text entered (but not saved) in either field. *Mnemonics NSQUST and NSANWR; 50 alphanumeric characters max each. These fields are part of the FPNS (Name Authorization) record.*

New Authorization tab on the Households screen

Enhancement	Description
Loan Record Fix in Advertising Messages and Contact Queues CMP: 12670 Work Order: 62533	An error when selecting "Loan" in the **Type** field (CQRTYP) on the Miscellaneous > Advertising Messages > Priority Message Definition screen was causing the system to set FPLN in the contact queue definition (CSCQ) record. This caused issues in the process of defining advertising messages and contact queues, because the system should have been setting CFLN instead.

Enhancement	Description
CIM GOLD version 7.21.5	This error has been corrected. The CSCQ record now properly sets CFLN instead of FPLN for priority message definitions (as well as loan report setups).

Deposit System

Enhancement	Description
New Option for Masking Account Numbers on Printed Checks CMP: 17732 Work Order: 61599 CIM GOLD version 7.21.5 **Note:** This CMP requires Host Build 20210401 to function properly.	A new checkbox field is available on the Sizeable Label Properties dialog (accessed when designing/editing a check layout on the Deposits > Check Printing > Check Format Setup screen). Marking this new **Apply account number mask (if applicable)** checkbox (see below) will cause all but the last five digits of the account number to be masked (each digit replaced by X) when the check prints.
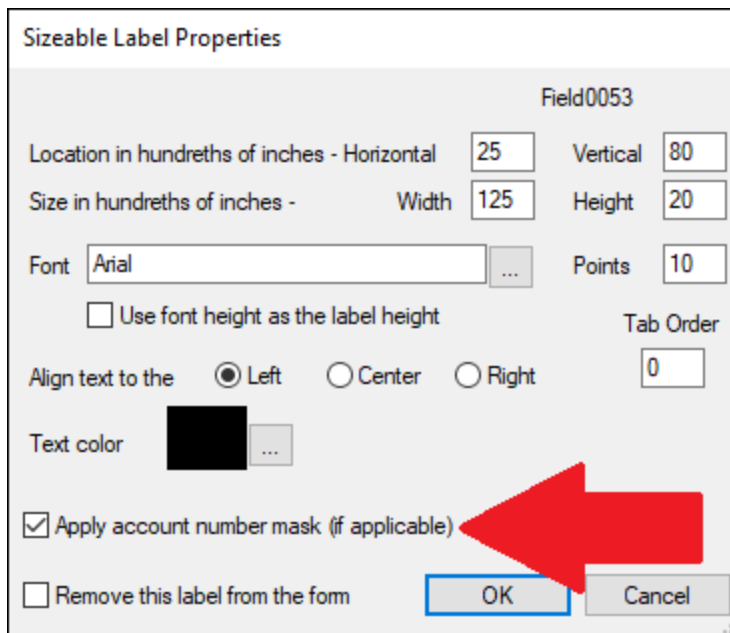
New number masking option for printed checks

Loan System

Enhancement	Description
Card Payment Email Receipts in EZPay CMP: 19420, 19423 Work Order: 63365 CIM GOLD version 7.21.5 **Note:** These CMPs require Host Build 20210301 to function properly.	A new EZPay option is available which allows your institution to offer email receipts to customers making card payments. If this option is set,* a dialog will appear when a card payment is submitted. This dialog prompts the user to offer to email the customer a receipt for the payment and appears as shown below. • If the customer agrees and the user clicks <Send/Save>, the receipt will be sent and the indicated email address will be saved as the user's Primary email. • If the customer agrees and the user clicks <Send/Don't Save>, the indicated email address will be used for the receipt but not saved for future use. • If the customer declines, the user clicks the Opt Out checkbox and the <Send/Save> button is replaced by a <Submit Payment> button. Click <Submit Payment> to process the payment without sending the customer an email receipt. Collection Comments will be generated to confirm the payment as well as indicate how the customer responded to the prompt for an email address. ***GOLDPoint Systems Only:** This option (**EZSCPR: Send Email Receipts**) can be toggled for an institution on the EZPAY IMAC Table > Cards tab.

Email Receipt Dialog for Card Payments in EZPay

Enhancement	Description
ACI Card Funding	Errors were discovered while testing the new ACI card funding feature (on the Loans > Check Printing > Checks screen, using the <Send Card> button). These errors,

Enhancement	Description
Corrections CMP: 19777 Work Order: 61433 CIM GOLD version 7.21.5	which are as follows, have been corrected: • The incorrect expiration date was displaying when cards were selected. • The **Spoke to** field on the Email notification dialog (as introduced in version 7.21.4) was not defaulting to the selected customer's name. • Clicking X on the Email Notification dialog was not properly returning the user to the Fund to Card dialog. It was erroneously opening the Verify Amount dialog instead.
EZPay External Account Error Correction CMP: 18750 CIM GOLD version 7.21.5	An error was preventing certain institutions from adding external account information in EZPay. This error was determined to be cause by the system's interactions with Payment Portal and has been corrected.
Loan Record Fix in Advertising Messages and Contact Queues CMP: 12670 Work Order: 62533 CIM GOLD version 7.21.5	From CIM version 7.9.6 until this version (7.21.5), the "Install As Host Selection" was not working correctly for building Contact Queues or Advertising Messages that print on statements. Our system was using the FPLN record instead of the CFLN record. This has been updated, and now when you are in GOLDWriter and select "Install As Host Selection" for a report to generate either advertising messages or contact queues, you will no longer get the following error message: "ERROR sending INSTALL AS HOST SELECTION command to host: GOLDWRITER RECORD TYPE DOES NOT MATCH QUEUE" (see below). Host Error ✕ Error sending INSTALL AS HOST SELECTION command to host: 43GOLDWRITER RECORD TYPE DOES NOT MATCH QUEUE OK For more information on how to generate specific advertising messages or contact queues based on GOLDWriter logic and the "Install as Host Selection" function, see the following topics: • Statement Advertising Messages Overview • Contact Queues in GOLDWriter

Payment Calculator

Note: Changes and enhancements made to Payment Calculator are mostly institution-specific and may not make sense if you are not the institution that requested it. We advertise these changes here, so your institution will be aware of the changes we have implemented. The work order number, if provided, will help you know if the change you requested is now available. If ever you need adjustments to any of your loan types used in Payment Calculator, please contact your GOLDPoint Systems account manager.

Enhancement	Description
Loan Disclosure Additions CMP: 19646, 19647 CIM GOLD version 7.21.5	Loan Disclosures have been enhanced with the following additions: • Extension interest method: Irregular First Payment Using Daily Interest • Insurable balance calculation* • Show Days for Extension Interest • Show Days for APR • Show Days for Insurance Premium Adjustment *Insurable balance calculation has been enhanced with the following definitions: • 0: TP minus Extension Interest • 1: Total Payments • 2: Total Payments minus Maintenance Fee • 3: Principal Balance • 4: Amount Financed

What's New in Version 7.21.4

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See the following sections for more details:

[CIM GOLDTeller](#)

[Loan System](#)
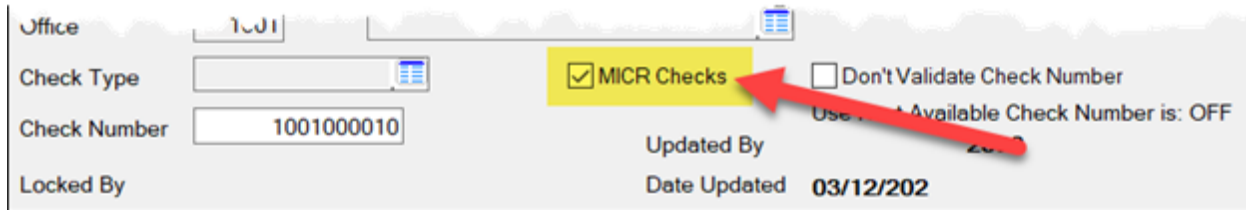
CIM GOLDTeller

Enhancement	Description
MICR Check Branch Settings Enhancement CMP: 18352 Work Order: N/A Core Services Release	You can now print MICR checks with a MICR line for individual branches and adjust settings for MICR check use by branch. For example, if one branch uses a routing number and check number that is different from another branch, GOLDTeller will print the MICR line using that branch's banking information. GOLDTeller can also now prevent use of a check format that has a MICR line for certain branches. Documentation indicated this was already possible, but users found they could not choose which branches used MICR checks and which branches did not. It was discovered that two options were cancelling each other out. - If the **MICR Checks** check box on the <u>Next Available Check Number screen</u> (under Teller System > GOLDTeller > Functions > Administrator Options, see Fig. 1 below) was off, but the **Use MICR Check Writer** option on the PC Institution Settings (under GOLDTeller > Functions > Administrator Options > PC Institution Settings screen > <u>Settings Page Two tab</u>, see Fig. 2 below) was on, then all branches were required to print MICR checks. - Our system has been updated so now if the **MICR Checks** option is not selected, but the **Use MICR Check Writer** option is selected, then that branch does not print MICR checks. In other words, the **MICR Checks** checkbox takes precedence over the **Use MICR Check Writer** option. In order to print MICR Checks the following settings must be applied: - If <u>Institution Option UNAC</u> is set to "Y," the **Check Out Number** must either match the **Next Available Check Number** or be left blank (in which case the system will populate it). - The **MICR Checks** setting must be checked on Next Available Check Number Screen. - The Use MICR Check Writer Feature box must be checked on the Functions > Administrator Options > PC Institution Settings screen > Page Two tab. *Tip:* If you see an error when attempting to print checks through Check Writer in CIM GOLDTeller, make sure the **Check Destination** printer is set to an actual printer or PDF and not "Display" Under Functions > Administrator Options > System Configuration > <u>Printer Defaults tab.</u>

Enhancement	Description
	Tip: The check number will be pre-filled for you on the Check Writer screen if institution option UNAC (use next available check number) is set. MICR checks can be set up with or without UNAC set. If UNAC is set to "Y" (yes), then the **Check Out Number** on transactions must either match the check number listed on the Next Available Check Number screen for the teller's branch, or tellers need to leave the **Check Out Number** field blank on transactions, and when Check Writer appears, the next check number will automatically be entered. To learn more about how to set up MICR checks, see the MICR Check Printing topic in DocsOnWeb.

Next Available Check Number

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

Loan System

Enhancement	Description
ACI Card Funding Enhancement: Email Confirmation CMP: 19387 Work Order: 61433, 63461 CIM GOLD version 7.21.4	If your institution uses the new ACI card funding feature (on the Loans > Check Printing > Checks screen, using the <Send Card> button), you now have the option to send your customers an email confirmation when funds are successfully disbursed. Collection Comments are also generated based on how the customer responds to the prompt for an email address. The list below describes the process of setting up or rejecting an email confirmation. See the corresponding **Figure** numbers below this table for example screenshots for each step in the list. 1. When a funding card is set up for the customer, a dialog appears prompting the user to ask the customer if they would like a confirmation email. If the customer agrees, an **Email Address** can be indicated in the provided line. 2. If the customer agrees and the user clicks <Send/Save>, the indicated email address will be saved as the user's Primary email and the appropriate collection comment will be generated. 3. If the customer agrees and the user clicks <Send/Don't Save>, the indicated email address will be used for the confirmation but not saved for future use. The appropriate collection comment will be generated. 4. If the customer declines, the user clicks the **Opt Out** checkbox and the <Send/Save> button is replaced by a <Process Funding> button. Click <Process Funding> to process the card funding without sending the customer a confirmation email. The appropriate collection comment will be generated.
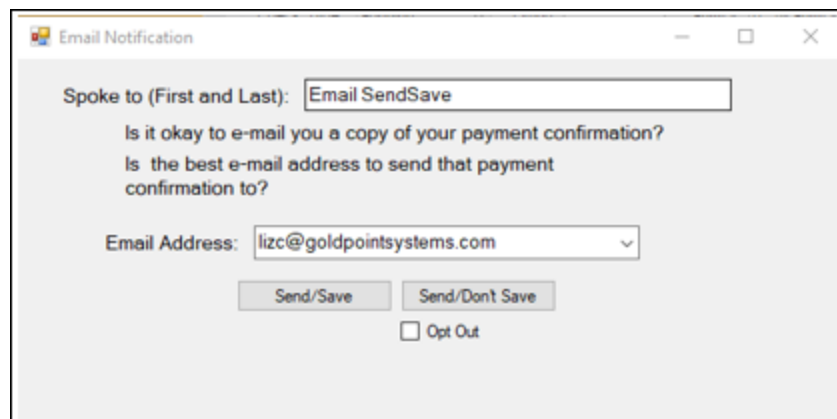
Figure 1: Email Notification Dialog for ACI Card Funding

Figure 2: Collection Comment for Send/Save Option

Date	Time	Code	Tllr/Emp	Description
03/08/2021	4:21 PM	FUND	9980	CoreyJ@goldpointsystems.com was used as a one-time notification to confirm this funding transaction, per request by Email SendDont Save.

Figure 3: Collection Comment for Send/Don't Save Option

Date	Time	Code	Tllr/Emp	Description
03/08/2021	4:29 PM	FUND	9980	Opt Outtest has decided to opt out of being emailed a confirmation for this funding transaction.

Figure 4: Email Notification Dialog with Opt Out Selected and Collection Comment for Opt Out Option

Enhancement	Description
ACI Card Funding Adjustments/Corrections CMP: 19187 Work Order: 61433, 63461 CIM GOLD version 7.21.4	Several improvements and adjustments have been made to the ACI card funding feature (on the Loans > Check Printing > Checks screen, using the <Send Card> button). These are as follows: • An error was causing the options for debit card funding to be made available or restricted based on debit card payment settings on the EZPay IMAC Table. Programming has been added so that these two systems act independently of each other. • We've programmed the ability to restrict which account names can receive card funding based on Ownership Code. Your institution can indicate which ownership codes to restrict (for example, the institution who initially requested this feature restricts card funding to only persons with ownership code 1 (Account Owner) or 2 (Account Co-Owner)). • An error was causing card funding to be allowed even if a loan's APR value exceeded the APR limit indicated in Funder Settings.* This error has been corrected. • An error was causing card funding to be allowed even if the requested funding value exceeded the funding limit indicated in Funder Settings.* This error has been corrected. ***GOLDPoint Systems Only:** Funder Settings are set for the institution on the GOLDPoint Systems > Funding Settings screen.

What's New in Version 7.21.3

Welcome to What's New for CIM GOLD in version 7.21.3. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

[Dealer System](#)

[File Services Plus](#)

[GOLD Services](#)
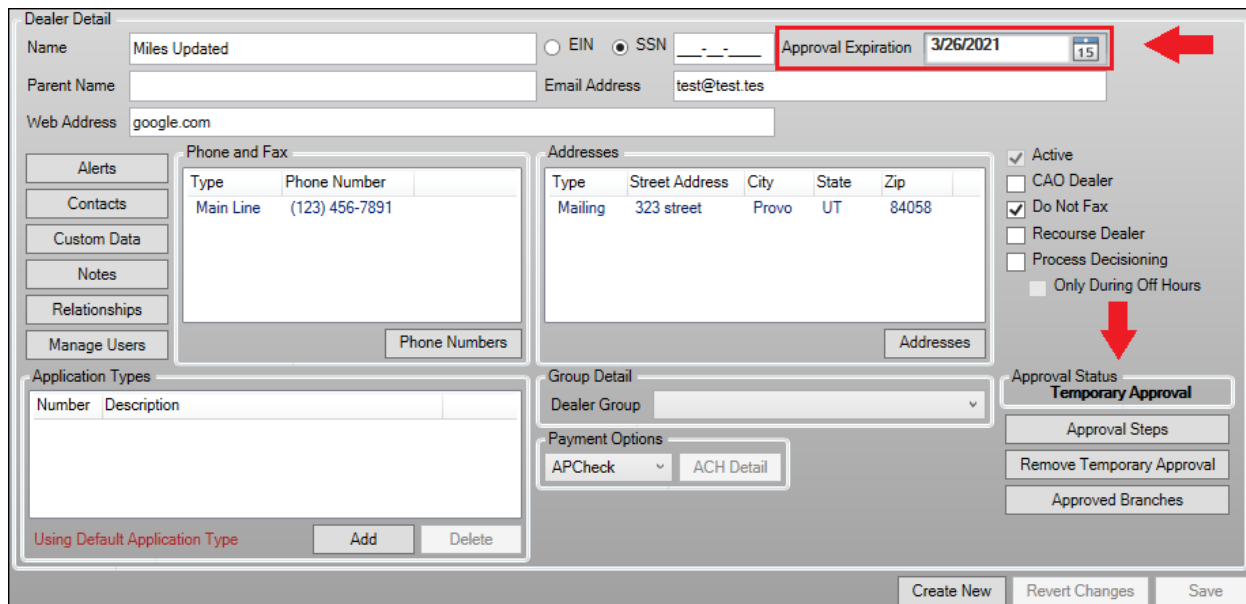
[Loan System](#)

[Payment Calculator](#)

Dealer System

Enhancement	Description
New Approval Expiration Option CMP: 11874 Work Order: 56114 Institution: 328 CIM GOLD Version 7.21.3	We have added a new option to the Dealer System. This new option enables you to make the **Approval Expiration** field file maintainable for dealers with a Temporary Approval status by users with proper field-level security. This allows employees with proper field-level security to manually select the date when the temporary approval will expire and to update this date as needed. The **Approval Expiration** field appears on the Dealer System > Dealers screen (as shown below). **Note**: The **Approval Expiration** field only accepts dates in the future. **Note**: This option has been set up for a specific institution (328). If you are interested in using this new option, please contact your GOLDPoint Systems account manager. **GOLDPoint Systems Only:** To set up this option for an institution, click on the "Institution Options & Restrictions" link on the Institution Data tab on the Dealer System > Institution Configuration screen. Then, check the **Temporary Application Date Override** field.

Approval Expiration Field on the Dealer System > Dealers Screen

File Services Plus

Enhancement	Description
File Services Plus Time Zone Adjustments CMP: 18777 Work Order: 62892 CIM GOLD version 7.21.3	File Services Plus now displays and records all date/time information for document uploads in local time, rather than Coordinated Universal Time (UTC). This change was implemented to increase the accuracy of recorded information and guarantee that attached documents will always be logged as uploading on the correct date.

GOLD Services

Enhancement	Description
GOLD ExceptionManager Enhancements: International ACH Transaction CMP: 17148 CIM GOLD version 7.21.3	In GOLD ExceptionManager, if the selected Standard Entry Class (EISECL) is "IAT" (International ACH Transaction), the system now automatically sets the Reason for the exception as "International ACH Transaction." This change was implemented to more clearly define exceptions identified by our new IAT entry class code. The **Standard Entry Class** and **Reason** fields are set on the GOLD Services > GOLD ExceptionManager > Create Returns screen, and this information can also be viewed in the Details section of the GOLD Services > GOLD ExceptionManager > Process Exception Items screen.
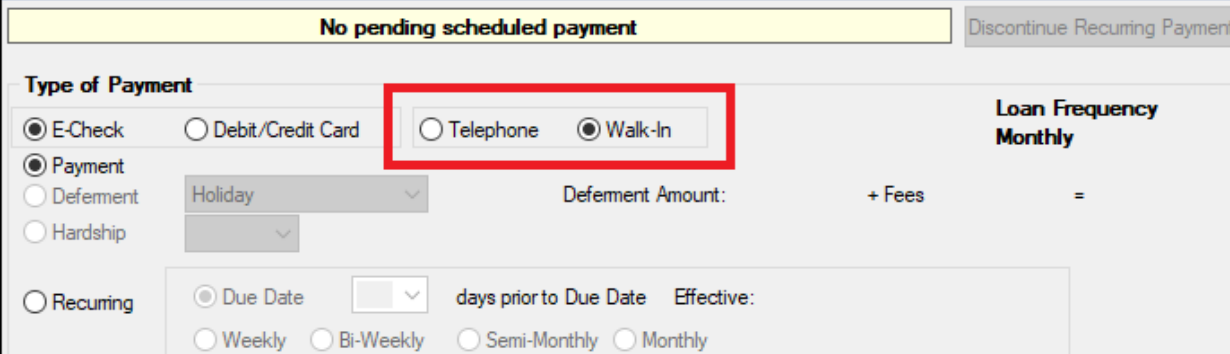
Loan System

Enhancement	Description
Marketing and Collections Payment Banner Fixes CMP: 19483, 19365 CIM GOLD version 7.21.3	An error was preventing the red information banners on the Contact and Delinquent Payments tabs of the Loans > Marketing and Collections screen from displaying proper up-to-date payment information if an account charge-off and payment both occurred on the same day. Also, scheduled future payments were sometimes not displaying proper up-to-date payment information on the actual date of the payment. Another error was preventing the **Overall Marketing Limit** and **Date Last Marketed To** fields at the bottom of the Contact tab from being properly populated by the system. These errors have been corrected.
EZPay: New Payment Classification Fields for NACHA Compliance CMP: 13295 Work Orders: 57301, 58326 CIM GOLD version 7.21.3 **Note:** Functionality Relies on 20210201 Host Build	Two new radio buttons are now available on the Loans > Transactions > EZPay screen for the purpose of classifying E-Check (ACH) payments. This change was implemented so institutions can maintain NACHA compliance. Use these two new radio buttons (shown in Figure 1 below) to indicate whether the ACH payment in question was made by **Telephone** or **Walk-In**. These radio buttons are available for all types of ACH payments but are disabled when processing a Debit/Credit payment. The system will default to filling one of these radio buttons depending on your institution's settings, but CIM GOLD users can indicate their own personal defaults using the new **Telephone/Walk-In** field group on the User Preferences > Options tab (accessed from Options on the CIM GOLD main menu bar; see Figure 2 below). **Note** that these radio buttons will not appear on the EZPay screen unless GOLDPoint Systems has set certain options for your institution, as explained in the **GOLDPoint Systems Only** box below. Contact your GOLDPoint account manager for more information about implementing this feature at your institution.

Enhancement	Description
	🛡️ **GOLDPoint Systems Only:** In order for these radio buttons to appear on the EZPay screen, **ShowPaymentOption** in the Settings list on the GOLDPoint Systems > Payment Portal Settings screen > Portal Settings tab must be set to "True" (see Figure 3 below). In the same list, **DefaultPaymentOptionToWalkIn** is used to indicate which radio button will be filled by default when the EZPay screen is accessed (see Figure 4 below). If this option is set to "True," then **Walk-In** will be the default selection. If set to "False," **Telephone** will be the default. Remember that individual users will be able to override this default if they choose (as explained above and in Figure 3 below).

Figure 1: New Telephone and Walk-In radio buttons on the EZPay screen

Figure 2: User Preferences for which radio button is filled by default. You can either match your institution's default or set your own (Telephone or Walk-In).

Figure 3: Payment Portal setting for making these radio buttons available (GOLDPoint Systems only).
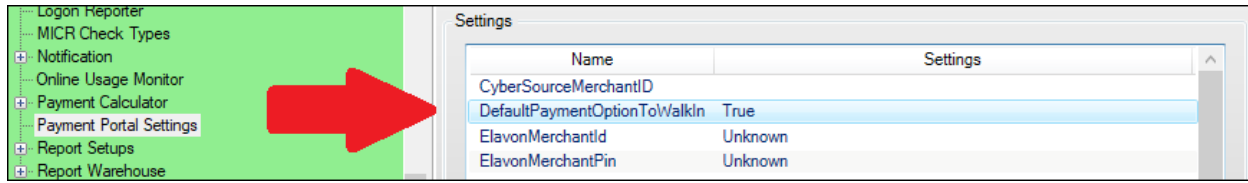
Figure 4: Payment Portal setting for indicating which of these radio buttons will be filled by default (GOLDPoint Systems only).

Payment Calculator

Note: Changes and enhancements made to Payment Calculator are mostly institution-specific and may not make sense if you are not the institution that requested it. We advertise these changes here, so your institution will be aware of the changes we have implemented. The work order number, if provided, will help you know if the change you requested is now available. If ever you need adjustments to any of your loan types used in Payment Calculator, please contact your GOLDPoint Systems account manager.

Enhancement	Description
Disclose All On Results for Insurance Disclosures CMP: 19440 CIM GOLD version 7.21.3	New options have been added to Payment Calculator for disclosing insurance information.
Real Estate MDIA Save Correction CMPs: 19589 CIM GOLD version 7.21.3	An error was preventing Real Estate MDIA from saving properly. This error has been corrected. As part of this CMP, irregular first payments were also added to insurance disclosures.
Dynamic Fee Special Rule 10 CMPs: 19579 CIM GOLD version 7.21.3	Fee special rule 10 has been implemented. This rule waives a prepaid fee if there is a renewal on the account within an indicated span of days and/or months.
Special Rule 7 Enhancements CMPs: 19439 CIM GOLD version 7.21.3	Special Rule 7 has been enhanced to look at maintenance fees in addition to regular, prepaid, and real estate fees. This is so maintenance fees can be waived if a certain count has been reached.
More Info: All Insurance Disclosures Shown CMPs: 19441	The More Info section now displays all insurance disclosures (if any).

Enhancement	Description
CIM GOLD version 7.21.3	
Waived/Recalculate State Rate Implementation CMPs: 19464 CIM GOLD version 7.21.3	"Waived, Recalculate State Rate" has been implemented for extension interest calculation.
Dynamic Insurance Option: Benefit Ignores Extension Interest CMPs: 19538 CIM GOLD version 7.21.3	A new option, "Benefit Ignores Ext. Interest," is available on the Dynamic Insurance dialog > Other Benefit Options. As part of this CMP, "Disclose All Insurance Disclosures in MoreInfo" has been renamed to "Suppress all Insurance Disclosures in Results Dialog."

What's New in Version 7.21.2

Welcome to What's New for CIM GOLD in version 7.21.2. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

Deposit System

General Information

Payment Calculator

Deposit System

Enhancement	Description
New Institution Option for Masking CDT Account Numbers CMP: 16314 Work Order: 60485 Core Services Release compatible with CIM GOLD version 7.21.2	A new institution option is available pertaining to how account information in customer directed transfers is displayed in system history. Normally, when a <u>customer directed transfer</u> takes place, the transfer account number is displayed in the transaction description in <u>system history</u>. If the new <u>OP 33 MTAH</u> option (**Mask Transfer Account Number in History**) is enabled, the account number will be excluded from the description. Contact GOLDPoint Systems for more information about enabling this option at your institution.

General Information

Enhancement	Description
Vault Settings Removed From File Services Plus in CIM GOLD CMP: 16958 CIM GOLD version 7.21.2	Starting with CIM GOLD version 7.21.2, the vaulting feature and its settings will no longer be accessible in File Services Plus. These functions will be managed via a web application only accessible to your GOLDPoint Systems account manager. Contact GOLDPoint Systems for more information. If your institution hasn't yet updated to version 7.21.2, the vaulting function will still be accessible and work as documented.

Payment Calculator

Note: Changes and enhancements made to Payment Calculator are mostly institution-specific and may not make sense if you are not the institution that requested it. We advertise these changes here, so your institution will be aware of the changes we have implemented. The work order number, if provided, will help you know if the change you requested is now available. If ever you need adjustments to any of your loan types used in Payment Calculator, please contact your GOLDPoint Systems account manager.

Enhancement	Description
Waived Interest Calculation Fix CMP: 19275 CIM GOLD version 7.21.2	An error was causing the Waive_RecalculateStateRate calculation to function identically to the Waive calculation (in other words, the Waive calculation wasn't properly using odd days). This error has been corrected.
Processing Fee Correction for Reinstated Loans CMPs: 19226 CIM GOLD version 7.21.2	Support has been added for Dynamic Insurance formula 34 to use a 360-day base.

What's New in Version 7.21.1

Welcome to What's New for CIM GOLD in version 7.21.1. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

Loan System

Payment Calculator

Loan System

Enhancement	Description
Fund To Card Dialog Updates CMP: 18823 Work Order: 61433, 62813 CIM GOLD version 7.21.1	The following changes have been made to the **Fund To Card** dialog accessed from the Loans > Check Printing > <u>Checks</u> screen. This dialog is accessible by certain institutions who use the ACI debit card funding option. • When setting up a new debit card, the **Card Type** radio buttons default to Debit (see example below). • The button that was previously called <Save> has been more accurately renamed <Validate Card> (see example below). • When <Validate Card> is clicked and the system attempts to validate the card information, the language used in the resulting dialog has been changed to more accurately reflect what is happening. Instead of saying that a "funding token" was successfully created or unable to be created, the dialog now reads "Card Validation Succeeded" or "Unable To Validate Card."

Payment Calculator

Note: Changes and enhancements made to Payment Calculator are mostly institution-specific and may not make sense if you are not the institution that requested it. We advertise these changes here, so your institution will be aware of the changes we have implemented. The work order number, if provided, will help you know if the change you requested is now available. If ever you need adjustments to any of your loan types used in Payment Calculator, please contact your GOLDPoint Systems account manager.

Enhancement	Description
Origination Fee Adjustment for NC Law Compliance CMP: 13260 CIM GOLD version 7.21.1	North Carolina law prohibits charging more than 2 origination fees in a 12-month rolling period. The system has been updated to accommodate this restriction and maintain compliance for institutions doing business in NC.
Processing Fee Correction for Reinstated Loans CMPs: 12341 Work Orders: 56615 CIM GOLD version 7.21.1	Certain institutions were experiencing an error where processing fees for loans that had been reinstated were not being properly counted towards the number of fees allowed each year. In essence, the system wasn't counting the reinstated loan as previously voided, so it determined that the fee limit had been reached. This error has been corrected and the system now properly distinguishes reinstated loans when regarding processing fees.
Kentucky Rate Adjustments CMPs: 12049 Work Order: 56264 CIM GOLD version 7.21.1	This CMP and Work Order pertain to formula adjustments made in order to accommodate new interest rate structures for institutions doing business in Kentucky.

What's New in Version 7.20.12

Welcome to What's New for CIM GOLD in version 7.20.12. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

Dealer System

General Information

GOLD Services

Loan System

Queues

Dealer System

Enhancement	Description
Wire Transfers Added to Dealer Payment Options CMP: 14203 Work Order: 58218 CIM GOLD Version 7.20.12 **Note**: This release is for a specific institution (328).	We have added a new dealer payment option for a specific institution. Dealers of this institution can now pay the institution using a wire transfer. In order to allow wire transfers, we have updated the **Payment Options** drop-down field for this institution. We have added "Wire" to the options available in the drop-down list. The **Payment Options** drop-down field is on the Dealer System > Dealers screen in CIM GOLD (see below). The **Payment Options** drop-down field is used to establish how a dealer pays your institution for dealer fees (e.g., recourse costs, dealer reserve, participation, etc.). **Note**: This release is for a specific institution. If you are interested in adding wire transfers to your dealer payment options, please contact your GOLDPoint Systems account manager. **GOLDPoint Systems Only:** This new payment option is set up for institutions using the **Payment by Wire** option on the Dealer System & Promotion Options screen accessed by clicking "Dealer System & Promotion Options" on the Institution Data tab on the Dealer System > Institution Configuration screen. You also need to make sure "Wire" is included in the PaymentOptsType drop-down list on the Dropdown Configuration tab on the Dealer System > Institution Configuration screen.

New Wire Option in the Payment Options Drop-down Field

Last updated: 7/22/2021

General Information

Enhancement	Description
Changes to F1 Help CMP: 18491 CIM GOLD version 7.20.12	As part of our efforts to improve the accessibility and searchability of our help documentation, we have made some changes to the functionality of the help that appears when you press the <F1> key on your keyboard while in CIM GOLD. These changes include separating the help database into individual CIM system manuals (Loans, Deposits, Customer Relationship Management, etc.), while also maintaining a separate master manual. As far as CIM users are concerned, the bullet points below explain the main points of interest regarding these changes: • You can still access the help documentation for a desired CIM field by placing your cursor in the field and pressing F1 on your keyboard. • When the Help dialog is open, you will notice that the table of contents on the left only includes the system where the selected field is located. In Example A below, the user pressed <F1> in the **Due Date** field on the Loans > Account Information > Account Detail screen. Therefore, the table of contents only includes the Loans system. • A **Search** tab has been added to our individual F1 Help dialog (the Search tab always existed in Master Help). This tab can be used to search the selected system without returning results from other systems. In Example B below, the user has searched for "credit." Since the dialog was opened for Loans help, only results in the Loans system will appear in the list (no results will appear from Deposits, GOLD Services, etc.). • A master manual containing the entire CIM help database is still available and can be used for the purpose of browsing/searching all help. To access this Master Help manual, select Help > Master Help Search in the main menu bar at the top of CIM (see Example C below).

Example A

Example B

Example C

GOLD Services

Enhancement	Description
New/Updated Tax Forms Added to IRS GOLD CMP: 18147 CIM GOLD version 7.20.12	In response to IRS regulations for the 2020 tax year, the 1099-MISC form has been updated and the **1099-NEC** form has been made newly available in IRS GOLD. • **1099-MISC** is used to report miscellaneous income as well as various payment types such as rent, royalties, prizes/awards, attorney fees, and certain deferrals. Until tax year 2020, this form was also used to report non-employee compensation, but that function has now been passed along to 1099-NEC. The version of this form now available in IRS GOLD reflects this change of usage. • **1099-NEC** is used to report payments made to independent contractors in excess of $600 per year, including fees, commissions, and prizes/awards. GOLDPoint Systems has communicated with your year-end specialist starting in November of 2020 about these changes. If your institution has 1099-MISC and 1099-NEC forms, they will automatically be created for you in IRS GOLD. See the Accounts Payable Year-end documentation for more information.

Loan System

Enhancement	Description
Force Place Transaction Updates for LOTS Reporting CMP: 13300 Work Order: 56579 CIM GOLD version 7.20.12	With more of our client institutions using Life of the South (LOTS) as their insurance provider, we have made changes to our system to better facilitate force-placing LOTS insurance. These changes include new CIM GOLD fields for more effective LOTS reporting. The following four mnemonics have been added to the CSF3 (Force Place Transaction Information) record, and they correspond to four new fields on the Loans > System Setup Screens > Force Place Transaction Info screen (see screen example below). This screen acts as a template for when force-placed transactions are run. Force-placed transactions are run on accounts using the Loans > Insurance > Force Place screen. When a Force-placed transaction is run, and these fields have been set up on the Force Place Transaction Info screen, the information in these new fields will populate relevant fields on the Loans > Insurance > Policy Detail screen (as indicated in the right column):

Mnemonic	Field Name	Entry	Policy Detail Field
F3DESC	Policy Description	26 alphanumeric characters	Description (INDESC)
F3COMP	LOTS Company Number	2 alphanumeric characters	Life of the South Company Number (INCOMP)
F3UANN	Use Anniversary	Checkbox (0=No, 1=Yes)	Use Anniversary of 1st Due Date (INUANN)
F3TBLN	Premium Rate Table	8 alphanumeric characters	Premium Rate Table (INTBLN)

See the links in the table or help documentation for the Force Place Transaction Info screen for more information about these fields.

Loans > Systems Setup Screens > Force Place Transaction Info Screen

Queues

Enhancement	Description
Contact Queue Dealer Merge Fields Updated CMP: 15898 CIM GOLD version 7.20.12	Until this latest version of CIM GOLD, contact queue merge fields corresponding to dealer information were only pulling data from the Dealer Setup system in CIM. These merge fields have been updated to also pull information from CIM's Dealer System, which is a newer and more widely-used system than Dealer Setup.

What's New in Version 7.20.11

Welcome to What's New for CIM GOLD in version 7.20.11. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

This release of CIM is mostly for one institution who wanted to fund loans via a debit card. If your institution is interested in similar programming, read the details in this release, and then reach out to your GOLDPoint Systems account manager if you have further questions about pricing and availability.

See the following sections for more details:

Loan System

Loan System

Enhancement	Description
Project for Funding to Debit Card Complete CMP: 17426 Work Order: 61433 CIM GOLD version 7.20.10 (Compatible with Core Services (Host) Release)	We have completed the project that allows institutions to fund loans via a debit card to give to customers. To allow this new funding ability, some adjustments need to be made in CIM GOLD, as well as to origination APIs, core services (host), and back-end services to connect all the pieces together. Currently, we are working with ACI, a third-party that provides debit cards. Your institution would need a contract with them if you want to allow for something similar, as well as work with GPS to ensure the back-end programming and services are all in place. For this version of CIM GOLD, we have added a new button, <Send Card>, to the Checks screen. This button will *not* appear on the Checks screen unless a new institution option is set up. • Institution Option OP33 SENC: This institution option will be used to enable the card funding feature on the Checks screen. We have also added a new System Setup Screen that will enable the card funding to use specific G/L accounts (see **New Setup Screen for Funding** below). See the following example of the Checks screen showing this new button, followed by more details of this new feature.

Figure 1: Loans > Check Printing > Checks Screen

Enhancement	Description
Project for Funding to Debit Card Complete (continued)	**Further Details** When loans are originated and boarded into CIM for servicing, those new loans can be funded using the Checks screen and clicking the <Send Card> button. When that button is clicked, a new window similar to the Card Profile screen in EZPay appears. The user can enter debit card information or select an existing card profile. Then the user can click <Fund> from that pop-up dialog (as shown in Figure 2 below) and another dialog box appears confirming the information entered (see Figure 3 below). If the funds were sent successfully, the Checks screen shows as "Card Funded" and other buttons are grayed out (as shown in Figure 4 below).

Figure 2

Figure 3

Figure 4: Loan > Check Printing > Checks Screen

Enhancement	Description
New Setup Screen for Funding CMP: 15884, 18173 CIM GOLD version 7.20.10	We have created a new System Setup screen that is needed when funding debit cards. This screen, Funding Portal G/L Setup, allows users to set up which General Ledger account to debit or credit based on branch for new loans funded using a debit card or ACH. The G/L accounts can be tied to specific branches or divisions, so funding is directed to proper G/L accounts. Your GOLDPoint Systems accounting team member can help you with which G/L account to use. **Note:** This screen requires a connection to a Configuration Manager setting called Funding Director. GOLDPoint Systems programmers should ensure that is set up for your institution, as shown below:
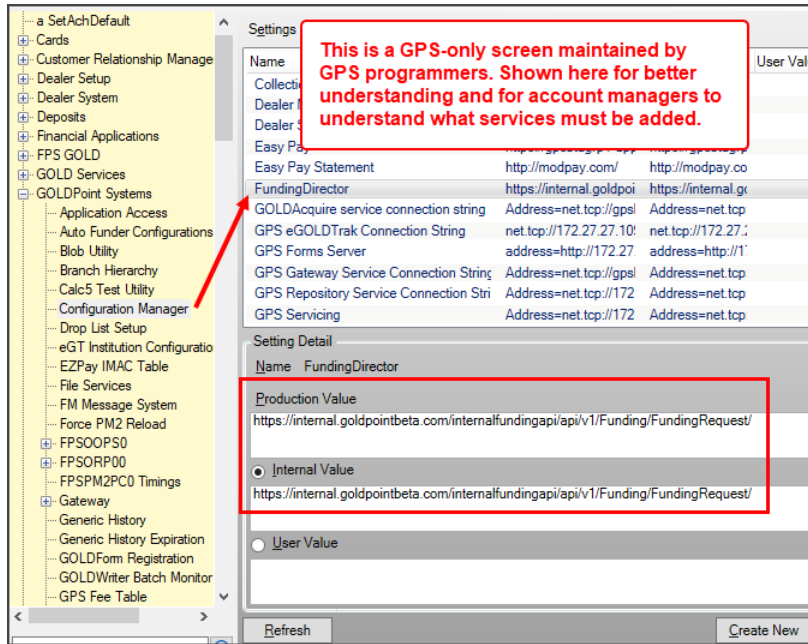
Enhancement	Description
	GOLDPoint Systems > Configuration Manager Screen

See the following example of the new Funding Portal G/L Setup screen.
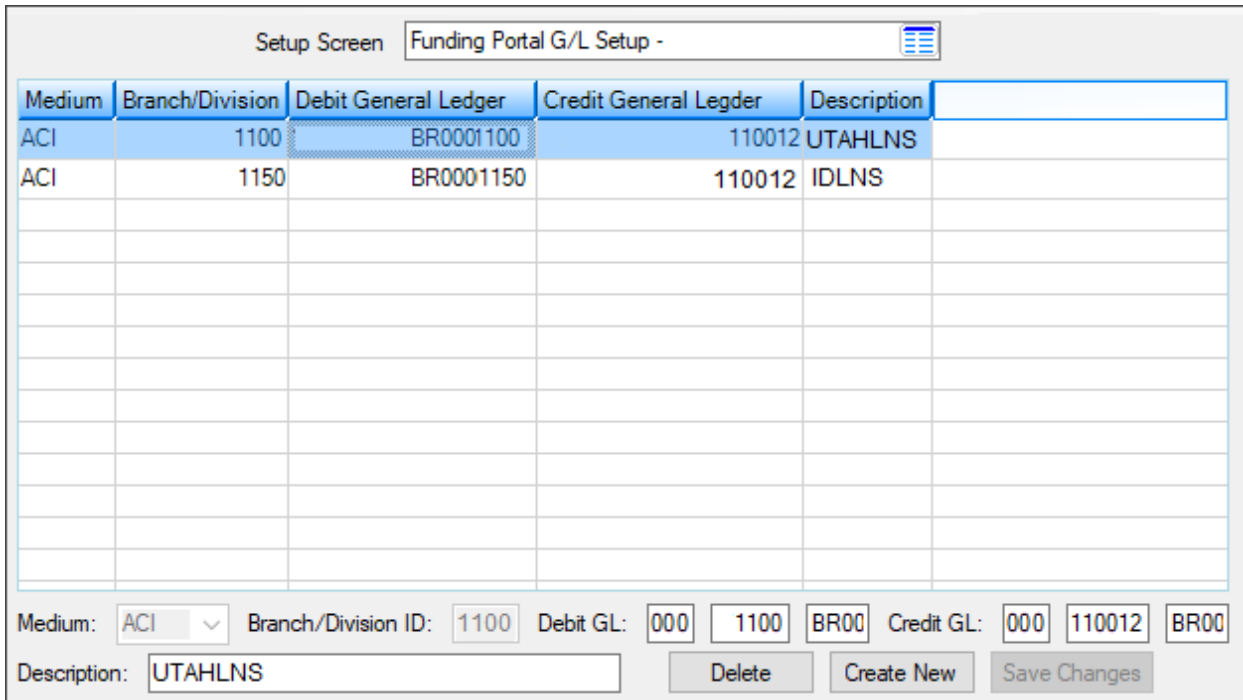
Loans > System Setup Screens > Funding Portal G/L Setup Screen

What's New in Version 7.20.10

Welcome to What's New for CIM GOLD in version 7.20.10. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

Loan System

Teller System
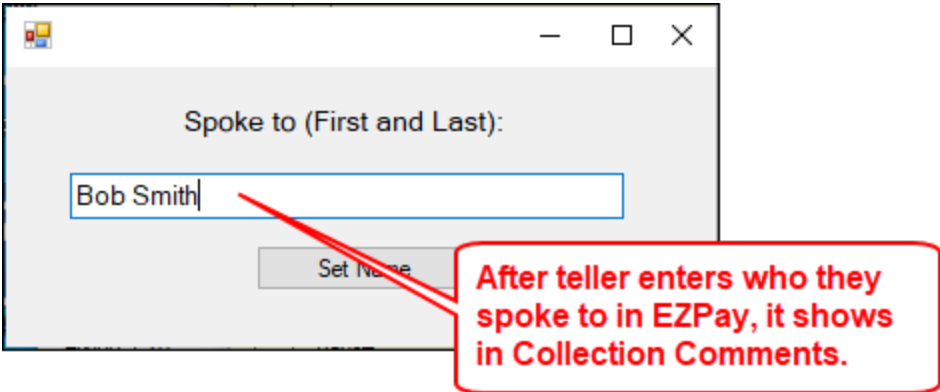
Loan System

Enhancement	Description
Require CVV Option Updated for All Payment Types CMP: 17587 CIM GOLD version 7.20.10	We have updated the EZPay option that requires users to enter a CVV number before finalizing a card payment on the EZPay screen (or GOLDAccount Center). Previously, if the Require CVV EZPay option was on, the CVV would only be required on regular payments. Now, if the **Require CVV** option is on, all payment types require a CVV before the payments can be processed. Other payment types would be deferments, hardship deferments, payoffs, and pay-to-zero payments.
Pay All Fees Banner Display Correction CMP: 17609 Work Order: 60115 CIM GOLD version 7.20.10	An error was causing a payment banner to appear (in the Payments Due field group on the Loans > Marketing and Collections screen) following a Pay All Fees ACH payment being processed on the EZPay screen. This error has been corrected and this payment type and method will no longer generate a "payment has been made" banner on the Marketing and Collections screen.
New EZPay Options for Restricting Payment Options CMP: 16854, 17071 CIM GOLD version 7.20.10 (Compatible with Core Services (Host) Release)	Three new EZPay options (CDEZ) have been added that enable your institution to allow or restrict the use of certain payment options in EZPay. These new options can be used to specifically indicate whether your institution allows one-time ACH, one-time card, and/or recurring ACH payments. Any payment option not enabled will be unavailable for use on the EZPay screen. These new options are available on the EZPay IMAC Table and must be maintained on behalf of your institution by GOLDPoint Systems. Contact your GOLDPoint Systems account manager for more information. | Option/Mnemonic	Description	Entry
---	---	---
EZAOTA	Allow One Time ACH	Checkbox (0=No, 1=Yes)
EZAOTC	Allow One Time Card	Checkbox (0=No, 1=Yes)
EZARAP	Allow Recurring ACH	Checkbox (0=No, 1=Yes)	 **GOLDPoint Systems Only:** The GOLDPoint Systems > EZPay IMAC Table screen in CIM GOLD has been redesigned as part of the project to create these new options/mnemonics. This redesign involves dividing EZPay options into more categories, including new tabs for General, ACH, and One-Time Scheduled options. Options EZAOTA and EZAOTC can be found on the new One-Time Scheduled tab

Enhancement	Description
	while option EZARAP can be found on the Recurring tab. The [EZPay help manual](#) will be updated soon to reflect this new version of the IMAC Table.
Spoke To Pop-up Updated on EZPay Screen CMP: 17588 CIM GOLD version 7.20.10	One institution requires tellers to enter who they spoke to in a pop-up dialog when making a *card* payment from the EZPay screen. They found that the "Spoke To" pop-up dialog was also showing when making a future-dated *ACH (e-check)* payment. We have updated our system for this institution so the "Spoke To" dialog only appears when making *card* payments from the EZPay screen and not *e-check* payments. After the teller enters who they spoke to and finalizes the payment, the information for who they spoke to shows on the [Collection Comments](#), as shown below:

Enhancement	Description
Office Number without Account Number Issue Resolved CMP: 17331 CIM GOLD version 7.20.10	We have updated an issue that occurred if users entered only an office number and not an account number in the fast go-to fields at the top of the screen when viewing the Payment Information screen. If a user entered only the office number and pressed <Enter> or clicked the green GO button, CIM GOLD would shut down. Now if users only enter an office number, the following message will appear: "NNNN N is an invalid loan account."

Enhancement	Description
	When users see that message, they can enter a valid account number as well and click the green <GO> button, or they can navigate to the next account within that office by clicking the next account arrow, as shown below.

If users enter just the office number here and press <Enter> or click GO, CIM no longer crashes and instead shows this message that an invalid account has been selected.

Enhancement	Description
Change to Action Code 62 Message CMP: 17686 CIM GOLD version 7.20.10	In CIM GOLD version 7.20.9 we reported about a new Action Code 62 that restricts users from setting up future or recurring payments (see New Action Code and System Restrictions for APR Greater Than 36% in the What's New version 7.20.9). We have updated the message that appears for users when they attempt to create a future payment on the EZPay screen and Action Code 62 is on the account. The message used to be an *error message*, but we have updated it to show as an *information message*. We updated this so tellers don't think there is an error. This is how the system is supposed to work when **Action Code** 62 is on the loan account. See the Before and After examples below.

Before:

After:

Information Message ✕

ℹ Due to action code 62 this account is unable to make a one time future payment.

OK

Enhancement	Description
Update to Opt Out Event Letter CMP: 17302 Work Order: 61434 CIM GOLD version 7.20.10	We have updated the feature that allows emailing event letter 60 so that if a customer opts out of receiving the email, they can still receive a paper copy of the notification. The paper copy is generated in the afterhours using event letter 60 and the GOLD EventLetters program. The email copy is generated through the Notification System. For more information on this feature, see the **Email Notification Dialog for Event Letter 60 When Processing ACH Payments in EZPay** topic in the CIM GOLD What's New version 7.9.11. See Event Letter 60, One-time Electronic Payment for more information on the paper version of this letter that can be mailed to your customers.
Project for Funding to Debit Card Nearing Completion CMP: 17426 Work Order: 61433 CIM GOLD version 7.20.10 (Compatible with Core Services (Host) Release)	*Update:* This enhancement was originally advertised in CIM version 7.20.10. We have removed this functionality in CIM version 7.20.10 and moved it into CIM version 7.20.11. See the Loan System documentation in that release for more information.
New Setup Screen for Funding CMP: 15884 CIM GOLD version 7.20.10	*Update:* This enhancement was originally advertised in CIM version 7.20.10. We have removed this functionality in CIM version 7.20.10 and moved it into CIM version 7.20.11. See the Loan System documentation in that release for more information.

Enhancement	Description
Company Checkbox Replaced with Four New Radio Buttons for ACH Funding CMP: 15861 CIM GOLD version 7.20.10	For institutions that fund loans through the Loans > Check Printing > Check screen using the <Send ACH> button, we have removed the **Company** checkbox and replaced it with four radio buttons. These radio buttons are important for NACHA regulations to ensure the ACH funding is flagged with the appropriate Standard Entry Class Codes when routed through the ACH. When the following new radio buttons are selected, the ACH funds will be flagged as follows: | **Radio Button**	**Standard Entry Class**
Walk-in Customer (default)	PPD
Company/Dealer	CCD, tied to AECMPI
Telephone Authorization	TEL, tied to AETAUT
Web Authorization	WEB, tied to AEWEBA | Additionally, we have updated the field-level security for these four fields to merge the user and profile security, instead of using one or the other. The field-level security for these fields is found in the FPAE - ACH Funds Distribution. See the following example of the External Account dialog that appears from the Checks screen after clicking the <Send ACH> button.

Loans > Check Printing > Checks Screen, then click <Send ACH>

Enhancement	Description
Verbiage Updated on Collection Comments when Future Card Payments Made in EZPay CMP: 17839, 17842 Work Order: 60115 CIM GOLD version 7.20.10	We have updated the Collection Comments messages that show after a future payment is made using a card payment on the EZPay screen. Previously, the Collection Comments would show "Confirmation Number." Now it shows as "Schedule Confirmation Number," as shown below. The reason for this change is because on the pop-up dialog that appears for users after clicking <Submit Payment> for future card payments on the EZPay screen, the message reads, "Schedule Confirmation Number [#]". Now the message and the Collection Comments have the same verbiage. See examples below.

Teller System

Enhancement	Description
Journal Log Updated for Better Teller Balancing at End of Day CMP: 11507 CIM GOLD version 7.20.10	The Journal Log screen has been updated to show **Check In** and **Check Out** check numbers in the Check Number column, as shown below. This will help tellers balance their drawers at the end of the day, so they can quickly see the checks in and out. In the event that there is a transaction with both (**Check In** and **Check Out** number), both the **Check In** and **Check Out** number will be displayed on the Journal Log screen. The Journal Log can be accessed within CIM GOLDTeller by pressing <Ctrl> + J on your keyboard. See the Journal Transaction topic in the CIM GOLDTeller User's Guide for more information. The following is an example showing these improvements:

What's New in Version 7.20.9

Welcome to What's New for CIM GOLD in version 7.20.9. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

Customer Relationship Management

Deposit System

Loan System

Payment Calculator

Customer Relationship Management

Enhancement	Description
NAICS Code on Households Screen CMP: 12724 Work Order: 58839 CIM GOLD version 7.20.9	The **NAICS Code** field has been added to the Customer Relationship Management > Households screen > Names tab > Detailed Personal Information tab (see below). A new mnemonic has been created for this field in the FPND record (NDNAIC, 6 numeric character entry). The **NAICS Code** field already exists as a different mnemonic on the Loans > Account Information > Additional Loan Fields screen, but this new mnemonic was created so an NAICS code can be defined per person rather than per account. The North American Industrial Code Standards (NAICS) is an industry classification system that groups establishments into industries based on the activities in which they are primarily engaged. It is a comprehensive system covering the entire field of economic activities, producing, and nonproducing. See the field help by following either link in the previous paragraph for more information about NAICS codes in CIM GOLD.

Customer Relationship Management > Households Screen > Detailed Personal Information Tab

Deposit System

Enhancement	Description
Commercial Analysis Screens Moved to CIM CMP: 3478 CIM GOLD version 7.20.9	Two new screens have been ported over from GOLDVision to CIM GOLD in order to handle set up and file maintenance for fees/charges on commercial analysis accounts. These new screens are the Deposits > Definitions > Commercial Analysis Defaults and Commercial Analysis Estimate screens. The **Defaults** screen is used to set up analysis default numbers as a basis for service charge analysis. The **Estimate** screen is used to calculate the estimated analysis for new commercial accounts. Follow the links above for more information about the function of these screens.

Deposits > Definitions > Commercial Analysis Defaults Screen

Deposits > Definitions > Commercial Analysis Estimate Screen

Last updated: 7/22/2021

Loan System

Enhancement	Description
EZPay Third-Party Fee Correction CMP: 17454 Work Order: 60115 CIM GOLD version 7.20.9	Certain institutions were experiencing an EZPay error where navigating between accounts that were supposed to show third-party fees and accounts that weren't caused third-party fee information to appear when it shouldn't (or not appear when it should). This error was determined to be caused by the system cache of third-party fee information and has been corrected.
New Action Code and System Restrictions for APR Greater Than 36% CMP: 17064, 17165, 17170, 17187 Work Order: 61121 CIM GOLD version 7.20.9	Recently passed regulation by the Consumer Financial Protection Bureau (CFPB) suggests that accounts with an APR higher than 36% require "lenders to provide certain notices to the consumer before attempting to withdraw payment for a covered loan from the consumer's account." See Consumer Financial Protection Bureau Issues Final Rule on Small Dollar Lending published on July 7, 2020 on the CFPB site. Your institution can determine what is required to comply with these regulations or if it affects loans originated and serviced by your institution, but we want to make you aware of some updates to our system that may help you with these regulations. We have created a new **Action Code** 62 (Csh Chk and Immed Pmnts Only). You can assign this **Action Code** to any account with an APR of greater than 36% and the system will not allow setup of a future or recurring payment from the Loans > Transactions > EZPay screen or from your payment website (GOLD AccountCenter). Immediate ACH/card/debit, cash, and check payments are still allowed, however. We leave it up to your institution which accounts to apply **Action Code** 62. If you need to run an init on existing accounts, contact your GOLDPoint Systems account manager. Also, you can add the **Action Code** 62 when loans with an APR above 36% are originated within GOLDTrak PC, eGOLDTrak, or a third-party origination system. This will likely require adjusting formulas and mapping fields, so communicate with your account manager if you want this new feature. **Note:** You must have Host version 20201001 and at least this version of CIM GOLD (version 7.20.9) for **Action Code** 62 to work. ### Turn Off Future or Recurring Payments Before Applying Action Code 62

Enhancement	Description
	We suggest you turn off/discontinue future or recurring payments before applying **Action Code** 62 to already opened accounts with an APR of 36% or more. You can create a GOLDMiner report showing all accounts with an APR of more than 36% that are currently set up with recurring or future payments. Then you can go through the report and adjust those payments accordingly. See GOLDMiner Report Tips on one method of how to do this. If you discontinue payments from the Loans > Transactions > EZPay screen, they are removed from GAC as well. See **How do I stop a recurring payment?** in the Recurring Payments FAQ topic in DocsOnWeb for more information. ## What This Looks Like for a Front-end Teller or Customer When this action code is present on an account and a user attempts to set up a Recurring, One-Time Future, or Future Payoff on the Loans > Transactions > EZPay screen (using eCheck or debit/credit card), they will receive an error message and will be unable to set up those types of payments. See examples below. The only payment methods available to an account with **Action Code** 62 will be cash, check, same-day ACH, or same-day credit/debit card. In GAC when an account has **Action Code** 62, the recurring payment and future payments will be grayed out, and the customer will only be able to make immediate ACH (e-check)/credit/debit card payments. ## Setup This **Action Code** must be designated on the Loans > System Setup Screens > Client Code Setup > Loan Action Codes screen before it can be used by your institution's employees on the Loans > Account Information > Actions, Holds, and Event Letters screen. You can manually apply this code to existing accounts on the Actions, Holds, and Event Letters screen on an account-level basis. ## Troubleshooting: Delete Your Cache If you cannot see code 62 as an option in the **Action Code** list (after downloading CIM GOLD version 7.20.9), your local cache should be deleted. To do this, select **File > Delete Cache Files** from the CIM GOLD main menu bar. This will close CIM GOLD. When you re-open CIM GOLD, if you still can't see code 62, delete your cache manually by finding the Roaming AppData on your computer (see

Enhancement	Description
	example PC location below) and deleting the **CIMcachexxxxx.DB4** file (where xxxxx is your set and institution number).

Action Code 62 Examples

Loans > Transactions > EZPay Screen

GOLDAccount Center Example

GOLDMiner Report Tips for Action Code 62

The following steps explain one example of how to set up a GOLDMiner report to show all accounts with an interest rate above 36% that are currently set up with recurring payments. You may have your own way of creating this report. GOLDMiner and GOLDWriter have many different ways to build reports. This example is fairly simple.

Note: This may also help in creating a Collection Queue if you would like to create a merge letter to notify borrowers you are turning off recurring payments. See the Definitions tab help in DocsOnWeb on how you use a similar report setup structure to create Collection Queues. Also see Creating Mail Merge Letters for instructions on how to create merge letters from account data.

1. Go to the Report Warehouse > GOLDMiner screen in CIM GOLD and click <Add>. The New Data Miner dialog box will appear.

2. Enter the name of this report, such as "Recurring Payments with APR over 36%." Keep the **Daily** radio button selected, and click <OK> to close the dialog.

3. Double-click the new title in the list-view table to open the Field Selection tab for that report.

4. From the **Main Record** field, start by selecting "CFLN - Loan Master."

5. In the middle window pane, find and select "LNRATE" (Interest Rate). **Note:** You could also use an APR field, but those vary according to payment method. LNOAPR is for **Original APR**. If the original APR hasn't changed since the loan was opened, you can use that.

   In the left record window pane, scroll to find the **FPRA - Recurring ACH Loan Payments** and select it.

   Tip: You may also want to include the **LNCLSD - Closed Account** and **LNRLSD - Servicing Released** fields from this record, as this will allow us to filter out closed and released accounts.

6. Select any of the fields you want to appear on the report in the middle pane. We suggest you especially select "RA4NBR - Loan Acct Nbr."

7. Click the Logic tab.

8. From the Field drop-down, select "INTEREST_RATE_LNRATE."

9. In the Operator field, select "Greater Than."

10. In the Value field, type "36" and click <Add>.

11. Next, select "LOAN_ACCT_NBR_RA4NBR" from the Field drop-down.

12. In the Operator field, select "Not Equal To" and in the Value field type "0."

13. Click <Add>.

14. You can also add the no closed and released account logic. Your Logic tab should now look like this:

15. Go to the Deployment tab and click <Run Immediate>. The system will take you to the Results tab.

16 Click <Query/Refresh> and when the report Status changes to "Completed" (as shown below),
. double-click it to open it in Excel.

Now you know how to set up a report to show all recurring payments, you can set up a similar report for all future payments using the FPAS record. If you currently do not see the FPAS record available in your GOLDMiner reports, contact your GOLDPoint Systems account manager and ask them to add it.

Back to Loan System

Payment Calculator

Note: Changes and enhancements made to Payment Calculator are mostly institution-specific and may not make sense if you are not the institution that requested it. We advertise these changes here, so your institution will be aware of the changes we have implemented. The work order number, if provided, will help you know if the change you requested is now available. If ever you need adjustments to any of your loan types used in Payment Calculator, please contact your GOLDPoint Systems account manager.

Enhancement	Description
Insurance Company Credit Life Adjustment CMP: 17368 Work Order: 61517 CIM GOLD version 7.20.9	This adjustment was made for an institution that switched insurance companies in two states and needed changes to its credit life formulas.
Tabbed GUI Upgrade/Adjustments CMPs: 11369, 13723, 14408, 14430 Work Orders: 57869, 57870 CIM GOLD version 7.20.9	Institution 158 upgraded to Tabbed GUI (in other words, the newer version of Payment Calculator). These CMP and Work Order numbers pertain to the upgrade and adjustment process. These adjustments include: • Real estate implementation • Reducing prepaids before interest in matching a targeted APR • Loan minimum based on prior loan payoff amount plus cash to customer

What's New in Version 7.20.8

Welcome to What's New for CIM GOLD in version 7.20.8. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

Note: This version of CIM GOLD requires your institution to have Host Build 20200801 (August 2020) or higher released to your machines.

See the following sections for more details:

CIM GOLDTeller

GOLD Services

Loan System

Notification System

CIM GOLDTeller

Enhancement	Description
Override Error in Citrix Environment Corrected CMP: 16906 Work Order: 16906 CIM GOLD version 7.20.8	We have corrected an error found by one institution who uses CIM GOLDTeller in a Citrix environment. This institution found that supervisors were unable to remotely sign into the Officer Override pop-up screen on transactions requiring an override by a supervisor. They would get the error shown below when attempting to enter their security password on the Override Required pop-up box. This has been corrected to allow supervisors to remotely login/override as needed.

GOLD Services

Enhancement	Description
GOLD ExceptionManager Now In CIM GOLD CMP: 14498 CIM GOLD version 7.20.8	We have moved the standalone GOLD ExceptionManager (GEM) product inside CIM GOLD for an easier and more user-friendly experience. GOLD ExceptionManager is a service provided by GOLDPoint Systems for processing exception items failing to post to deposit and loan accounts through inclearing checks, ACH, ATM, POD, lockbox, and automated loan payments. Follow the linked help in the paragraph above for more information about the legacy GEM product. Help documentation for these new CIM GOLD screens is currently under construction and will be available in future versions of help accessed by pressing the <F1> key on your keyboard while on a field in CIM GOLD. It will also be available in DocsOnWeb.

Loan System

Enhancement	Description
Insurance Details Added to Quote to Comments CMP: 16516 Work Order: 51178 CIM GOLD version 7.20.8	We have updated the Quote to Comments details when users click the <Quote To Comment> button at the bottom of the Loans > Payoff screen. When that happens, a payoff quote is sent to the Collection Comments, which can be found on the Loans > Marketing and Collections screen > Contact tab, as shown in Figure 1 below. For this change (requested by an institution), we now provide more details about any insurance rebates. Previous to this release, all insurance rebates were lumped together and totaled in the quote in comments. Now each insurance policy rebate is detailed in the quote. See the following before and after examples that help illustrate this better.

After:

Figure 1: Loans > Marketing and Collections > Contact Tab

Before:

Loans > Marketing and Collections Screen > Contact Tab

Enhancement	Description
Enhancements to the EZPay Screen CMP: 16737 Work Order: 60115 CIM GOLD version 7.20.8	We have made the following enhancements to the EZPay screen: • For institutions that are using the new pop-up dialog box that allows users to enter who they spoke to before running the EZPay transaction, we have made this pop-up box available when making a Special Monthly Payment as well. See the Pop-up For Contact on EZPay Screen topic in the What's New version 7.20.5. For this same institution who uses the special pop-up dialog box for contact information, they wanted it to appear for future-dated card payments as well. We have updated our system to show this in these cases. • For one institution, we've removed the third-party fee amount record that is written to the Collection Comments table after a transaction is run in EZPay. Collection Comments are viewed in a list-view table on the the Loans > Marketing and Collections > Contact tab. • For the new Event Letter 60 email dialog box, we have changed it so this dialog box only shows for future ACH payments, not future card payments. See the Email Notification Dialog for Event Letter 60 topic in the CIM GOLD What's New version 7.9.11 for more information. • We have added who the third party fee is going to in the confirmation message for one institution when the payment is a future-dated card payment. • We have added the scheduled payment ID number as a payment reference number to the confirmation pop-up dialog that shows after and EZPay payment is submitted. This is for future-scheduled card payments, as well as future-scheduled payoffs, which don't show a confirmation number because the payment hasn't technically been processed yet. Therefore, we added a payment ID number instead.

Enhancement	Description
Follow-Up Queue Correction on Marketing and Collections Screen CMP: 16707 Work Order: 60816 CIM GOLD version 7.20.8	Users discovered that in versions of CIM GOLD after 7.8.19, the **Follow-Up Queue** field on the Loans > Marketing and Collections screen > Customer Comments tab was not from displaying all the contact queues for a selection. This error has been corrected in this version of CIM GOLD. Now if your institution has set up follow-up queues on the Queues > Contact Queues > Definition screen, they will show in the drop-down **Follow-Up Queue** field.

Enhancement	Description
E-Statement Pop-Up Error Correction CMP: 16644 CIM GOLD version 7.20.8	Certain institutions were experiencing an error that caused CIM to shut down after the user closed the e-statement viewer accessed by clicking the <E-Statement> button on the Loans > Marketing and Collections screen > Contact tab. This error was caused by the system deleting temporary files too quickly and has been corrected.
Marketing and Collections Payment Banner Correction CMP: 16779 Work Order: 60115 CIM GOLD version 7.20.8	An error was causing the banner displaying future payment information on the Loans > Marketing and Collections screen > Contact tab to erroneously appear on accounts without scheduled future payments. This error was caused by the banner incorrectly carrying over when switching between customer accounts and has been corrected.
Cancel Payment Message Correction CMP: 16730 CIM GOLD version 7.20.8	An error on the Loans > Account Information > Payment Information screen > ACH Payments tab was causing a "Please check and select a payment to cancel" pop-up message to appear incorrectly after a payment had already been canceled (by clicking the <Cancel Payment> button). This error has been corrected.
Collection Queue Account Selection Correction CMP: 16493 CIM GOLD version 7.20.8	Normally, double-clicking an account in the main list on the Queues > Collection > Accounts screen opens that account in CIM. An error in the system was causing the account numbers to read incorrectly, resulting in the desired account not opening properly when clicked. This error has been corrected.

Notification System

Enhancement	Description
New Free-form Character Counter and Limit Feature CMP: 16891 CIM GOLD version 7.20.8	To help maintain text regulations, we have restricted the ability to send a text that is longer than 160 characters using the free-form text function on the Client Text Notifications screen. With SMS, there is a 160-character limit for texts before it separates them into two texts. Because of regulations on how many texts can be sent to customers in a day, and also the cost sending two texts, we have added this restriction to limit the free-form texts to 160 characters. As users are typing, they will see a character counter has been added to the bottom of the Free Form Text dialog (accessed by clicking <Free Form Text> on the Client Text Notifications screen). When users reach the limit, the system stops them from typing any additional characters. See the example below of this new counter:
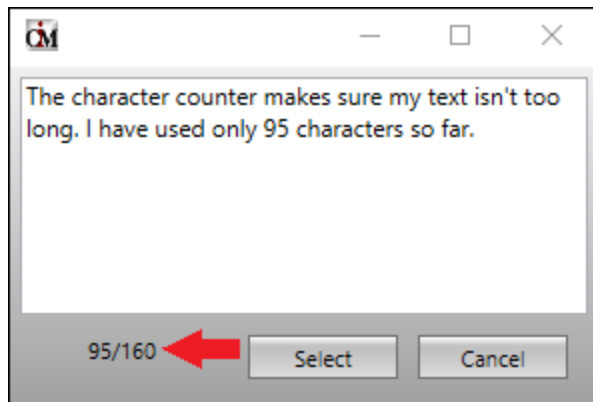
Free-form Text Message with Character Limit and Counter

What's New in Version 7.20.7

Welcome to What's New for CIM GOLD in version 7.20.7. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

[Dealer System](#)

[Deposit System](#)

[General Information](#)

[Loan System](#)

[Notification System](#)

Dealer System

Enhancement	Description
Security Update for Dealer Approval CMP: 11554 CIM GOLD version 7.20.7	We have updated the security for the Dealers screen in the Dealer System for a specific institution. Previously, there was an issue with different users with the same profile being allowed to approve dealers. We have resolved this issue by updating the logic that sets the Profile Name so that all users in the same security profile group will be allowed the access to approve dealers. Dealers are approved using the Dealer Approval dialog, which is accessed by clicking either <Approval Steps> or <Temporary Approval> on the Dealer System > Dealers screen (see below). **Note**: This release is for a specific institution.

Dealer Approval Dialog

Deposit System

Enhancement	Description
Customer Directed Transfers Sweeps Allowed for ACH to External Deposit Account CMP: 16424 - This release is compatible with core services CMP 15054, which is part of the 20200701 host-release (August 2020). CIM GOLD version 7.20.7	We have added the ability to create Customer Directed Transfer (CDT) sweeps to an external account using ACH. Currently, if users attempt to set up Customer Directed Transfers using **Distribution Type** "S – Sweep" with **Distribution Method** "ACH," an error shows saying that is not allowed. See before and after examples below. This is needed for one institution who works with investor-backed loans, and the investors request loan payments be deposited into their preferred banking accounts. This is called a custodial account and is set up on the Loans > Investor Reporting > Investor Group screen > Custodial Accounts tab. For this function properly, the following fields must be set up on the deposit account using the Deposits > Account Information > Additional Fields screen: • **Minimum Balance Limit** (DMMNBL): This field designates the minimum amount of funds that will initiate the sweep. For example, if you want to ensure that at least $100 is always in the deposit account, and anything above that amount can be swept to an external bank account, you would enter "100.00" in this field. If this field and the **Maximum Sweep Balance** field are zero, all funds in the **Current Balance** of the deposit account are swept to the external account. • **Maximum Sweep Balance** (DMMXBL): This field indicates the maximum amount of funds to transfer to the external account. For example, if the **Maximum Sweep Balance** is 10,000.00, and the **Current Balance** on the account is 12,000.00, when the CDT transfer occurs, the system will only move 2,000 and leave 10,000 in the account. Both limits must be zero to move the entire balance to the external account. **Note:** You should only enter an amount in either the **Minimum Balance Limit** or **Maximum Sweep Balance** fields, not both. If you do enter an amount in both, the **Maximum Sweep Balance** field takes precedence. If the **Current Balance** (DMCRBL) is at the limit entered, then no processing occurs. • If **Maximum Sweep Balance** is *not* zero and the **Current Balance** is more than the **Maximum Sweep Balance**, the sweep amount will be: **Current Balance** – **Maximum Sweep Balance**.

Enhancement	Description
	- If the **Maximum Sweep Balance** is zero and **Minimum Balance Limit** is greater than zero, with the **Current Balance** greater than **Minimum Balance Limit**, then the sweep amount is: **Current Balance** – **Minimum Balance Limit**. **Sweep Funds Out** (DMSWPO): This option must be checked. **Never Automatically Close Account** (DMNACL): This field must be checked. Users will then set up the Customer Directed Transfers screen to include the following information. This setup process will only work if using CIM version 7.20.7 and above. Do not attempt to set up these options in a version lower than 7.20.7. - The **Receive/Send/Both** drop-down field must be set to "Send" (DXGO = "Y"). - The **Frequency** field should be blank. The system will transfer the funds daily when the **Current Balance** is more than the **Minimum Balance Limit**, but the **Transfer Date** (DXDTNP) field will not be updated if the **Frequency** is set to blank instead of daily (225). That field should not be updated in these cases. (The transfer occurs when the account balance exceeds the set limit.) **Distribution Type** field (DXTPC1) must be set to "S – Sweep." **Distribution Method** must be set to "ACH – Automatic Clearing House (DXACH)." - The account number of the external bank must be entered in the **Account** number field (DXCTAC). - The routing transit number of the external bank account must be entered in the **R/T Nbr** field (DXCTRT). - You don't need to enter a memo in the **Memo** field, the system will discard it when the ACH batch is transmitted. **CDT Transfer Transaction** When the system sends CDT transfers in the afterhours, it uses tran code 1130-02. This isn't a transaction you'll find in CIM GOLDTeller. This is a behind-the-scenes transaction. This transaction does the following:

Enhancement	Description
	• This transaction will generate the ACH transfer and update the CDT fields only when the withdrawal is successful.
	• The system will use deposit TORC 341 (Automatic Withdrawal to External Destination) for this transaction.
	• The combination of the **Send** (DXGO = Y), **Sweep** (DXTPC1 = S), ACH (DXACH = Y), and **Sweep Funds Out** (DMSWPO = Y) will initiate the 1130-02 transaction to run in the afterhours, as well as the following.
	• The transfer transaction amount sent to the external bank account will be the amount greater than the **Minimum Balance Limit** or greater than the **Maximum Balance Limit**, as described above. If those fields are blank, the entire **Current Balance** amount will be zeroed and transferred to the external account.
	Afterhours Update Function
	The process is initiated by afterhours update function 46 (Sweep Account Processing) in the deposit afterhours. Your GOLDPoint Systems account manager will set up that option to run "NXTDAY." The process is done today for tomorrow's totals at the end of afterhours.
	The following example shows the important fields on the Customer Directed Transfers screen that must be set up in order to sweep funds to an external account:

Before: Deposits > Account Information > Customer Directed Transfers > Customer Directed Transfers Screen

After: Customer Directed Transfers Screen

General Information

Enhancement	Description
Ability to Open CIM From External Web App CMP: 13994 CIM GOLD version 7.20.7	If you have an external application that you would like to tie to CIM GOLD, that ability is now available. This will require GOLDPoint Systems working with your developers or website designers. Once the link is implemented in your external application (or even a link on your website or internal SharePoint), your employees can click that link and CIM GOLD will launch. • If the employee is not currently logged into CIM, the login screen will appear, and the employee will need to log in first. • If the employee is currently logged into CIM when they trying to connect from the app, another session of CIM will open and the security credentials will not be required. Whatever screen is selected in the employee's Fast GoTo option (under Options > Speed Key Setup) will open for the account selected (should the setup be configured correctly with the help of GPS developers). Two CIM sessions will then be opened on the employee's computer. • Up to five sessions can be opened at one time. If the employee tries opening a sixth session using the app link, the following error message will show in CIM: "Maximum of 5 Sessions of CIM GOLD allowed." Contact your GOLDPoint Systems account manager if you are interested in implementing this capability into one of your apps, SharePoint sites, or other internal websites.

Loan System

Enhancement	Description
Promotional Payments in EZPay Updated CMP: 16341 CIM GOLD version 7.20.7	For revolving line-of-credit accounts that have more than one promotional balance on an account, we have updated the EZPay screen to now allow users to select which promotional balance extra payments will go to. The payment process will first go toward paying the **Minimum Payment Due** on the account, which is applied to all promotions. The **Minimum Payment Due** is found on the Cards and Promotions screen and is the payment amount due that billing cycle so the borrower does not incur a late charge. If there is more than one promotion on a loan, each minimum payment of each promotion adds up to the total amount of **Minimum Payment Due** on the loan. (**Note:** The **Payment Application** order is also important, because if there are any late charges or fees, and the **Payment Application** indicates to pay those first, then the payment will go first to those, and then to the **Minimum Payment Due**.) • If the payment amount is for more than the **Minimum Payment Due**, the system will apply additional funds to the promotion balance indicated by the **Apply To** box on the EZPay screen when creating the payment. See example below. • If the **Apply To** box is *not* indicated, the additional funds will be applied to any same-as-cash promotions or the promotion with the highest interest rate, should the same-as-cash offer be expired or no same-as-cash promotion exists. See the following example of the **Apply To** box for promotions on the EZPay screen.

	Total	Card	Cancel	
		☐	☐	
		☐	☐	
		☐	☐	
		☐	☐	
		☐	☐	
		☐	☐	
		☐	☐	

Payment Amount

○ Total Due   **100.00**

◉ Other   50.00

Payment Totals

Payment   **50.00**

Fee   8.00

Third Party Fee   ☐ Waive Fee

Total   **58.00**

Promotions

Apply To	Collateral Description	Description	Balance	Promo Expiration	
☑		34.99%/8.5%DIS/NOSAC	404.41	11/29/2019	
☐		34.99%/8.5%DIS/NOSAC	12.48	11/29/2019	

If the Apply To box is checked, the payment amount goes to Minimum Payment Due. Any funds above that amount will go to the promotion balance indicated here.

NSF Information
12 Month First NS
12 Month NSF Co
Lifetime NSF Count:

User Activity Log

...mit Payment   Reset Form

Loans > Transactions > EZPay Screen

Last updated: 7/22/2021

Notification System

Enhancement	Description
Template ID Restriction Removed CMP: 16647 CIM GOLD version 7.20.7	We have updated the Notification Templates screen. We have removed the restriction that did not allow non-editor users to be able to create templates with an ID greater than 11999. Previously, non-editor users would receive an error (red exclamation mark next to the **Template ID** field) if they attempted to create a template with an ID greater than 11999 (see below). Now that this restriction has been removed, non-editor users will be able to create templates with higher ID numbers.

Template ID Error on the Notification Templates Screen

What's New in Version 7.20.6

Welcome to What's New for CIM GOLD in version 7.20.6. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

CIM GOLDTeller

Customer Relationship Management

Loan System

Notification System

CIM GOLDTeller

Enhancement	Description
Speed Up to CIM GOLDTeller CMP: 16500 CIM GOLD version 7.20.6	We have configured some back-end programming so CIM GOLDTeller will run faster, especially in regards to reading journal files. We have also fixed an "out of memory" error. This is in preparation for the upcoming programming that will be replacing the DB4.

Customer Relationship Management

Enhancement	Description
Update to Salary Field on Households Screen CMP: 16212 CIM GOLD version 7.20.6	We have changed the name of the **Salary** field (NDSALR) to instead show "**Salary Pointer**" on the Households screen > Names tab > Detailed Personal Information tab (under Customer Relationship Management). This will better reflect that the salary entered is a pointer instead of an actual amount. A user should enter an estimated yearly amount using one, two, or three digits (e.g.; entering "25" will reflect a range of 25,000 to 26,000). Once <Save Changes> is clicked, a salary range is then displayed on the Names tab found on many screens in CIM GOLD, including the Loans > Account Information > Account Detail screen. Additionally, if users entered a number larger than 32,767 in this field, it would cause CIM GOLD to crash. This has been corrected, and CIM no longer crashes if the number is larger than that number. See the following example of this field on the Households screen and the accompanying results on the Name tab.

Customer Relationship Management > Households Screen > Names Tab > Detailed Information Tab

**Loans > Account Information > Account
Detail Screen > Names Tab**

Loan System

Enhancement	Description
New Option for Restricting Due Date Rolls CMP: 15733, 16197 CIM GOLD version 7.20.6 compatible with Core Services CMP 15733 to be released in July 2020	A new loan option is available that will restrict the **Due Date** from rolling more than one frequency in the future from the date of the payment. For a future due date (LNDUDT > today), today must be within one frequency prior to the due date in order to roll, but any past due date will roll. The system will apply any extra funds according to the payment application. **Note**: The **Entire Payment Rolls Due Date** field (LNEPMT) or the **Use Spread Payments** field (LNSPRD) must be checked on the loan to use this feature. The **Roll Due Date Within** (LNDDRA) option can work with this option as well. Turn this option on or off using the new **Payment Due One Frequency** checkbox field (LNPD1F) in the Options field group on the Loans > Account Information > Account Detail Screen, Payment Detail tab (see below). This option can be used with all payment frequencies and the following payment methods: precomputed (payment method 3), interest-bearing (payment method 6), and signature loans (payment method 16). This new option was developed for an institution that is in the process of converting onto GOLDPoint's systems. If your institution is interested in implementing this option, contact your GPS account manager. **Example** Today's date is 07/01/2020 and the **Due Date** is 06/28/2020. The **Next Payment Due** is $100; the loan has $50 in miscellaneous fees and $35 in late fees. The **Payment Application** is late charges, fees, interest, then principal (4721). The borrower makes a $300 payment today. • The **Due Date** rolls to 07/28/2020 only.

Enhancement	Description
	• $100 goes to **Next Payment Due** (**P/I Constant** + **Reserves 1/2 Constant**) • $35 goes to late fees • $50 goes to miscellaneous fees • $115 goes to principal reduction (*not* to **Applied To Payment/Partial Payments** or rolling the **Due Date** again).
Adjustments to Deferments/EZPay CMP: 15976, 16560 CIM GOLD version 7.20.6	Several enhancements have been made to processing deferments from the EZPay screen: • The **Charge Convenience Fee on Deferments** option (EZCFDF) on the EZPay IMAC Table has been reprogrammed to allow convenience fees to be charged for deferments paid via ACH (e-Check) *and* cards. Previously, when this option was set, fees on deferment payments were only available when paying via card. Fee amounts will depend on your institution's convenience fee settings, either on the EZPay IMAC Table or the EZPay Convenience Fees screen. See New EZPay Option: Charge Convenience Fee on Deferments in the CIM GOLD What's New version 7.20.4 for the original notification describing this feature. See **A** in Figure 1 below that shows an ACH deferment payment with fees. • A new EZPay IMAC option (**Allow Multiple Regular Deferments**, EZAMRD) is available that allows processing multiple regular deferments at once. If this option is in use, a drop-down field appears to the right of the Deferment radio button, allowing users to select multiple deferments to run at the same time. The number of deferments that can be processed will depend on the **Deferment Code** in use at your institution. When processing multiple deferments where the **Charge Convenience Fee on Deferments** option (see previous bullet point) is in use, the system will only charge one fee per process (rather than once per deferment). See **B** in Figure 1 below. • The EZPay screen now displays the total deferment and fee amounts adjacent to the deferment fields, so the total amount of processing the deferment is easier to see immediately. See **C** in Figure 1 below. • Revolving line-of-credit loans (payment method 5 with LNCARD = "Y") are now allowed regular deferments on the EZPay screen. Previously, only hardship and override deferments were available for those payment method loans. • The **Other** radio button and amount field in the Payment Amount field group is now available to use when creating a recurring payment for line-of-credit card loans (payment method 5 with LNCARD = "Y"). Previously, that field was grayed out for line-of-credit card loans. See Figure 2 below.

Figure 1: Loans > Transactions > EZPay Screen

Figure 2: EZPay Screen

Enhancement	Description
Pop-up Dialog for Contact Person Corrected CMP: 16512 CIM GOLD version 7.20.6	In CIM GOLD version 7.20.5, we advertised a new pop-up dialog box for users to enter the person contacted for one institution (see Pop-up For Contact On EZPay Screen in the CIM GOLD What's New). We have fixed an error, where the server wasn't connected properly and would cause CIM GOLD to close after the name was entered on the pop-up dialog box. This has been corrected and CIM should no longer crash.
Removed Send/Save Option from Other Payment Account CMP: 16567 CIM GOLD version 7.20.6	We have removed the **Send/Save** options from the pop-up message that appears if **Email Event Letter 60** option is on, and a user makes a payment on an account using the **Other Payment Account**. That message was removed, because we don't want users saving an email address over the email address currently on record for the account, should the payment come from a one-time only source. See before and after examples below. **Note:** For more information concerning the new Event Letter Email 60 option, see the following: • Opt Out of Email Notification Added to Other Payment (in version 7.20.5) • Email Notification Dialog for Event Letter 60 When Processing ACH Payments in EZPay (in version 7.9.11)

Before:

Event Letter 60 Email Option Dialog Box
After:

Event Letter 60 Email Option Dialog Box

Last updated: 7/22/2021

Notification System

Enhancement	Description
Two-way Texting via Solutions by Text CMP: 13057 CIM GOLD version 7.20.6	We have updated the Client Text Notifications screen in CIM GOLD to determine whether the system uses GOLDPoint Systems or Solutions by Text and then communicate with the appropriate system. This enables two-way texting via Solutions by Text to seamlessly work with the current two-way texting on the Client Text Notifications screen in the Notification System. If you are interested in using two-way texting via Solutions by Text, please contact your GOLDPoint Systems account manager.

Client Text Notifications Screen

Enhancement	Description
<Close Conversation> Button Updated CMP: 16506 CIM GOLD version 7.20.6	We have updated the Notification System to correctly close a conversation. Previously, an error occurred when searching and selecting a conversation, and then clicking the <Close Conversation> button on the Client Text Notifications screen (see below). This affected both GOLDPoint Systems and Solutions by Text conversations. Now when you click the <Close Conversation> button, the system will effectively close the conversation.
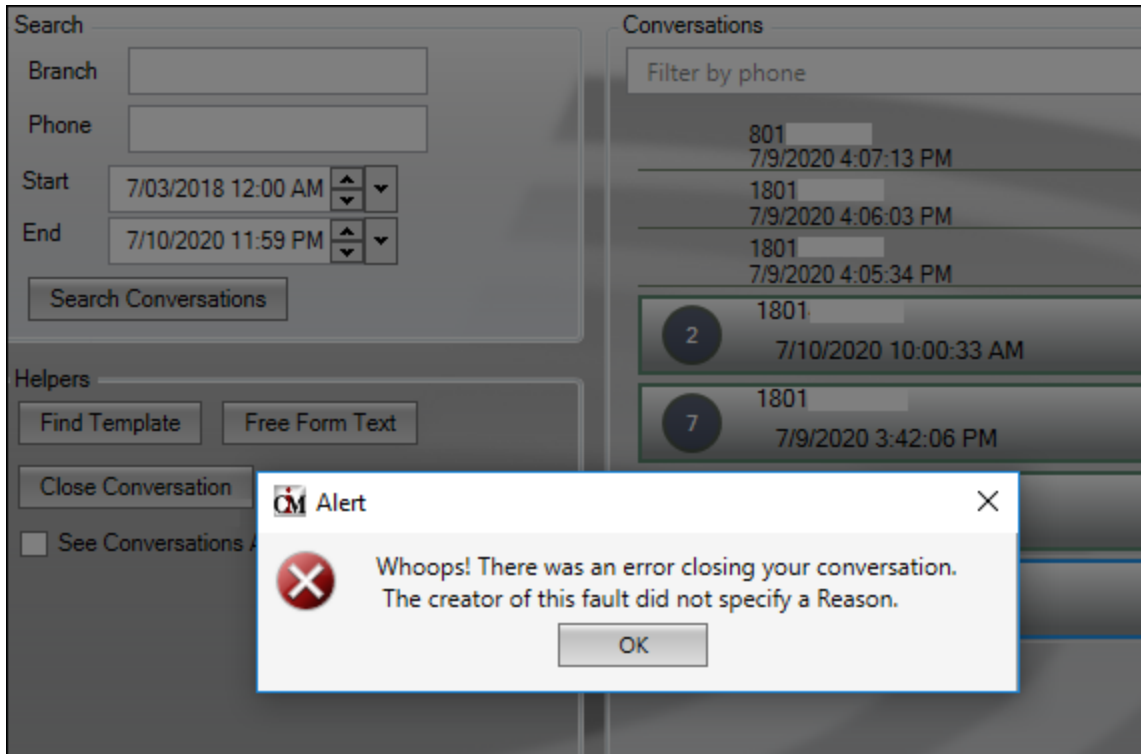
Previous Close Conversations Error

What's New in Version 7.20.5

Welcome to What's New for CIM GOLD in version 7.20.5. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

GOLD Services

Loan System

Notification System

GOLD Services

Enhancement	Description
New Investor Master and Group Available for Card Processors CMP: 14703	You may have the need to connect certain investor-backed loans (secured) with certain card processors. We have updated the GOLD Services > Merchant ID screen to now allow this feature. On the Merchant ID screen, you'll notice a new radio button called **Investor Master**. When you select that radio button, you can select either a default master number or specific master and group numbers (see below). Investor master numbers and investor group numbers must already be established on the following screens in CIM GOLD before they can be selected here: • Loans > Investor Reporting > Investor Group screen • Loans > Investor Reporting > Investor Master screen Then loans can be tied to those investor numbers and groups using the Loan Investor Fields screen. For a quick way to tie many loans to investor numbers and groups, see the Securitization screen. Then if the account is secured by an investor master or group, and the borrower makes a card payment on the EZPay screen or from your company's payment website (GOLD Account Center), the card payment will be routed through the applicable card processor as set up on the Merchant ID screen.

GOLD Services > Merchant ID Screen

Loan System

Enhancement	Description
Hold Code 83 No Longer Restricts Other Payment Types on EZPay Screen CMP: 16319 CIM GOLD Version 7.20.5	**Hold Code** 83 (No ACH Payments) is designed to restrict ACH payments from being made on an account on the EZPay screen. However, users found that Hold Code 83 also prevented *all* payment types from being made in EZPay, not just ACH payments. When **Hold Code** 83 is applied to the account, the red banner at the top of the screen in EZPay indicates that payments cannot be made on the account. This has been updated to allow for debit or credit card payments to be made when **Hold Code** 83 is on the account (if your institution allows those types of payments) and the red banner to not display. ACH payments will still be restricted until **Hold Code** 83 is removed from the account. 💡 *Tip:* Do *not* have **Hold Code** 83 set in the EZPay IMAC Table options. Your GOLDPoint Systems account manager can clear that setting for you from the **CIM GOLD Hold Code Restriction** field on the EZPay IMAC Table. If **Hold Code** 83 is in that option, ACH and credit/debit cards will still be restricted from the EZPay screen, because any account with a **Hold Code** listed in that option will restrict payments on the EZPay screen.

Loans > Transactions > EZPay Screen

Enhancement	Description
User Interface Improved on EZPay Screen for Revolving LOC Loans CMP: 16012	We have improved the Promotions grid to show all promotions on revolving line-of-credit accounts on the Loans > Transactions > EZPay screen. Previously, some promotions weren't showing completely. Additionally, the \<Submit Payment\> button was being cut off when the Promotions grid showed. This has been adjusted so the button shows completely. See the following example:

Loans > Transactions > EZPay Screen

Enhancement	Description
Specific Message Enabled for EZPay Payments through ACI CMP: 15963, 16102 Work Orders: 60115, 56593 CIM GOLD version 7.20.5	One institution requested a more detailed message in CIM GOLD when debit card payments are made on the EZPay screen, and the fees are run through the ACI debit card processor (using GOLDPoint Systems' Payment Portal). We have updated the message that shows in these situations as shown below. To allow this new message text, GOLDPoint Systems must set up server settings. Contact your GOLDPoint Systems account manager if your institution would like to implement something similar. **Note:** ACI is a third-party card processor. A contract with them is required. Additionally, the office or investor number for that account must be set up with

Enhancement	Description
	the applicable merchant (ACI) on the GOLD Services > Merchant ID screen. See the GOLD Services topic for information concerning a new option to tie merchants to investor accounts.

Old:

```
Verify Amount                                              ✕

  You want to make a payment of $342.07 with a fee of $1.95, for a total
  of $344.02.  Is this correct?

                                          [ Yes ]    [ No ]
```

New:

```
Verify Amount                                              ✕

  You want to make a payment of $324.07 with a fee of $1.95
  payable to ACI, for a total of $344.02. Is this correct?

                                          [ Yes ]    [ No ]
```

Enhancement	Description
Investor Fields Screen Bug Fix CMP: 15665 CIM GOLD version 7.20.5	A small bug that occurred on the Loans > Investor Reporting > Loan Investor Fields screen has been corrected. User testing found that if the next or previous account buttons were clicked at the top of the screen, the next or previous account would load, but the name attached to that account would not. This has been corrected, and now clicking the navigation arrows at the top of the CIM GOLD screen will navigate to the next or previous account, including the name accompanying the account.
Opt Out of Email Notification Added to Other Payment CMP: 15770 Work Orders: 59932, 55780 CIM GOLD version 7.20.5	For those institutions who choose to have the option to email event letter 60 to a borrower after a payment is made on the EZPay screen, we have added the **Opt Out** field and <Submit> button to the pop-up dialog box that appears after the payment has been submitted using the **Other Payment Account** option. See changes below. The **Opt Out** field was already on the dialog box if the payment came from a saved card or ACH account, but it did not show when the payment was from the **Other Payment Account** option.

Enhancement	Description
	The ability to email event letter 60 to borrowers was introduced in CIM GOLD version 7.9.11. For more information on this new email feature, see Email Notification Dialog for Event Letter 60 When Processing ACH Payments in EZPay. If your institution is interested in implementing this feature, contact your GOLDPoint Systems account manager.

After version 7.20.5:

Loans > Transactions EZPay Screen

Before version 7.20.5:

Loans > Transactions > EZPay Screen

Enhancement	Description
Fields Added to Account Detail Tab CMP: 16094 CIM GOLD version 7.20.5	The following enhancements have been made to the Interest Detail tab on the Loans > Account Information > Account Detail screen. These changes were requested after CMP 15173 was released in CIM GOLD version 7.20.4 (see New Deferred Interest Fields on Account Detail Screen). • The **Remaining Deferred Interest** field (LNRDFI) was added to the Interest Detail tab, while the **Deferred Interest** field (LNDEFI) was removed. The **Deferred Interest** field is for ARM loans, while the **Remaining Deferred Interest** field is for interest-bearing loans (payment method 6) with deferred interest. • If the **Payment Application** field contains a 5 (Deferred Interest), then the following fields can be open to file maintenance (depending on security clearance): **Deferred Interest Constant** (LNDICN), **Original Deferred Interest** (LNODFI), and **Remaining Deferred Interest** (LNRDFI). If "5" is not part of the **Payment Application**, those fields cannot be file maintained.

Enhancement	Description
	See the following example of these changes on the Interest Detail tab of the Account Detail screen.

Loans > Account Information > Account Detail Screen > Interest Detail Tab

Enhancement	Description
User-defined Fields on Actions/Holds/Event Letters Updated CMP: 16289 CIM GOLD version 7.20.5	We have updated the file maintenance of two user-defined fields: **UFC17** and **UFC34**. These fields are found at the bottom of the Actions/Holds/Event Letters screen and are user-defined. Many institutions include these fields in event letters created from account information and sent to borrowers. Users found they had trouble updating the UFC17 and UFC34 fields on the Actions/Holds/Event Letters screen starting in CIM GOLD version 7.9.12. This screen is found as a tab on many screens as well as directly from the CIM GOLD menu under Loans > Account Information. When those fields were changed from a Variable screen, the system had no errors. But if those fields were changed from the Actions/Holds Event Letters screen/tab, the following error message would be displayed:

Enhancement	Description
	Error updating User Defined Fields (FPUF) Record: Record to update is wrong version nbr. This has been corrected and now users should have no problem updating those two fields on the Actions/Holds/Event Letters screen, as shown below: UFC17 [Test 1] UFC34 [This field can be change]
Pop-up For Contact On EZPay Screen CMP: 15960 CIM GOLD version 7.20.5	A contact pop-up dialog box has been added to the EZPay screen for one institution (378). This institution wanted to include a free-form pop-up dialog box where tellers could enter who they spoke to for the payment, but only debit/credit card payments. This pop-up dialog box appears after the <Submit Payment> button is clicked, and may be preceded by other dialog boxes, such as a dialog explaining the total amount of payment. After the teller enters the contact name of the person they spoke to for the payment, the information is saved and included with the Collection Comments. See the following examples of these new features. If your institution is interested in implementing something similar, contact GOLDPoint Systems. Server setup is required for this to work properly. *Update:* An error was discovered after this version of CIM GOLD was released involving this change. CIM GOLD version 7.20.6 will correct this error. See Pop-up Dialog for Contact Person Corrected in version 7.20.6.
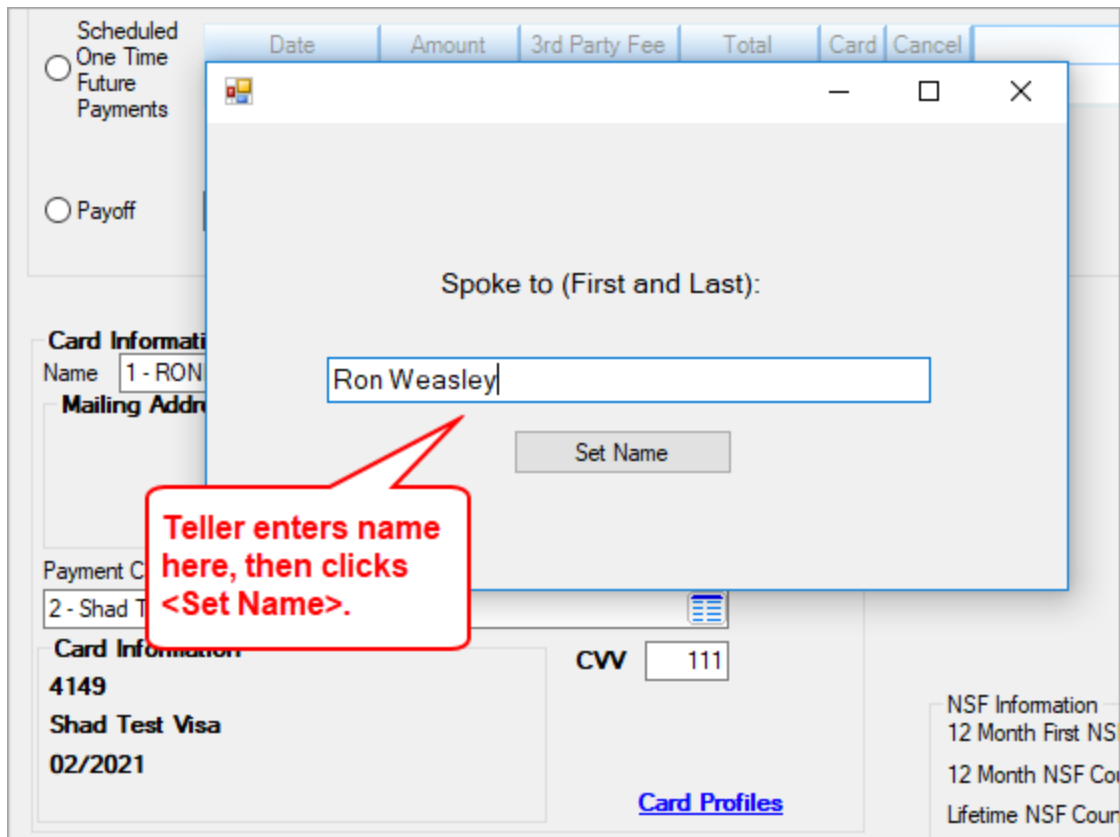
Loans > Transactions > EZPay Screen (after <Submit Payment> clicked on debit/credit card payment)

Loans > Marketing and Collections Screen > Contact Tab

Notification System

Enhancement	Description
Updates for Free-form Texts and Wrapper IDs CMP: 15597 CIM GOLD version 7.20.5	We have updated how the system communicates with the Client Text Notifications screen to ensure that the correct templates and message wrappers are used for free-form texts for users of Solutions by Text. The **Wrapper ID** field now retrieves the correct wrapper ID by looking up the office number and using the value in the **Web Wrapper ID** (ONWRID) field from the Office Division Region Info ON (FPON) record. If there is not a value in the **Web Wrapper ID** (ONWRID) field, or if the value is "0," the system defaults the value to be "10001." The **Wrapper ID** field is found throughout the Notification System. Below, the **Wrapper ID** is shown on the Detail tab of the Notification Wrappers screen, where wrappers are created.

Wrapper ID Field on the Detail Tab of the Notification Wrappers Screen

What's New in Version 7.20.4

Welcome to What's New for CIM GOLD in version 7.20.4. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

Cards System

Customer Relationship Management

Deposit System

Loan System

Security

Cards System

Enhancement	Description
Card Management Save Error Correction CMP: 15544 CIM GOLD version 7.20.4	An error was preventing **Card Status** (ICCSTA) information from being saved on the Cards > Card Management screen. This error has been corrected.

Customer Relationship Management

Enhancement	Description
Salary Field Now Available for File Maintenance CMP: 15318 CIM GOLD version 7.20.4	Before this version of CIM GOLD, the **Salary** field (NDSALR) was only available for informational purposes on the <u>Personal</u> tab of the Customer Relationship Management > General Information screen, <u>Names</u> tab on the Deposits > Account Information > Account Information screen, or <u>Names</u> tab on the Loans > Account Information > Account Detail screen. The information in this field was set up at origination and wasn't file maintainable in CIM GOLD (it could only be edited in GOLDVision). Now, the **Salary** field is available as a file maintainable field at the bottom of the <u>Names</u> tab of the Households screen (under Customer Relationship Management or from the Loans > Marketing and Collections screen > CIF tab, then click the Edit Household Info link). See Figure 1 below. This field works as a salary pointer of the household member selected in the list at the top of the tab. Enter just the first one-to-three digits of the salary (e.g., 45 for 45,000). Once saved, this information will be reflected as a salary range on the Names tab indicated above (see Figure 2 below). **Important:** Do *not* enter a number higher than 32767 in this field or CIM GOLD will crash after clicking <Save Changes>. *Update: <u>CIM GOLD version 7.20.6</u> updates this field to "Salary Point" and no longer restricts the number to 32767.*

Figure 1: Customer Relationship Management > Households screen

Figure 2: Names Tab on the Loans > Account Information > Account Detail Screen

Deposit System

Enhancement	Description
Blank Choice Added to Frequency for CDTs CMP: 13952 Work Order: 58117 CIM GOLD version 7.20.4	When changing Customer Directed Transfer information in the Deposit system, we have added the ability to change the **Frequency** (DXCTCY) field to blank. We added a "blank" choice to the **Frequency** drop-down field (see below). Previously, if a CDT was set up with a **Frequency**, users couldn't change it to be no frequency (or a blank). **Note:** If you do select "blank" **Frequency**, a warning icon ⚠ will show next to the **Frequency** field. The warning icon is just that: a warning. It will not stop the CDT from processing. • For interest CDTs (**Distribution Type** "I – Interest"), a blank **Frequency** means the CDT will process according to how the interest fields are set up on the Deposits > Account Information > Interest Fields screen (such as pay **Interest at Maturity** (DMIMAT) or as directed by the **Interest Frequency** field (DMINFQ)). • For all other **Distribution Types**, a blank **Frequency** indicates a one-time only transfer.

Deposits > Customer Directed Transfers > Customer Directed Transfers Screen

Loan System

Enhancement	Description
ACH Funding Now in CIM GOLD CMP: 15356 CIM GOLD version 7.20.4	The ACH Funding project is now available in CIM GOLD. This project allows loans to be funded via ACH through the FPAE record (ACH Funds Distribution) instead of the Accounts Payable system. Before you can use this feature, GOLDPoint Systems must set up some options for you, and your GOLDTrak PC programs may need to be adjusted. Currently, this only works for one institution who uses a third party to originate loans, then connects with our APIs to finalize funding in CIM GOLD using the Loans > Check Printing > Checks screen. We have added the ability to view ACH funding on the Checks screen. In the **Status** field, you will see three new options: ACH Pending, ACH Sent, ACH Voided, as shown below: You can send a check record that hasn't been printed an ACH funding transmission instead of a check. To do so, complete the following steps: 1. On the Checks screen, select all new funding checks that haven't been issued a check yet, as shown in Figure 1 below. 2. Select the payee in the list-view table for whom you want to send an ACH transmission instead of a check. 3. Click the <Send ACH> button. This button is not available until you select a new funding payee in the list-view table. (**Note:** Institution option FACH (Send ACH in CIM) must also be set up for your institution in order to see the <Send ACH> button.) The External Account dialog box will appear, as shown below:

Enhancement	Description
	  4. Enter the preferred bank's routing number and account number for this payee. 5. Enter the **Verify Account** field by re-entering the account number; select the type of account it is (checking or savings); and designate the ACH format (for a walk-in customer; an ACH transmission to an authorized company/dealer; an ACH transmission authorized via telephone; or an ACH transmission authorized via the web). 6. Click <Confirm ACH> and a dialog box similar to the following will appear, showing the details of the ACH funding: 7. Click <Send ACH> and the system will queue the ACH funding to be sent when the system sends ACH transmissions (in the afterhours).

Enhancement	Description
	If the ACH funding has not been sent yet, and you need to void it, you can set the **Status** field to "ACH Pending," click <Retrieve>, then select the payee for whom you do not want to send the funds via ACH, and click the <Void> button. If the ACH funding payment is not shown when **ACH Pending Status** is selected, that means the funding has already been sent (change the **Status** to "ACH Sent" and you should see it), and you'll need to use other means to try to retrieve the funding if it was sent in error. ACH funding payments will *not* show in Check Reconciliation. ### Create ACH Transmission from Checks Screen Users can also create ACH transmissions from the Checks screen by first clicking <Add Check>, entering the applicable information in the provided fields on the Add Funding Check screen, then clicking <OK>. Then the user would need to repeat the steps outlined above to send an ACH instead of a check. ### G/L Transactions The ACH payments are posted to General Ledger accounts set up in the Autopost using transaction code 271. These will post to the following amount fields in the Autopost: • G/L debit to L-23 • G/L credit to L-3 **Note:** You can also view the success of ACH transmissions using the Miscellaneous > ACH/Wire > ACH Funds Distribution screen. This screen shows an accounting of all ACH funds that have been distributed from a selected date range. See Figure 2 below.

Figure 1: Loans > Check Printing > Checks Screen

Figure 2: Miscellaneous > ACH/Wire > ACH Funds Distribution Screen

Enhancement	Description
New Deferred Interest Fields on Account Detail Screen CMP: 15173 CIM GOLD version 7.20.4	One of our new institutions offers deferred interest and payments for interest-bearing accounts (payment method 6 loans). If the loan is paid off within the interest deferral period, deferred interest is not applied and essentially waived at Payoff. However, if the loan is not paid off by the expiration date, the deferred interest that accumulated during that time period is then added as part of the payment using a deferred interest constant amount. The interest accrued on the loan is kept separate from the deferred interest both in payments and accrual. This is similar to how revolving line-of-credit loans (payment method 5) can work, but our system previously didn't allow this for payment method 6 loans. We have enhanced our system to now allow these types of loans to be serviced in CIM GOLD. The following changes were made to our system for these types of loans: • We have added an additional **Payment Application** option for these types of loans: Deferred Interest (5). • Action Code 172 (Deferred Interest Period) holds the date deferred interest expires; when the deferred interest amount moves from **Accrued Interest** into the **Original Deferred Interest** and **Remaining Deferred**

Enhancement	Description
	Interest fields; and when the **Deferred Interest Constant** field is calculated.
	o The **Accrued Interest** field (LNACIN) holds the interest that is accrued during the deferred interest period. It will be zero unless the borrower makes a payment during the period, and then the system accrues interest from **Date Last Accrued** to the date of payment and puts that amount in the **Accrued Interest** field. This continues with every payment made during the interest deferral period. If no payments are made, this field remains zero.
	o When Action Code 172 expires, the system accrues the interest from Date Last Accrued to the end of the deferral period to get the total amount of deferred interest, zeroes out the **Accrued Interest** field (if not zero already), then moves that amount to these two fields: **Original Deferred Interest** (see definition below) and **Remaining Deferred Interest** (LNRDFI). This is done using Update Function 55, explained below.
	o **Remaining Deferred Interest** is not shown in CIM GOLD currently, but it will be reduced every month when a payment is made (and part of the payment goes to Deferred Interest (**Payment Application** 5). Once the **Remaining Deferred Interest** reaches zero, the payment no longer applies funds to deferred interest. (See **Deferred Interest Calculation** below.) This field will be added in the next version of CIM.
	• The following fields have been added to the Loans > Account Information > Account Detail screen > Interest Fields tab that show the amount of deferred interest for loans where no interest (and possibly no payments) are required for a designated number of months after the loan is opened:
	o **YTD Deferred Interest** (LNYTDD): This field shows the amount of deferred interest that has been paid year-to-date. This field cannot be changed.
	o **Original Deferred Interest** (LNODFI): This is the original amount of deferred interest. In the afterhours of the Action Code 172 date, the system totals the amount of deferred interest from the **Date Opened** to the Action Code 172 date and puts that amount in this field.
	o **Deferred Interest Constant** (LNDICN): This is a calculated field that shows the amount of payment that goes to reducing the deferred interest each frequency. This field is calculated as follows:

Enhancement	Description
	Original Deferred Interest (LNODFI) / **Original Installment Number** (LNOINO) = **Deferred Interest Constant** (LNDICN). We have also added an Afterhours Update Function (55 - Process End of PM6 Deferred Interest Period) that must be set up by your GOLDPoint Systems account manager to run daily. This afterhours function will control moving the deferred interest amount from **Accrued Interest** into the **Original Deferred Interest** and **Remaining Deferred Interest** fields and calculating the **Deferred Interest Constant** when Action Code 172 expires. See the following example of these new fields on the Interest Detail tab of the Account Detail screen, as well as other details for these loans:

Loans > Account Information > Account Detail Screen > Interest Detail Tab

Loans > Account Information > Account Detail Screen > Account Tab

Enhancement	Description
New EZPay Option: Charge Convenience Fee on Deferments CMP: 15035, 15363, compatible with Core Services released in May 2020 CIM GOLD version 7.20.4	A new EZPay option is available that allows institutions to charge convenience fees when credit/debit cards are used for deferments in EZPay. The amount of the fees charged when deferments are processed will depend on your institution's settings for card payment fees. Some institutions use options set up on the EZPay IMAC table, while others set up their own fees based on loan type and classification on the Loans > System Setup Screens > EZPay Convenience Fees screen. (The **Use Convenience Fee Table** option must be set for you in the EZPay IMAC Table for the fees on the EZPay Convenience Fees screen to work.) This amount is applied to any type of deferment run through the EZPay screen except hardship (regular, holiday, override deferments allowed). We can also set up the **Waive Fee** option if you want to allow users to be able to waive the fee, based on the user's security authorization. See the Fees topic in the EZPay User's Guide for more information.

Enhancement	Description
	Note: If fee amounts are set up on both the EZPay IMAC Table and the EZPay Convenience Fees screen, the system uses the fee amounts established on the EZPay Convenience Fees screen. Contact GOLDPoint Systems for more information about this option. See the following example of the EZPay screen showing the fee amount for running a deferment. <table><tr><td>**GOLDPoint Systems Only** This new option, **Charge Convenience Fee on Deferments** (mnemonic EZCFDF), can be found on the Cards tab of the EZPay IMAC Table screen.</td></tr></table>

Loans > Transactions > EZPay Screen

Enhancement	Description
Update to Birth Date Field on Account Detail Screen CMP: 15077 Work Order: 58887 CIM GOLD version 7.20.4	We have updated the **Birth Date** field on the Names tab of the Loans > Account Information > Account Detail screen, so when accounts are converted onto our system, the correct year for **Birth Date** will show. Previously, this field was reading the last two digits of a birth year and showing it with "20" in front, instead of "19." This only happened during conversions or when loans were ported over from an API, GOLDAcquire Plus, or GOLD Loan Gateway. The **Birth Date** would show correctly on the Customer Relationship Management > Households screen, but not on the Account Detail screen. This also caused the **Age** field to display dates into the future. This has been corrected.

Enhancement	Description
	Note: A core services update was also part of this project. It was released to the host on April 20, 2020. See the following before and after examples:

Before: **After:**
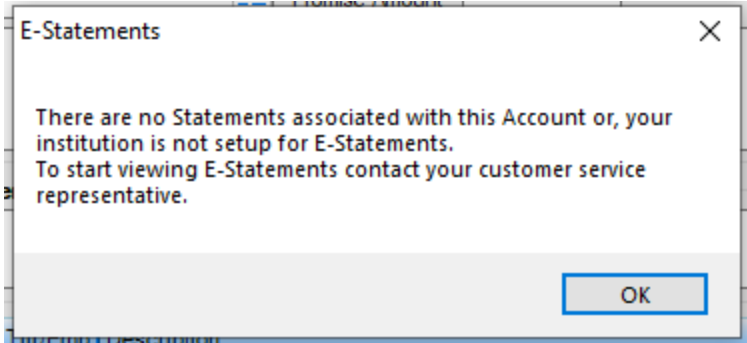
Enhancement	Description
Distinguish Between Credit and Debit Cards for Third-Party Fees in EZPay CMP: 14439, 14440 CIM GOLD version 7.20.4	Programming has been added to EZPay so that third-party convenience fees for credit and debit cards can be properly distinguished and defined separately from each other. This means that when a card payment is processed through EZPay, the system will look at the card type (credit or debit) in the Card Profile and apply the appropriate third-party fee for the indicated card and payment type. Three separate third-party fees (immediate, recurring, one-time) can be defined for each card type (credit or debit), for a total of six distinct third-party card convenience fees. Not all institutions establish third-party fees for credit or debit card payments. For those institutions who do, remember that GOLDPoint Systems sets up and defines third-party fees in the EZPay IMAC Table. An option is also available that allows front-end tellers to waive the third-party fee, but use caution if you want to set that option. Third-party processing fees are still charged to your institution, whether you allow the fee to be waived or not. Contact your account manager for more information. **Note:** This also applies to payments made through your payment website, whether you use GOLD AccountCenter or our payment APIs.

Enhancement	Description
EZPay Discover Card Correction CMP: 15105 CIM GOLD version 7.20.4	An error was preventing Discover from being a selectable credit/debit card company in the EZPay Card Profile. This error has been corrected.
Bankruptcy Comments Error Correction CMP: 12312 CIM GOLD version 7.20.4	An error was causing CIM GOLD to close if the Loans > Bankruptcy and Foreclosure > Bankruptcy screen > Comments tab was opened for multiple customers in succession. This error has been corrected.
Marketing and Collections Account Switch Error Correction CMP: 15497 CIM GOLD version 7.20.4	An error message was appearing when users would try to switch to a different customer account while viewing any tab (besides Delinquent Payments) on the Loans > Marketing and Collections screen. This error has been corrected.
Updates to Cards and Promotions Screen CMP: 15701 CIM GOLD version 7.20.4	We have updated the Cards and Promotions screen so an error message appears when users click the <E-Statement> button, instead of crashing CIM GOLD. If statements are tied to that button, statements will appear. But if the institution does not use e-statements and a user clicks that button, the following error message will be displayed instead of crashing CIM GOLD: E-Statements ✕ There are no Statements associated with this Account or, your institution is not setup for E-Statements. To start viewing E-Statements contact your customer service representative. OK Additionally, users no longer needing to click <Refresh> after information is added to the Marketing and Collections screen > Cards and Promotions tab to show updated information on the screen.

Enhancement	Description
Deferment Fields Added to Credit Reporting Screen CMP: 15672 CIM GOLD version 7.20.4	The Deferment field group has been added to the Credit Reporting & Loan Information tab of the Credit Reporting screen. These fields are for informational purposes only. You cannot make changes to these fields. These fields display whether the loan is currently in deferment due to seasonal payments, natural/declared disasters, or hardship. For more information about deferments, see the Deferment Transactions in the Transaction Manual in the CIM GOLDTeller User's Guide. **Note:** These fields will not show the deferment information until the monthend credit reporting process has run. If the loan is in deferment, the K4 Segment will be included on the Credit Report and transmission (FPSDRP184). See the Deferment field group help in DocsOnWeb for more information concerning these fields. The following is an example of the Credit Reporting screen showing these fields.

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

Current Balance	3,611.56	Payment Method	6 - Interest Bearing
Amt Paid This Month	155.12	General Category	6 - Installment Loans
Scheduled Payment	155.12	Origination Code	
Credit Limit		Insurer Code	
High or original amount	5,735.00	Collateral Code	241 - Assignmnts of Contractors and Securities
Amount Past Due		Hold Code 1	
Original Charge Off		Hold Code 2	
Account Type	02	Hold Code 3	
Account Status	11	Hold Code 4	
Payment Rating			☑ Report to Credit Bureau
Special Payment Indicator		Date Of Account Information	05/31/2020
		Current Month Payment Status	0 - Payments Not Past Due (Current)

If a deferment is run on an account, when monthend credit reporting runs, these fields are updated with the deferment information and included with the K4 Segment in the Credit Report transmission sent to credit repositories.

Payment Profile

Apr Mar Feb Jan 2019 Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan 2018 Dec Nov Oct Sep Aug Jul Jun May
0000 0000000000000 00000000

Deferment
☐ Seasonal Payments — Start Of Deferment
☐ Natural/Declared Disaster — Start Of Repayment
☐ Hardship

Term Frequency	1

Loans > Credit Reporting Screen > Credit Reporting & Loan Information Tab

Enhancement	Description
Email Message No Longer Shows for Special Monthly Payments CMP: 15309 CIM GOLD version 7.20.4	For those institutions that email a notice to customers after making a one-time payment transaction from the EZPay screen, we have updated the system to not show the Email Notification dialog box when a **Special Monthly Payment** is made. The Special Monthly Payment was never intended to send an email when the email notification option was created (see CMP 11581 in the CIM GOLD version 7.9.11 release). This option should only be for one-time future payments. However, users found that the Email Notification dialog box (see below) would show after processing a Special Monthly Payment, and when the email was generated, it would be blank. Therefore, we have removed the dialog box from appearing for Special Monthly Payments.

Enhancement	Description
	Email Notification dialog box The following example of the EZPay screen shows where the Special Monthly Payment is found:

Loans > Transactions > EZPay Screen

Enhancement	Description
Amortization Schedule Error Corrections CMP: 13971 CIM GOLD version 7.20.4	Errors were preventing users from accessing and using the Loans > Account Information > Amortization Schedule screen with a customer account open. These errors have been corrected and the screen can be accessed properly.
Names Not Tied to Account No Longer Show in EZPay	We have corrected an error that showed all names in a household when users clicked the list-view icon on the EZPay screen. It has been fixed to now only show names connected to the account, not the entire household (see below).

Enhancement	Description
CMP: 14207 CIM GOLD version 7.20.4	 **Loans > Transactions > EZPay Screen**
Card Profiles: Card Type Error Correction CMP: 15398 CIM GOLD version 7.20.4	An error was causing all card types (Visa, Mastercard, Discover, American Express) to appear in Card Profiles regardless of which card types were restricted on the EZPay IMAC Table. This error has been corrected, and only card types designated by your institution will be available for selection in Card Profiles. Remember that the EZPay IMAC Table is maintained by GOLDPoint Systems on behalf of your institution, so you must contact your GOLDPoint account manager to add or restrict card types.

Before:

EZPay IMAC Table

Card Profiles on EZPay Screen

After:

EZPay IMAC Table

Card Profiles on EZPay Screen

Security

Enhancement	Description
Employee Status Selection in Security Setup CMP: 11154 CIM GOLD version 7.20.4	An employee filtering option has been added to the Security > Setup screen. This feature was added in order to speed up the process of loading as well as provide more efficient options for searching the user list. If the **Employees** radio button is selected, you can now use the adjacent **Employees to Show** radio buttons to indicate whether the user list should display **Active** employees only, **Inactive** employees only, or **All** employees in the system. The screen defaults to **Active Only** so it loads more quickly (and the most relevant employees are shown when the screen is first accessed).

Enhancement	Description
Employee Account Security Errors CMP: 14094 CIM GOLD version 7.20.4	Certain institutions were experiencing an error where employee accounts were partially visible to other employees despite the proper Hold Codes being in place to maintain employee privacy. This error was determined to be a result of the system not properly reading certain hold codes in certain locations. The error has been corrected and employee accounts are properly restricted from any access by other employees.

What's New in Version 7.20.3

Welcome to What's New for CIM GOLD in version 7.20.3. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

> 🖇 **Note**
>
> We have changed the numbering of the CIM GOLD version numbers for better understanding. The second set of numbers after "7" is the year. The third set of number, after the year, is the number of this release for the year. Versions 7.20.1-7.20.2 were for internal testing only.

See the following sections for more details:

CIM GOLDTeller

Customer Relationship Management

Dealer System

Deposits

Loan System

Notification System

Queues

CIM GOLDTeller

Enhancement	Description
Account Number Error Improved CMP: 10858 CIM GOLD version 7.20.3	For transactions run through CIM GOLDTeller, an error message that occurs when the **Account Number** field is submitted with an incomplete account number on a transaction (or the cursor is in the Account Number field when the transaction is sent) has been changed for clarity. The message formerly read as shown below.

Error ✕

❌ GOLDTeller is not ready to send the transaction yet because of the following reason(s):

Account is still being processed.

Wait a few seconds and try again

Verify transaction is ready to send, all required fields have values, and that Account Number does not have focus.

OK
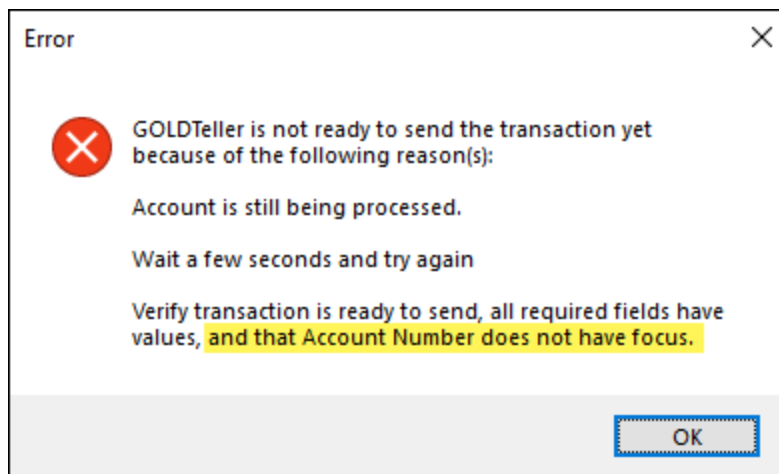
With this update, the message now reads:

Error ✕

❌ GOLDTeller is not ready to send the transaction yet because of the following reason(s):

Account is still being processed.

Wait a few seconds and try again

Verify transaction is ready to send, all required fields have values, and that cursor is not in the Account Number field.

OK

Customer Relationship Management

Enhancement	Description
Customer Search Column Editing Error Correction CMP: 10982 CIM GOLD version 7.20.3	An error message was appearing on the Customer Search screen if a user reorganized the columns in the top table before selecting an account in the bottom table. This error has been corrected and reorganizing table columns will no longer affect the functionality of this screen.
TCPA Check Date Error Correction CMP: 14315 CIM GOLD version 7.20.3	An error was causing the **TCPA Check Date** field on the Phones tab of the Customer Relationship > Households screen to clear out if a user modified the **TCPA Result** field above. This error has been corrected and modifying the **TCPA Result** no longer clears out the **TCPA Check Date**.
Foreign Address Validation Error Correction CMP: 14664 CIM GOLD version 7.20.3	An error was causing CIM GOLD to require State and Zip code information for foreign addresses (**Address Types** 1-3). This error has been corrected and foreign addresses (outside the United States) no longer require State and Zip code information in order to be saved in CIM.

Dealer System

Enhancement	Description
Dealer Information Retrieval CMP: 11391 Work Order: 55605 CIM GOLD version 7.20.3 **Note**: This release is for a specific institution.	We have updated how CIM GOLD retrieves dealer information for the Account Detail, Purchase Disclosure, and other screens that display dealer information for a specific institution. Now CIM GOLD checks to see whether your institution uses the Dealer System or the Dealer Setup and then retrieves the dealer information (dealer name, plan number, and plan description) from the appropriate system. This ensures that the information for the dealer plan is consistent throughout all CIM GOLD, GOLDTrak PC, and eGOLDTrak. **Note**: This release is for a specific institution.

Dealer Information

☑ Amortize Dealer Interest

Rate   0.50000

Date Last Accessed   04/01/2015

Amortization Code   2 - Rule of 78

Dealer Prepaid Interest/Premium   50.00

Dealer Interest/Premium Earned   100.00

Dealer Consolidation Report Fields

Branch Yield APR   0.60000

Prior Month End Principal   **1,624.21**

Year End Principal   **1,910.18**

Recourse Information

☑ Does the Dealer Have Recourse

☑ Is it Full Recourse

Term of Recourse in Months   6

Amount of Recourse   300.00

Dealer System

Dealer Number   123

Dealer Group Nbr   0

Plan Number   5

Product Number   65

Product Type Number   865

Manufacturer Number

Distributor Number   867

☑ Dealer Reserve Capture

Dealer Reserve Amount   150.00

Dealer Participation

[Lookup]

Dealer Information on the Loan > Account Information > Dealer Information Screen
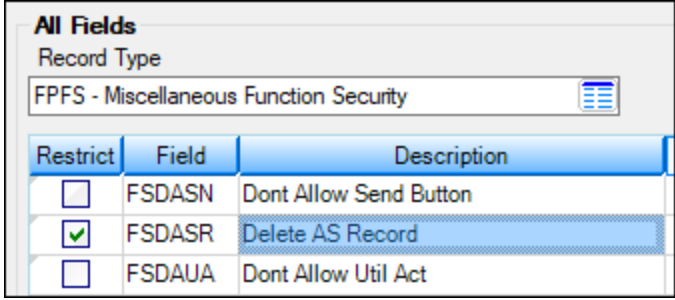
Deposits

Enhancement	Description
Transaction Edit Memory Error Fix CMP: 12667 Work Order: 56960 CIM GOLD version 7.20.3	A CIM GOLD memory error was preventing edits to transaction condition overrides on the Deposits > Definitions > Transaction Options screen from properly passing to the Host. This error has been corrected and now changes to transaction condition overrides save and apply properly.

Loan System

Enhancement	Description
Operations Secured F/M Data Navigation Error Corrected CMP: 6280 CIM GOLD version 7.20.3	An error was preventing users from navigating between accounts using the arrow buttons at the top of CIM GOLD on the Loans > Operations Secured F/M Data screen. This error has been corrected.
Zero Rate Without Refresh CMP: 10065 CIM GOLD version 7.20.3	Previously, the Loans > Account Adjustment screen would only display a zero rate on the account (in the **Current Interest Rate** field) after pressing the <Zero Rate> button if the screen was refreshed. Now, the zero rate displays on the screen instantly once the <Zero Rate> button is pressed.
Cancel Payment Button for ACH Payments CMP: 12786, 13821 CIM GOLD version 7.20.3	We have added a button to the Loans > Account Information > Payment Information screen > ACH Payments tab that allows users to cancel one-time ACH payments that appear in the list on that tab (as shown below). Using this button also deletes the payment record in the system. See Figure 1 below. To use this button, simply select the desired payment in the list, mark the checkbox in the new Cancel column, then click the button (if you have proper security, as explained below). ### Security Field-level security for this button can be turned on/off for employees using mnemonic FSDASR (Delete AS Record) in record type FPFS (Miscellaneous Function Security, see below) on the Security > Setup > Field Level tab. Use this security to restrict the use of this button to specific employees at your institution.
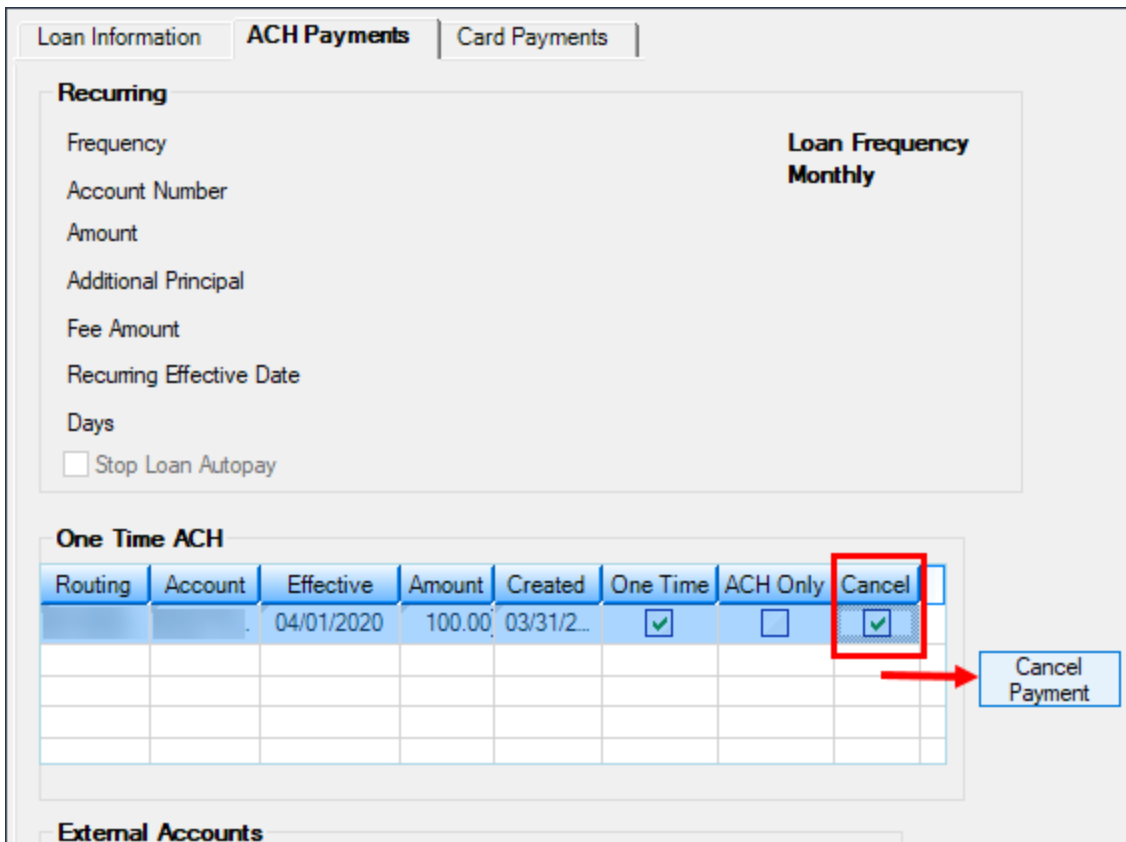
Figure 1: Loans > Account Information > Payment Information Screen

Enhancement	Description
PO Box Entry Error Corrected CMP: 14147 CIM GOLD version 7.20.3	The Physical Address field on the CIF tab of the Loans > Marketing and Collections screen is programmed to display an error icon 🔴 if invalid information is entered (such as a PO box number), but the display size of this field had been preventing error icons from displaying properly. The field has been adjusted so error icons now display properly without being cut off.
Format Phone Number Option for Auto Dialer CMP: 14455 CIM GOLD version 7.20.3	A new option is available in the CIM GOLD Options > User Preferences > Options menu for choosing how phone numbers are formatted when they are used in Auto Dialer (accessed from the Phone Information list view on the Loans > Marketing and Collections screen). • If the new **Format Phone Number** checkbox field is marked (see below), phone numbers selected in the Auto Dialer dialog will transfer to your institution's Auto Dialer without any spaces or dashes (xxxxxxxxxx). • If **Format Phone Number** is left blank, phone numbers will transfer to Auto Dialer with a space and a dash (xxx xxx-xxxx). Leaving this option blank is the default setting for most institutions.

Enhancement	Description
	This option was implemented to help certain institutions who were experiencing errors when their third-party Auto Dialers weren't accepting CIM's default phone number formatting. Regardless of the status of this field, using the <Ctrl> + C method of copying a phone number from the Auto Dialer dialog will always result in the format xxx xxx-xxxx when the number is pasted (<Ctrl> + V).
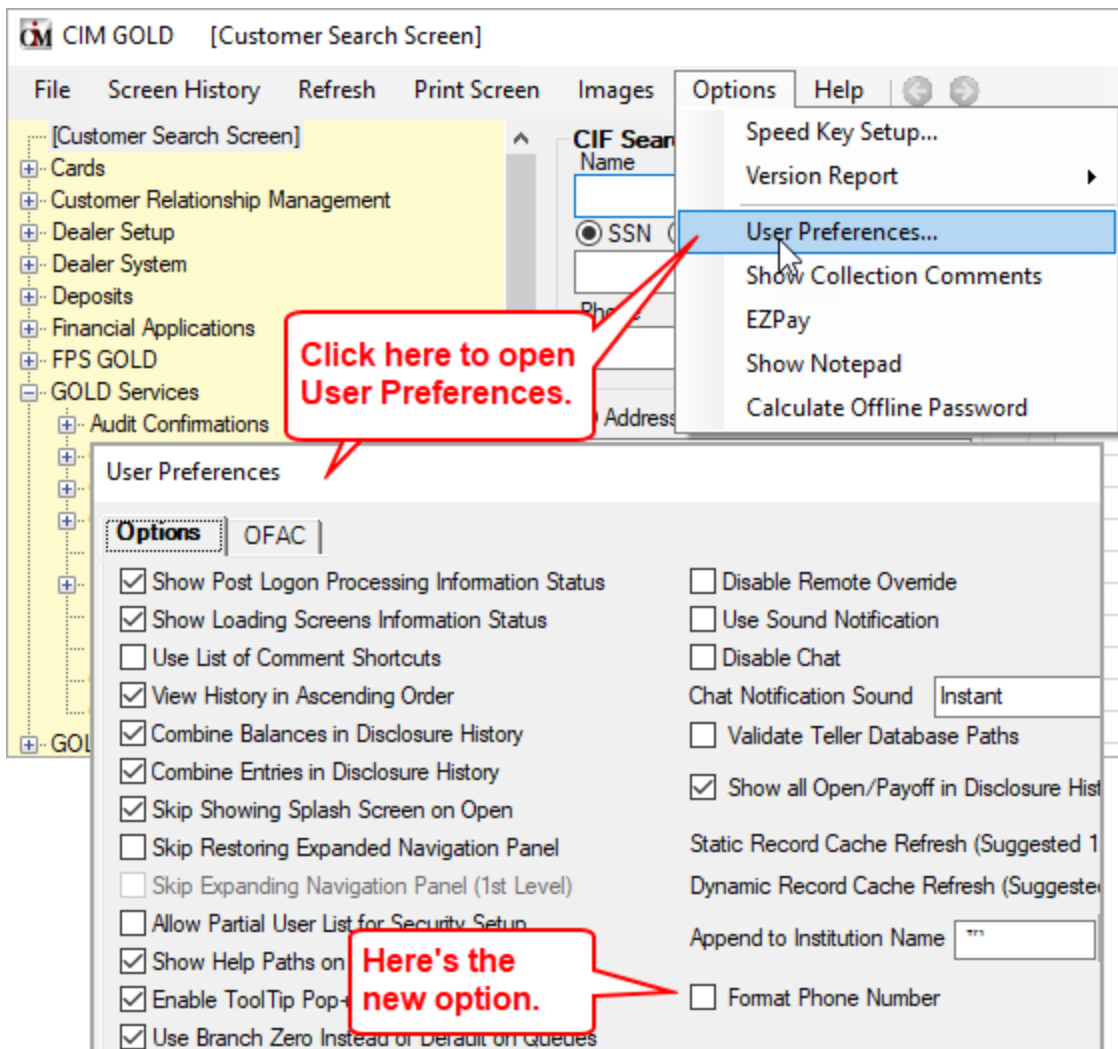
Under the Options menu at the top of CIM GOLD, select "User Preferences"

Enhancement	Description
Enhanced Payoff Quote Details in Comments	When a user clicks the <Quote to Comment> button on the bottom of the Loans > Payoff screen, payoff quote information for the selected effective date is sent to the Collection Comments, which can be viewed on the Contact tab of the Loans > screen. We have updated the payoff quote message sent to the

Enhancement	Description
CMP: 2664 Work Order: 47387, 51178 CIM GOLD version 7.20.3	Collection Comments to include interest (Int.), late charge (L.C), loan fees, reserve, and interest/insurance refund amounts in addition to the **Effective Date** and **Total Payoff** amount. Previously, if a payoff quote was processed, the resulting comment would simply appear as: **Payoff Quote for _<amount>_ With Effective Date _<date>_** The new enhanced payoff quote comments appear as shown below. **Note:** This change is retroactive, meaning no matter what version of CIM GOLD you are currently using, the Payoff Quote will show accordingly in the Collection Comments.

Loans > Marketing and Collections Screen > Contact Tab

Enhancement	Description
Payment Banner Added to Contact Tab CMP: 13717, 14304 Work Order: 57953 CIM GOLD version 7.20.3	We have added a payment alert banner to the top of the Contact tab on the Loans > Marketing and Collections screen (see below). This banner shows any time payments were made today, payments set up to be paid in the future (one-time future payments), or recurring payments were set up. This banner will show payment information whether the payments are made from the EZPay screen, Make Payments screen, or CIM GOLDTeller payment transactions. This is the same banner found on the Payments Due field group and the EZPay screen. • If a payment was made today, this banner will display: "A Payment Was Made Today." • If recurring payments are set up, the banner will display: "Recurring payments."

Enhancement	Description
	• If future one-time payments are setup, the banner will display: "One-time Auto-payment: NNNN Date: MM/DD/YYYY"

Regular Payment Made Today

Recurring Payment

One-time Future Payment

Enhancement	Description
Collateral Filing Status Error Correction CMP: 14701 Work Order: 58835 CIM GOLD version 7.20.3	An error was preventing the Collateral Information list view on the Loans > Marketing and Collections screen from being properly updated with the **Filing Status** as indicated on the Loans > Collateral Information screen. This error has been corrected.
Alternative Company ID Field on Payment Information Screen CMP: 14705 CIM GOLD version 7.20.3	The **Alternative Company** ID field (AUACID) is now available on the ACH Payments tab of the Loans > Account Information > Payment Information screen. This field can be used to store an additional company ID number. This information is usually entered for certain institutions when the loan is originated and boarded into CIM GOLD for loan servicing. The field is for an alternative company (third-party) responsible for processing ACH automatic payments, instead of GOLDPoint Systems. **Note:** For the **Alternative Company ID** to function properly some set up must be done behind-the-scenes by GOLDPoint Systems. Additionally, the **Cycle Code** (LNACYC) should be set to "0," and the EZPay option **eCheck Process Type** (EZCHCR) must be set to "3 - 3rd Party." Your GPS account manager can set up the EZPay option for you on the EZPay IMAC Table.

Loans > Account Information > ACH Payments Tab

Enhancement	Description
Report to Credit Bureau Field Added to Account Detail Screen CMP: 8648 CIM GOLD version 7.20.3	The **Report to Credit Bureau** checkbox field has been added to the NSF Fields field group on the Late/NSF tab of the Loans > Account Information > Account Detail screen. This checkbox is used to indicate whether information about the customer loan account should be reported to the Credit Bureau. See Credit Reporting for more information. We also added this field to this screen so it can be part of your Loan Patterns. Loan Patterns are applied to loans when they are originated (either through formulas set up in GOLDTrak PC; through Gateway; GOLDAquire Plus; or Galaxy). Loan Patterns establish common fields for all loan types. See the Loan Patterns topic for more information. The following example shows where the **Report to Credit Bureau** field has been added to the Late/NSF tab.

Loans > Account Information > Account Detail Screen > Late/NSF Tab

Enhancement	Description
New Options for Due Date Restrictions CMP: 14124, 11282 Work Order: 55467 CIM GOLD version 7.20.3	*UPDATE: We advertised this CMP in the February 2020 Update document. At that time, we released the new institution options to core services (host). In CIM GOLD version 7.20, we are advertising the last part of this project, as described below.* Two new institution options have been created for restricting adjustment of the **Due Date** field on the Miscellaneous Fields tab of the Loans > Misc Secured F/M Data screen. These options only affect the **Due Date** field on *that* screen; however, changing the **Due Date** there affects all **Due Dates**. These options restrict how far in the future the **Due Date** can be changed, as well as how many times the **Due Date** can be changed on an account, as described below.

Enhancement	Description
	CDUR, Use Restrictions When Changing Due Date: If this option is enabled, the **Due Date** field can be changed once during the life of the loan. The system checks to see what the current **Due Date Day** (LNDUDY) is. If the current **Due Date Day** is the same as the day portion of LN1DUE (the first **Due Date** on the loan), the user will be allowed to make changes to the **Due Date**. If they are different, the following message will appear: "Unable to change due date a second time."
	For example, a loan account has a **Due Date Day** of the 2nd of every month. The customer calls to request their **Due Date Day** be near the end of the month—the 25th. The user would go to the Misc Secured F/M Data screen and change the **Due Date** to be the 25th. But if that **Due Date** was already adjusted previously, they would not be able to change it (if option CDUR was set). See example **A** below.
	DDCD, Due Date Change Days Maximum: Use this option to indicate the maximum number of days forward a user will be able to change the **Due Date**. If a user attempts to change the **Due Date** to a date that is further out than the number of days indicated in this option, the action will not be allowed, and an error message will appear. See example **B** below. *(Updated 07/20/2020 - This institution option used to be named CDMD, but we are now using DDCD for this option.)*
	Remember that **Due Date** changes in CIM GOLD are sent to the Critical File Maintenance Report (FPSRP122).

A: Error message that appears when trying to change the **Due Date** and it's already been changed before, and institution option CDUR is set.
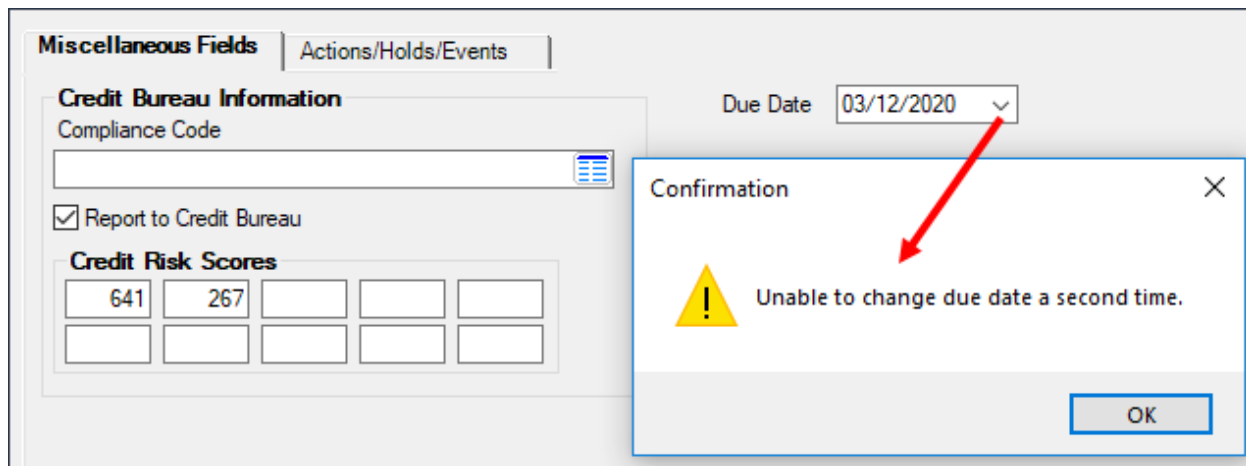
Loans > Misc Secured F/M Data Screen in CIM GOLD

B: Error message that appears when trying to change the Due Date further out than the number of days in institution option CDMD.

Last updated: 7/22/2021

Loans > Misc Secured F/M Data Screen in CIM GOLD

Enhancement	Description
Update to Date Last Marketed CMP: 12476 Work Order: 56755 CIM GOLD version 7.20.3	It was reported by a client that the **Date Last Marketed** field at the top of the Marketing and Collections screen stopped showing data after CIM GOLD version 7.9.7 was released. This has been corrected, and now the **Date Last Marketed** shows the date an employee last marketed to the account owner to renew their loan (see below). The **Date Last Marketed** field gets updated anytime an employee selects "MK - Marketed for Renewal" from the **Comment Code** field on the Loans > Marketing and Collections screen > Contact tab.

Loans > Marketing and Collections Screen

Enhancement	Description
Fields Added to Cards and Promotions Screen CMP: 13289 Work Order: 13288 CIM GOLD version 7.20.3	The **Method And Frequency** (LNRLSM) and **Fee Amount** (LNRLSA) fields, which were previously only displayed on the Finance Charge Information tab of the Loans > Line-of-Credit Loans screen, now appear on the Fees and Charges tab of the Loans > Cards and Promotions screen. This change was implemented to provide institutions more options for viewing information about the annual service fees charged to customer credit accounts. See help for these fields on the Line-of-Credit Loans screen to learn more about their purpose and function.

Loans > Cards and Promotions Screen > Fees and Charges Tab

Enhancement	Description
UCC/Title Info Link Added to Home Improvement Collateral CMP: 14964 CIM GOLD version 7.20.3	We have added the **UCC/Title Info** link for Home Improvement collateral (**Collateral Type** 6). As you know, the Collateral Detail screen changes depending on which **Collateral Type** you have selected. We added the **UCC/Title Info** link at the request of one institution that had the need to record UCC and title information with home improvement collateral (see below). See the Collateral Detail and UCC/Title help for more information.

Loans > Collateral Detail Screen

Enhancement	Description
Converted History Improved CMP: 14499 Work Order: 58716 CIM GOLD version 7.20.3	For those institutions that show Converted History (institution option TOCH is set), the Converted History tab on the Loans > History screen has been improved to quickly show archived Converted History for accounts that were converted from one institution to another institution. Previously, if users were viewing archived data and attempted to go to the Converted History tab, they would receive the following error message: "Missing GPS Servicing url. Please contact GPS." Users would then need to delete their cache (File > Delete Cache Files); switch to production set (File > Change Working Set); change back to archived set; and then go to the Converted History tab and they'd be able to view the data. This has been improved, so now whether the user is in a production set or archived set, they will be able to view the data on the Converted History tab without needing to delete their cache. **Note:** Institution option TOCH must be set to view the Converted History tab on the Loans > History screen.

Enhancement	Description
Future Payments No Longer Allowed with Other Payment Account CIM GOLD version 7.20.3	We have changed the EZPay screen to no longer allow scheduled future payments with the **Other Payment Account** feature. We have done this to be in better PCI compliance. Customers should not be using another payment account except for immediate use only. See the following example:

Loans > Transactions > EZPay Screen

Enhancement	Description
EZPay Enhancements Made for LOC Loans CMP: 15038 CIM GOLD version 7.20.3	We have made some modifications to the EZPay screen to allow recurring payments to revolving line-of-credit loans (payment method 5). The screen will also allow more regular recurring payments than just monthly, such as weekly, bi-weekly, and semi-monthly. Recurring payments via a checking/savings account or credit/debit card payments are allowed for these types of loans. Your GOLDPoint Systems account manager will need to set up some EZPay options if your institution currently doesn't allow for credit/debit card payments or more regular recurring payments. Contact your GOLDPoint Systems

Enhancement	Description
	account manager if you would like to implement these features, as they will need to turn on some options for you.

Recurring Payment Amount

Because the minimum payment required on LOC loans changes from month-to-month (usually based on a percentage amount of either the outstanding balance or original balance), significant back-end programming has been done to automatically calculate the payment amount when setting up recurring payments for LOC loans. The recurring payment amount will be calculated by the system at the time the payment is pulled.

The **Minimum Payment Due** is determined by many factors including the **Payment Type**, **Payment Percent of Balance**, and whether the calculation is based on the **Original Balance** or **Actual Balance** as of the **Billing Date**. These fields are found on the line-of-credit screens, depending on which type of LOC the account is: Cards and Promotions screen (for LOC revolving card loans), Consumer Line-of-Credit (for consumer or overdraft LOC), or Line-of-Credit Loans (non-revolving LOC). See the Payment Details topic for more information.

For example, if a user sets up recurring payments on an LOC loan, they should leave the payment amount fields *blank*, then click <Submit Payment>. A message will be displayed informing the user that the payment amount will be automatically calculated at the time the payment is pulled (each frequency), as shown below:

Verify Amount ✕

You want to make a weekly recurring payment by E-check effective: 04/15/2020 occurring every week. The Payment Amount will be calculated at the Time the payment is pulled. Is this correct?

[Yes] [No]

Note: Users can override the amount calculated by the system by entering a specific amount in the **Other** field on the EZPay screen, and the system will use that **Other** amount to process the recurring payment each frequency (weekly, bi-weekly, semi-monthly, monthly). Users will need to use caution using this method, as they will want to ensure that a full payment is made by the **Due Date + Grace Days** or a late charge may incur.

Enhancement	Description
	Convenience fees and third-party fees can also be applied to these types of recurring payments, if your institution is set up appropriately. ## Zero-balance Accounts Recurring payments will eventually pay the account to zero. Once the account reaches zero, recurring payments are disabled. Should the account principal increase again after reaching zero (another purchase is applied to the account), recurring payments will need to be set up again through the EZPay screen should the customer want recurring payments. (Or the customer can set up recurring payments themselves through your institution's payment website (GAC).) **Note:** LOC loans are not closed when the account reaches a zero balance. However, we do have an option to automatically close zero-balance LOC loans once the loan reaches maturity. See the documentation for institution option CLZB (Close Payment Method 5 at Maturity). ## Core Services Part A core services release (host) is also required before this functionality will be completely operational. The host release part will be released in May 2020, and we will notify you via the monthly Update document in DocsOnWeb.

When setting up recurring payments for LOC loans, users should leave the Other field blank, then click <Submit Payment> and the system will calculate the payment automatically each time the payment is pulled.

Loans > Transactions > EZPay Screen

Enhancement	Description
New Option Waives Convenience Fees if Late Charges Exist CMP: 14590, 14599, 14600 CIM GOLD version 7.20.3	We have added a new option to the EZPay Convenience Fee table (under Loans > System Setup Screens). The EZPay Convenience Fee table allows institutions to set up a fee amount based on loan type and state (classification), as some states allow fees or different amounts of allowed fees. See Figure 1 below showing this new option. When this new option (**Waive Late Fee if Late Charge Present**) is set, loans that have had a late charge at any time since the **Date Opened** will *not* be assessed a convenience fee when running transactions from the EZPay screen. The **Fee** amount will be cleared on the EZPay screen, as shown in Figure 2 below.

Enhancement	Description
	If a late charge *does* exist on the loan, the **Fee** amount will show. See Figure 3 below. **Note:** The Convenience Fee table does not work unless the **Use Convenience Fee Table** EZPay IMAC option is set up for your institution. Your GOLDPoint Systems account manager can help you set up that option. See the Fees topic in DocsOnWeb for more information. **Core Services Release:** The core services (host) part of this project was advertised in the March Update (see CMP 14599, 14600).

Figure 1: Loans > System Setup Screens > EZPay Convenience Fees Screen
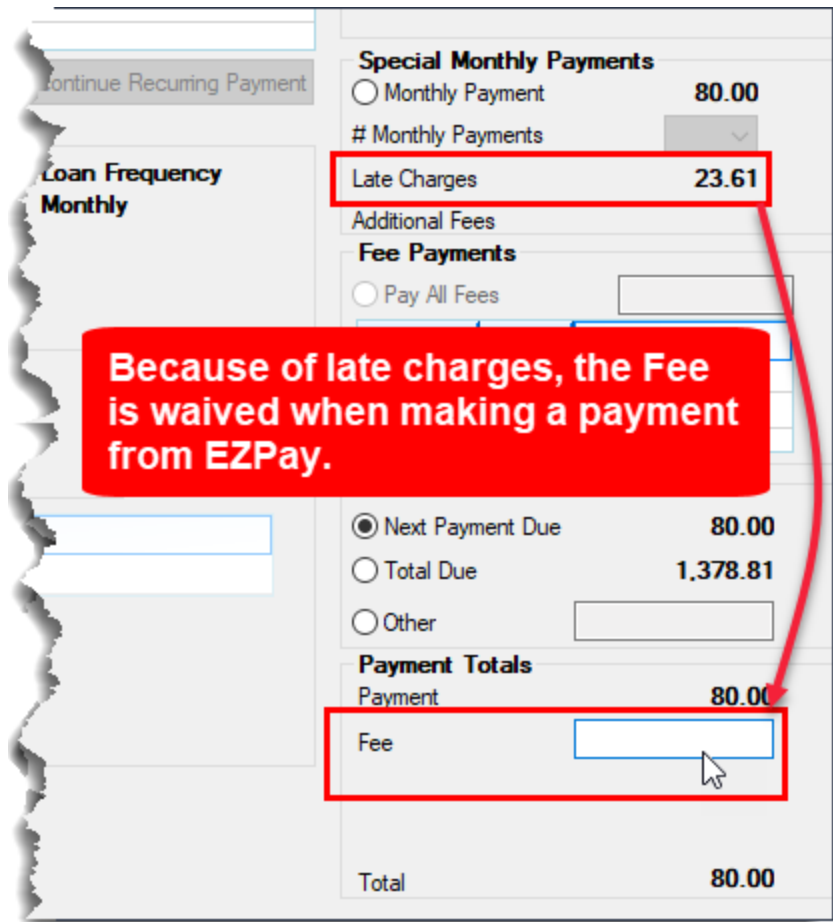
Figure 2: Loans > Transactions > EZPay Screen

Figure 3: Loans > Transactions > EZPay Screen

Notification System

Enhancement	Description

New Pay-by-Text Options for Solutions by Text
 	
CMP: 14564
 	
CIM GOLD version 7.20.3
 	
Note: This release is for a specific institution.
	We have added a new option for texting via third-party Solutions by Text for an institution. This new **Send Follow-up Pay-by-Text After XX Hours** option enables the system to send a follow-up text to a customer if a response has not been received within the set time limit. For example:
	
	1. The institution sends the customer a reminder text letting them know that they have a payment due and asks them if they want to pay right now by responding with "PAY".
	2. The customer texts "PAY" back.
	3. When the "PAY" text is received, the program looks to see if a default payment account is set up.
	4. The system responds based on whether a default account is found:
	  a. If a default account is found:
	    i. A text is sent that includes the last four digits of the account, the type of account (bank, Visa, Mastercard, etc.), and the amount of the payment.
	    ii. The text asks the customer to confirm the payment by texting "CONFIRM".
	    iii. The customer texts "CONFIRM", and the system uses the default payment method to process the payment for the amount due.
	    iv. If a "PAY" text is received but the "CONFIRM" text is not received within the specified number of hours in the **Send Follow-up Pay-by-Text After XX Hours** option, a follow-up text is sent asking the customer to confirm. **Note**: Only one follow-up text will be sent.
	  b. If a default account is not found:
	    i. A text is sent giving the customer the opportunity to go online to make the payment directly, to set up a stored payment method, or to select a default payment method from a list of stored payment methods.
	
	The default number of hours for the **Send Follow-up Pay-by-Text After XX Hours** option is 0. The maximum number of hours is 99. **Note**: If the number of hours is set to 0, no follow-up text is sent.
	
	In addition, we have set up numerous Notification templates to be used for this new Pay-by-Text functionality. These templates include:
	
	<table><tr><th>ID</th><th>Description</th></tr><tr><td>6000</td><td>Pay-By-Text (No Default Profile): This is used if the customer does not have a payment profile set up.</td></tr><tr><td>6001</td><td>Pay-By-Text (Max Credit Card): This is used if the payment if over the maximum allowed for credit card payments.</td></tr></table>

Enhancement	Description	
	6002	Pay-By-Text (Confirm): This is used if the customer has a default payment method and has texted "PAY".
	6003	Pay-By-Text (Payment Success): This is used after the customer has texted "CONFIRM" and the payment was successful.
	6004	Pay-By-Text (Payment Failed): This is used after the customer has texted "CONFIRM" and the payment failed.
	6005	Pay-By-Text (2-hour Follow up): This is used after the customer has texted "PAY" but has not texted "CONFIRM" for XX hours.
	6006	Pay-By-Text (2-hour response timed out): This is used after the customer has texted "CONFIRM" but the Pay-by-Text has expired (expiration time set by the institution).
	We have also added the ability to set a default payment account using the External Accounts and Card Profiles screens (see below). Only one account can be selected as the default payment account, either an account from the list of external accounts or card profiles. **Note:** A default payment account does not have to be selected but if a default account is not selected, a text is sent giving the customer the opportunity to go online to make the payment directly, to set up a stored payment method, or to select a default payment method from a list of stored payment methods, as described above.	

New Default Checkbox on the External Accounts Screen

New Default Account Checkbox on the Card Profiles Screen

Enhancement	Description
New Pay-by-Text Options for Solutions by Text (Continued)	We have added several new options to enable this pay-by-text option for Solutions by Text that your GOLDPoint Systems account manager can set up for you. These options are found on the GOLDPoint Systems > EZPay IMAC Table > Pay by Text tab that only your GPS account manager has access to. 1. **Use Default Payment Profile** (EZUDPP): This option is used to indicate whether the institution will be able to use default payment accounts for Pay-by-Text payments. 2. **Wait Time to Send Confirmation** (EZWTCT): This option is used to indicate the number of hours the system will wait after receiving a payment request text before sending the customer a confirmation request text. 3. **Confirmation Expires After (Hours)** (EZCEXH): This option is used to indicate the number of hours the confirmation request text will be available for the customer to respond to. When this time period runs out, the system will send one follow-up text asking the customer to confirm the payment again. If a confirmation text is not received, the payment will not be processed. For more information on the Core Services (Host) portion of this release, see Pay-By-Text Options Added to EZPay (CMP 14524) in DocsOnWeb. **Note**: This release is for a specific institution.

Enhancement	Description
	If you are interested in similar programming for your institution, please contact your GOLDPoint Systems account manager.

Queues

Enhancement	Description
Collection System Now Defaults to Local Branch CMP: 1208 Work Order: 43946 CIM GOLD version 7.20.3	When collectors at your institution access Queues > Collection Queues screens (Accounts, Assignments), those screens now default to their local branch and load that branch's queues. This change was implemented for more convenience and increased efficiency for collectors.
Can Now Change Detail Screen Without Rebuild CMP: 4730 Work Order: 48610 CIM GOLD version 7.20.3	We have enhanced the Collection Queues system so users can now double-click an account on the Queues > Collection > Accounts screen, and the system will bring up the detail screen for that account. The Accounts screen can also be found as a tab on the Queues > Collection > Queue Administration screen. See Figure 1 below. The request for this feature came from the Advisory Board. The detail screen, which is the screen that appears when users click the Detail tab during collection queue processing on the Collection Queues screen, is designated by supervisors when setting up collection queues. Supervisors select the detail screen for queues using the Definitions tab of the Queue Administration screen. See Figure 2 below.

Figure 1: Queues > Collection > Accounts Screen
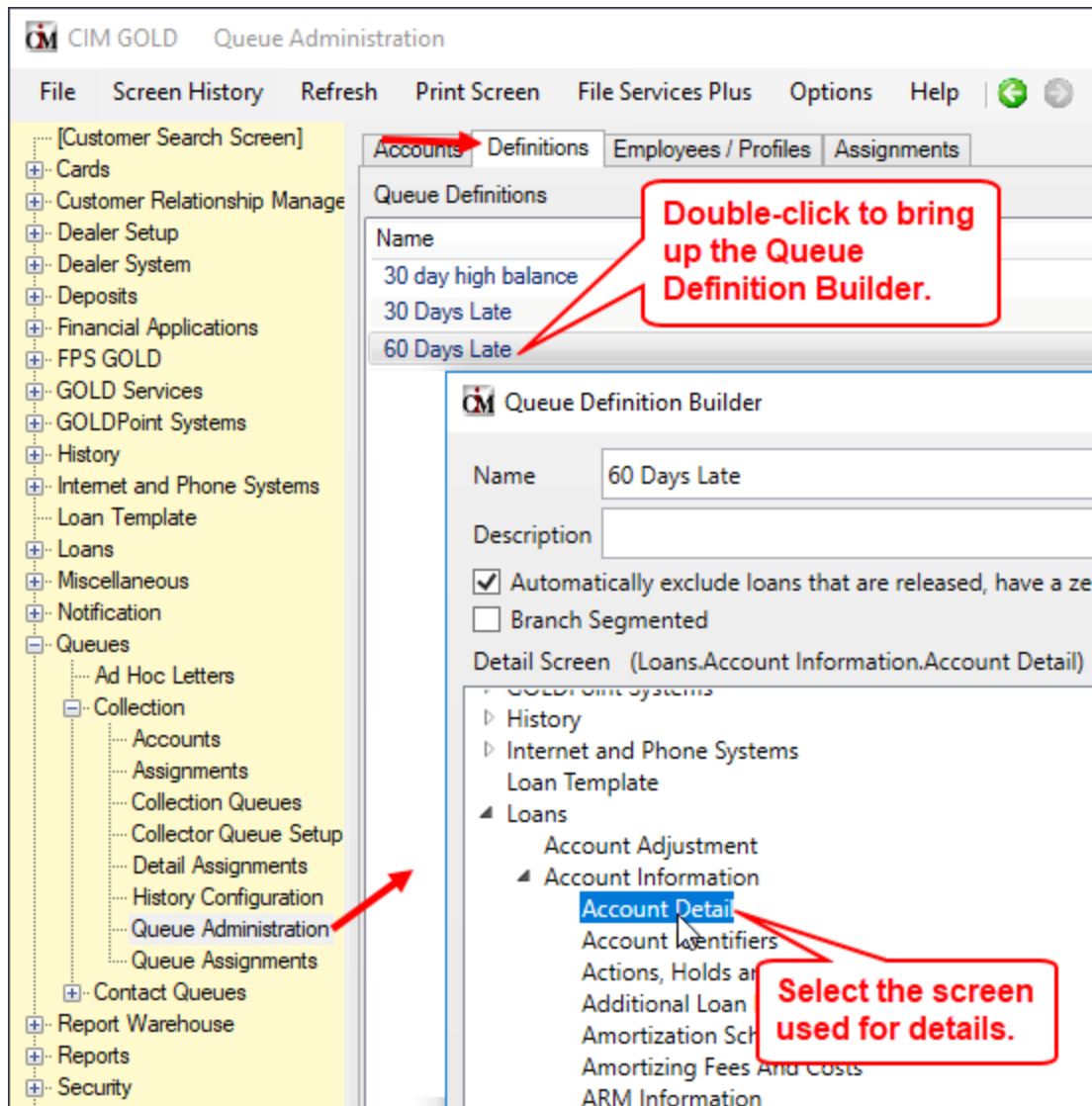
Figure 2: Queues > Collection > Queue Administration Screen

Enhancement	Description
New Collection Queues Option CMP: 9070 CIM GOLD version 7.20.3	We have added an option, **Using SQL Queues** (QOSQLQ), to the Loans > System Setup Screens > Collection Institution Options screen. This option is for GOLDPoint Systems' use. It allows us to establish institutions are using the SQL-based Collection Queues system, instead of the legacy host-based Collection system. Most of our clients are already using the SQL-based Collection Queues system, which is set up on the Queues > Collection > Queue Administration screen. We added this option to the Collection Institution Options screen to improve performance in the afterhours. If this option is selected, the host will not try to build collection queues when none are needed. See the example of this option below:
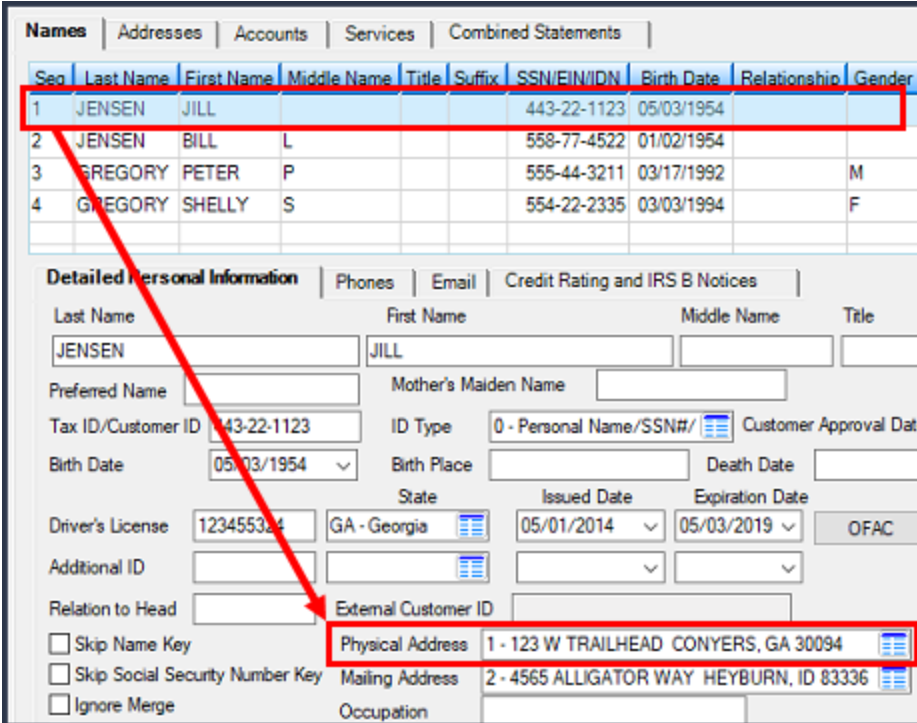
Loans > System Setup Screens > Collection Institution Options Screen
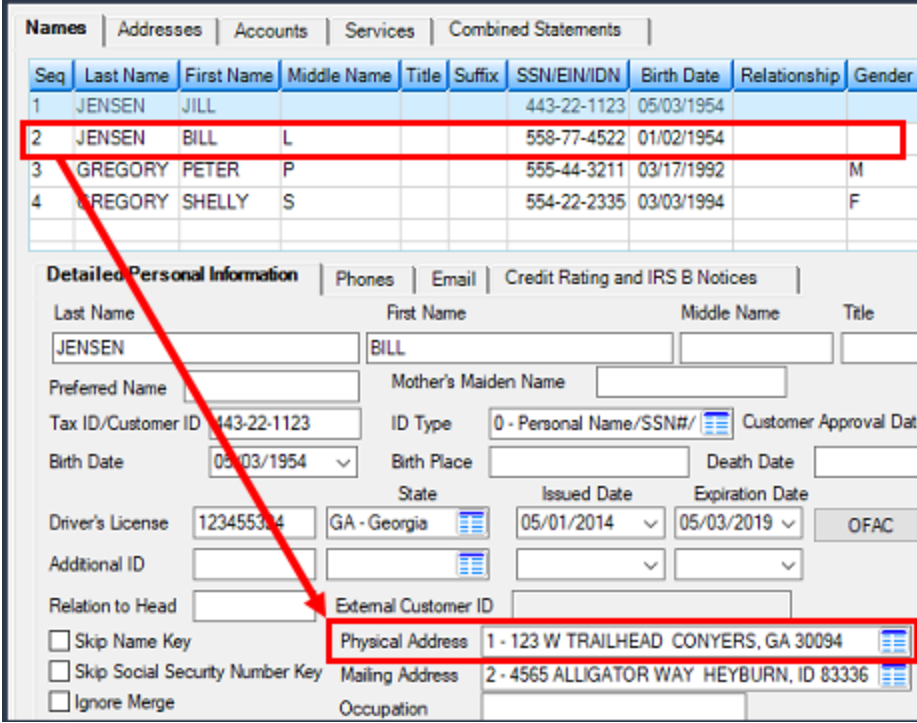
Enhancement	Description
Additional Borrower Address Information Added to Contact Queues CMP: 8106 Work Order: 52158 CIM GOLD version 7.20.3	We have added additional merge fields to Contact Queues that pull Physical Address information for up to four names in the household. The new fields are described below. For a list of all available fields in Contact Queues, see the Merge Fields in Contact Queues topic. See also: Create a Mail Merge Letter from Contact Queues.

Merge Field	Merge Info
CIF Address Line 3	This is the city, state, and Zip code for the Mailing Address connected to the account. This is pulled from the **Mailing Address** field (NTADDR) on the

Merge Field	Merge Info
	Accounts tab of the Customer Relationship Management > Households screen > Accounts tab.
CIF Address Line 3 2	This is the city, state, and Zip code for the **Property Address** connected to the account. This is pulled from the **Property Address** field (NTPADD) on the Accounts tab of the Customer Relationship Management > Households screen > Accounts tab.
CIF Person PhysicalAdr Line 1	This field pulls **Street 1** of the **Physical Address** for the *first* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab. **Customer Relationship Management > Households Screen > Names Tab**
CIF Person PhysicalAdr Line 2	This field pulls **Street 2** of the **Physical Address** for the *first* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person PhysicalAdr Line 3	This field pulls the city, state, and Zip code of the **Physical Address** for the *first* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person PhysicalAdr County	This field pulls the county of the **Physical Address** for the *first* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 1 PhysicalAdr Line 1	This may be a bit confusing, but this field pulls **Street 1** of the **Physical Address** for the *second* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.

Merge Field	Merge Info
	\n**Customer Relationship Management > Households Screen > Names Tab**
CIF Person 1 PhysicalAdr Line 2	This field pulls **Street 2** of the **Physical Address** for the *second* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 1 PhysicalAdr Line 3	This field pulls the city, state, and Zip code of the **Physical Address** for the *second* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 1 PhysicalAdr County	This field pulls the county of the **Physical Address** for the *second* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 2 PhysicalAdr Line 1	This may be a bit confusing, but this field pulls **Street 1** of the **Physical Address** for the *third* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.

Merge Field	Merge Info

Customer Relationship Management > Households Screen > Names Tab |
CIF Person 2 PhysicalAdr Line 2	This field pulls **Street 2** of the **Physical Address** for the *third* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 2 PhysicalAdr Line 3	This field pulls the city, state, and Zip code of the **Physical Address** for the *third* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 2 PhysicalAdr County	This field pulls the county of the **Physical Address** for the *third* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 3 PhysicalAdr Line 1	This may be a bit confusing, but this field pulls **Street 1** of the **Physical Address** for the *fourth* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.

Merge Field	Merge Info
	Customer Relationship Management > Households Screen > Names Tab (click to expand)
CIF Person 3 PhysicalAdr Line 2	This field pulls **Street 2** of the **Physical Address** for the *fourth* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 3 PhysicalAdr Line 3	This field pulls the city, state, and Zip code of the **Physical Address** for the *fourth* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF Person 3 PhysicalAdr County	This field pulls the county of the **Physical Address** for the *fourth* person listed in the Names list-view table on the Customer Relationship Management > Households screen > Names tab.
CIF IRS Owner PhysicalAdr Line 1	This field pulls **Street 1** of the **Physical Address** for the **IRS Owner** on the account. The person designated as the IRS Owner is done on the Customer Relationship Management > Households screen > Accounts tab by selecting the name from the **IRS Owner** field.
CIF IRS Owner PhysicalAdr Line 2	This field pulls **Street 2** of the **Physical Address** for the **IRS Owner** on the account. The person designated as the IRS Owner is done on the Customer Relationship Management > Households screen > Accounts tab by selecting the name from the **IRS Owner** field.
CIF IRS Owner PhysicalAdr Line 3	This field pulls the city, state, and Zip code of the **Physical Address** for the **IRS Owner** on the account. The person designated as the IRS Owner is done on the Customer Relationship Management > Households screen > Accounts tab by selecting the name from the **IRS Owner** field.
CIF IRS Owner PhysicalAdr County	This field pulls the county of the **Physical Address** for the **IRS Owner** on the account. The person designated as the IRS Owner is done on the Customer Relationship Management > Households screen > Accounts tab by selecting the name from the **IRS Owner** field.

What's New in Version 7.9.14

Welcome to What's New for CIM GOLD in version 7.9.14. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

Cards

General Ledger

Loan System

      Last updated: 7/22/2021

Cards

Enhancement	Description
Method Fields Removed from Online ATM Journal CMP: 14386 CIM GOLD version 7.9.14	We have removed the Method fields that showed on the Cards > Online ATM Journal screen. The functionality for those fields is not yet available, so until they are available, we have removed them. See below.

Cards > Online ATM Journal Screen

General Ledger

Enhancement	Description
Update to Field Labels on Amortization Descriptions Screen CMP: 14084 CIM GOLD version 7.9.14	In version 7.9.12 we added two new fields for securitization (investor) fees on the GOLD Services > General Ledger > Amortization Descriptions screen. (See CMP: 12538 in version 7.9.12 of the CIM GOLD What's New.) We have updated the labels for these fields, as it was confusing knowing which G/L accounts were for amortizing fees and which ones were for investor fees. The fields labels have been updated as follows: **New:** Code 10 Loan Type 0 Description Premium Unearned Fees GL 1000 BR00 TP00 Earned Fees GL 2000 BR00 TP00 Unearned Investor Fees GL 1000 IG00 TP00 Earned Investor Fees GL 2000 IG00 TP00 **Old:** Code 10 Loan Type 0 Description Premium G/L Account Numbers 1000 BR00 TP00 2000 BR00 TP00 Unearned Fees GL 1000 IG00 TP00 Earned Fees GL 2000 IG00 TP00 See the Amortization Descriptions screen help in DocsOnWeb for more information.

Loan System

Enhancement	Description
Event Letter Discrepancy Resolved CMP: 14643 CIM GOLD version 7.9.14	In version 7.9.12 of CIM GOLD, one institution found a strange error when selecting letter numbers from the Actions/Holds/Events Letters screen. If the letter number had been created in more than one event, and the user made changes to the letter number, the system would sometimes show the letter number title with the other event. For example, event 23 (delinquency letter) has been assigned letter number 7, which should have the title of "Potential Legal Action Letter." Event 24 (specialty request letter) also has a letter number 7 with the title of "Former Borrower Solicitation." Sometimes when the user would change event numbers or letter numbers, the title would reflect the wrong title (the title from the other event). This has been corrected, and now the correct event number and letter should show on the Actions/Holds/Event Letters screen.
Checks Screen Updated to Allow Less Than Four-digit Teller Number CMP: 14698 Work Order: 58907 CIM GOLD version 7.9.14	The Loans > Check Printing > Checks screen has been updated to now allow teller numbers that are less than four digits. Previously, if a teller who had a two- or three-digit teller number attempted printing or voiding a check, they would receive an "Invalid Teller Number" message. This has been updated to now allow less than four-digit teller numbers. Additionally, the Checks screen requires a teller number. We updated the screen to show a message as soon as a user attempts to access the Checks screen that their teller number is required. This message previously appeared after a button was clicked on the screen and the user hadn't been set up as a teller or didn't have access to that office. Now the message appears when the user first accesses that screen, as shown below:

Enhancement	Description
Loans > Check Printing > Checks Screen

The user will not be able to do anything on that screen until they are set up as a teller. If the user hasn't been set up as a teller, they will need to be set up as one, as described in the Security > Setup > Teller tab screen (which is the same screen as Deposits > Definitions > Teller Information screen).

Note: If the user gets this message on the Checks screen:
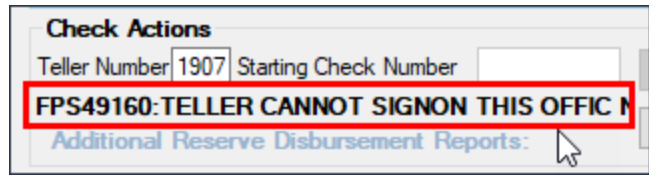
Loans > Check Printing > Checks Screen

It means they are not set up for that office. Or they need to be designated to work in other offices. To designate a teller to work in other offices, check the **Other Office Signon** box on the Teller setup screen, as shown below: |

Last updated: 7/22/2021

If this is not checked, the teller only has access to Office 1.

Deposits > Definitions > Teller Information Screen

Enhancement	Description
Primary Email Changes Updated with Event 60 CMP: 14522, 14622 Work Order: 58717 CIM GOLD version 7.9.14	In CIM GOLD version 7.9.11 we advertised a new option that allows your institution to immediately send an email to a customer after they make a payment from the EZPay screen. (See CMP: 11581 in the CIM GOLD What's New.) We've updated this process as follows: 1. The system no longer changes the **Primary** email to *not* **Primary**. **Primary** emails are indicated by a checkbox next to the email address. It was found that when posting an immediate or future-dated payment on an account with a primary email address, if the user selected <Send/Save>, the email address was unchecked as **Primary**. This has been updated and the system no longer changes that **Primary** checkbox if <Send/Save> is clicked. 2. Additionally, the comment that was added on the Marketing and Collections screen > Contact tab would state that the email address was changed. The system no longer shows that message, as shown in Figures 1, 2, 3 below. 3. We have also updated the system so the **Opt Out** selection does not default once a user checks that box. Previously, if a user checked the **Opt Out** box when the Email address dialog box appeared after running a payment on the EZPay screen, the system would *always* default to a checked box for the **Opt Out** option. Now the default is always an unchecked box. See **A** in Figure 1 below.

Figure 1: Message that appears after making a payment on the EZPay screen, and Event Letter 60 option is set.

Figure 2: Loans > Marketing and Collections Screen > CIF Tab, then click <Edit E-mail>

Figure 3: Loans > Marketing and Collections Screen > Contact Tab

Enhancement	Description
Event 60 Emails Updated for Multiple Names in a Household; Capitalization Okay CMP: 14200 Work Order: 58717 CIM GOLD version 7.9.14	We have updated the email addresses shown for event letter 60 when multiple people with multiple accounts belong in the same households. EZPay was using the household name sequence to read the Social Security number from the FPMN record (the older CIF Name and Address record). This was causing issues when getting the SSN to read emails when there were multiple names in a household with multiple accounts. This has been updated so the system now reads the SSN from the FPND record (CIF Name record), thereby using the correct name sequence for the selected person. The correct email address will now be shown with the selected person making the payment. Additionally, if an email includes capitalization, the system previously would return an error. This has been updated, so if an email address includes

Enhancement	Description
	capitalization in the name, the system ignores the capitalization and still successfully sends the email.
Comment Message Changed on Opt-out of Event 60 Email CMP: 14170 Work Order: 58717 CIM GOLD version 7.9.14	We have updated the wording of the comment that appears after a customer opts out of receiving an email when event 60 email option is on. When the user checks the **Opt Out** box then clicks <Submit Payment> on the EZPay screen after making a payment, a message is recorded in the Comments list-view table on the Marketing and Collections screen > Contact tab. This message has been updated to show: "NAME has decided to opt out of being emailed a payment confirmation for this transaction." See the new and old message example below.

Loans > Marketing and Collections Screen > Contact Tab

Enhancement	Description
Variable Screen Updated CMP: 13209	We have updated a coding bug on the Variable screens. One institution found that they couldn't use the UFC19 field on the Variable screen. After we investigated why they got the error, it was found that an loading element was wrong. The screen should no longer crash when going to the last account.

Enhancement	Description
CIM GOLD version 7.9.14	

What's New in Version 7.9.13

Welcome to What's New for CIM GOLD in version 7.9.13. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

> ⌲ **Note:**
>
> Version 7.9.13 only went to one institution. All the changes in this version of CIM GOLD can also be found in version 7.9.14.

See the following sections for more details:

[Cards](#)

[General Ledger](#)

[Loan System](#)

Cards

Enhancement	Description
Method Fields Removed from Online ATM Journal CMP: 14386 CIM GOLD version 7.9.13	We have removed the Method fields that showed on the Cards > Online ATM Journal screen. The functionality for those fields is not yet available, so until they are available, we have removed them. See below.

Cards > Online ATM Journal Screen

General Ledger

Enhancement	Description
Update to Field Labels on Amortization Descriptions Screen CMP: 14084 CIM GOLD version 7.9.13	In version 7.9.12 we added two new fields for securitization (investor) fees on the GOLD Services > General Ledger > Amortization Descriptions screen. (See CMP: 12538 in version 7.9.12 of the CIM GOLD What's New.) We have updated the labels for these fields, as it was confusing knowing which G/L accounts were for amortizing fees and which ones were for investor fees. The fields labels have been updated as follows: **New:** **Old:** See the Amortization Descriptions screen help in DocsOnWeb for more information.

Loan System

Enhancement	Description
Checks Screen Updated to Allow Less Than Four-digit Teller Number CMP: 14698 Work Order: 58907 CIM GOLD version 7.9.13	The Loans > Check Printing > Checks screen has been updated to now allow teller numbers that are less than four digits. Previously, if a teller who had a two- or three-digit teller number attempted printing or voiding a check, they would receive an "Invalid Teller Number" message. This has been updated to now allow less than four-digit teller numbers. Additionally, the Checks screen requires a teller number. We updated the screen to show a message as soon as a user attempts to access the Checks screen that their teller number is required. This message previously appeared after a button was clicked on the screen and the user hadn't been set up as a teller or didn't have access to that office. Now the message appears when the user first accesses that screen, as shown below: **Loans > Check Printing > Checks Screen** The user will not be able to do anything on that screen until they are set up as a teller. If the user hasn't been set up as a teller, they will need to be set up as one, as described in the Security > Setup > Teller tab screen (which is the same screen as Deposits > Definitions > Teller Information screen). **Note:** If the user gets this message on the Checks screen: **Loans > Check Printing > Checks Screen**

Enhancement	Description
	It means they are not set up for that office. Or they need to be designated to work in other offices. To designate a teller to work in other offices, check the **Other Office Signon** box on the Teller setup screen, as shown below:

Deposits > Definitions > Teller Information Screen

Enhancement	Description
Primary Email Changes Updated with Event 60 CMP: 14522, 14622 Work Order: 58717 CIM GOLD version 7.9.13	In CIM GOLD version 7.9.11 we advertised a new option that allows your institution to immediately send an email to a customer after they make a payment from the EZPay screen. (See CMP: 11581 in the CIM GOLD What's New.) We've updated this process as follows: 1. The system no longer changes the **Primary** email to *not* **Primary**. **Primary** emails are indicated by a checkbox next to the email address. It was found that when posting an immediate or future-dated payment on an account with a primary email address, if the user selected <Send/Save>, the email address was unchecked as **Primary**. This has been updated and the system no longer changes that **Primary** checkbox if <Send/Save> is clicked. 2. Additionally, the comment that was added on the Marketing and Collections screen > Contact tab would state that the email address was changed. The system no longer shows that message, as shown in Figures 1, 2, 3 below. 3. We have also updated the system so the **Opt Out** selection does not default once a user checks that box. Previously, if a user checked the **Opt**

Enhancement	Description
	Out box when the Email address dialog box appeared after running a payment on the EZPay screen, the system would *always* default to a checked box for the **Opt Out** option. Now the default is always an unchecked box. See **A** in Figure 1 below.

Figure 1: Message that appears after making a payment on the EZPay screen, and Event Letter 60 option is set.

Figure 2: Loans > Marketing and Collections Screen > CIF Tab, then click <Edit E-mail>

Figure 3: Loans > Marketing and Collections Screen > Contact Tab

Enhancement	Description
Event 60 Emails Updated for Multiple Names in a Household; Capitalization Okay CMP: 14200 Work Order: 58717 CIM GOLD version 7.9.13	We have updated the email addresses shown for event letter 60 when multiple people with multiple accounts belong in the same households. EZPay was using the household name sequence to read the Social Security number from the FPMN record (the older CIF Name and Address record). This was causing issues when getting the SSN to read emails when there were multiple names in a household with multiple accounts. This has been updated so the system now reads the SSN from the FPND record (CIF Name record), thereby using the correct name sequence for the selected person. The correct email address will now be shown with the selected person making the payment. Additionally, if an email includes capitalization, the system previously would return an error. This has been updated, so if an email address includes

Enhancement	Description
	capitalization in the name, the system ignores the capitalization and still successfully sends the email.
Comment Message Changed on Opt-out of Event 60 Email CMP: 14170 Work Order: 58717 CIM GOLD version 7.9.13	We have updated the wording of the comment that appears after a customer opts out of receiving an email when event 60 email option is on. When the user checks the **Opt Out** box then clicks <Submit Payment> on the EZPay screen after making a payment, a message is recorded in the Comments list-view table on the Marketing and Collections screen > Contact tab. This message has been updated to show: "NAME has decided to opt out of being emailed a payment confirmation for this transaction." See the new and old message example below.

Loans > Marketing and Collections Screen > Contact Tab

Enhancement	Description
Variable Screen Updated CMP: 13209	We have updated a coding bug on the Variable screens. One institution found that they couldn't use the UFC19 field on the Variable screen. After we investigated why they got the error, it was found that an loading element was wrong. The screen should no longer crash when going to the last account.

Enhancement	Description
CIM GOLD version 7.9.13	

What's New in Version 7.9.12

Welcome to What's New for CIM GOLD in version 7.9.12. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

Cards

Customer Relationship Management

GOLD Services

Loan System

Notification System

Payment Calculator

Cards

Enhancement	Description
New Screens for ATMs CMP: 13253 Work Order: 56587 CIM GOLD version 7.9.12	We have added two new screens to the Cards system for ATM journals. 1. **ATM Comparative Totals Screen:** Institutions that use any online ATM processor can use this screen to identify and correct accounts where the GOLDPoint Systems' history and the ATM vendor history don't match. Errors in corrections, time-outs, cutoff time differences, and other discrepancies can cause history to be out of sync. This screen will help you better understand ATM discrepancies, should there be any. 2. **Online ATM Journal Screen:** The Online ATM Journal screen allows you to view online ATM transactions for a specified period of time. It can be used to find errors, reject reasons, and other details. You can view transactions back to the number of days specified in the institution option DKAT (Days to Keep ATM Tranlogs) for your institution. The default is 14 days. You can set it to any number of days your institution wants. We bill for each record stored. See the following example of these two screens in the Deposit system. Help for these screens is currently being written and will be available the next time DocsOnWeb is published (about two weeks).
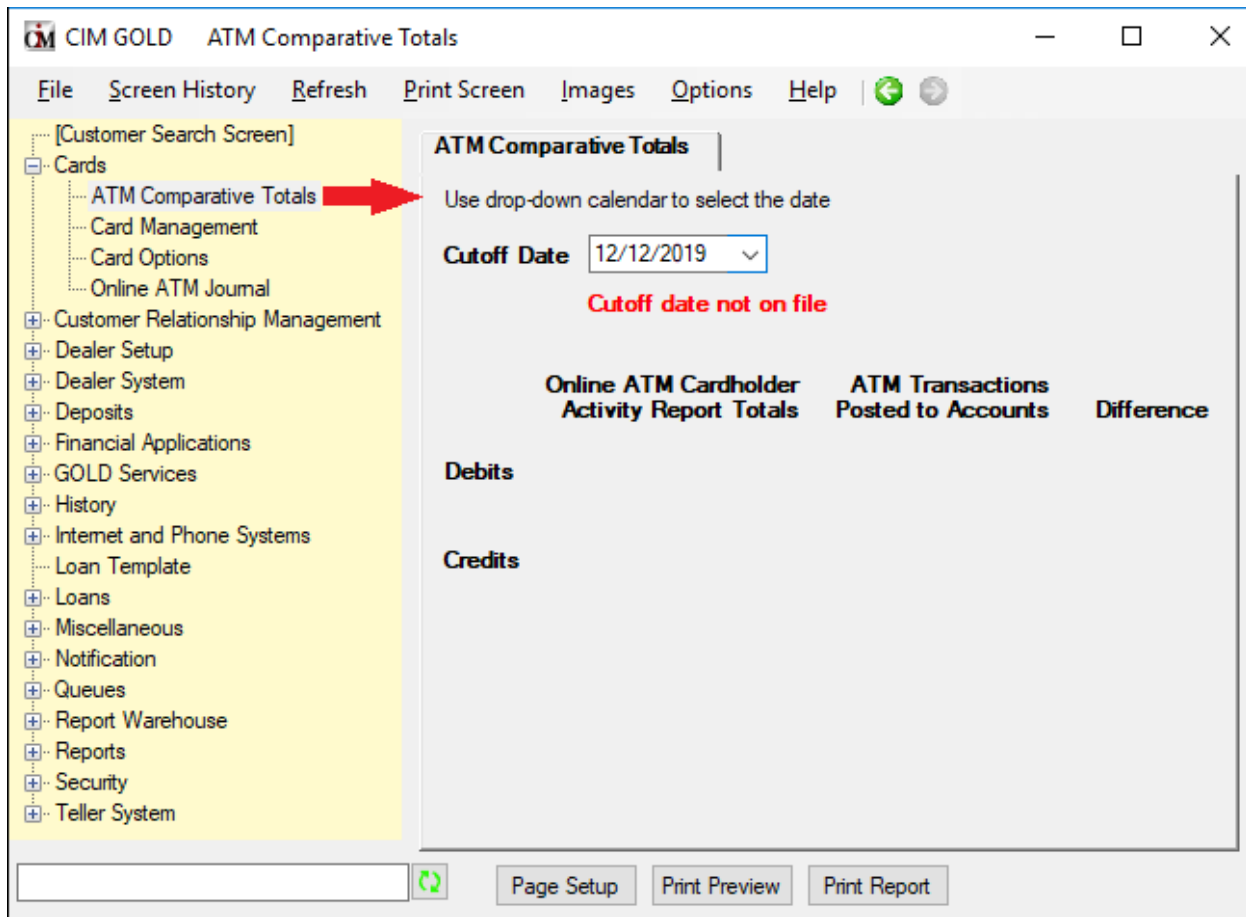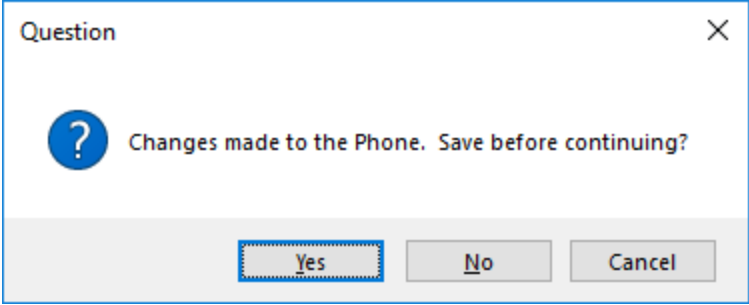
Cards > ATM Comparative Totals Screen
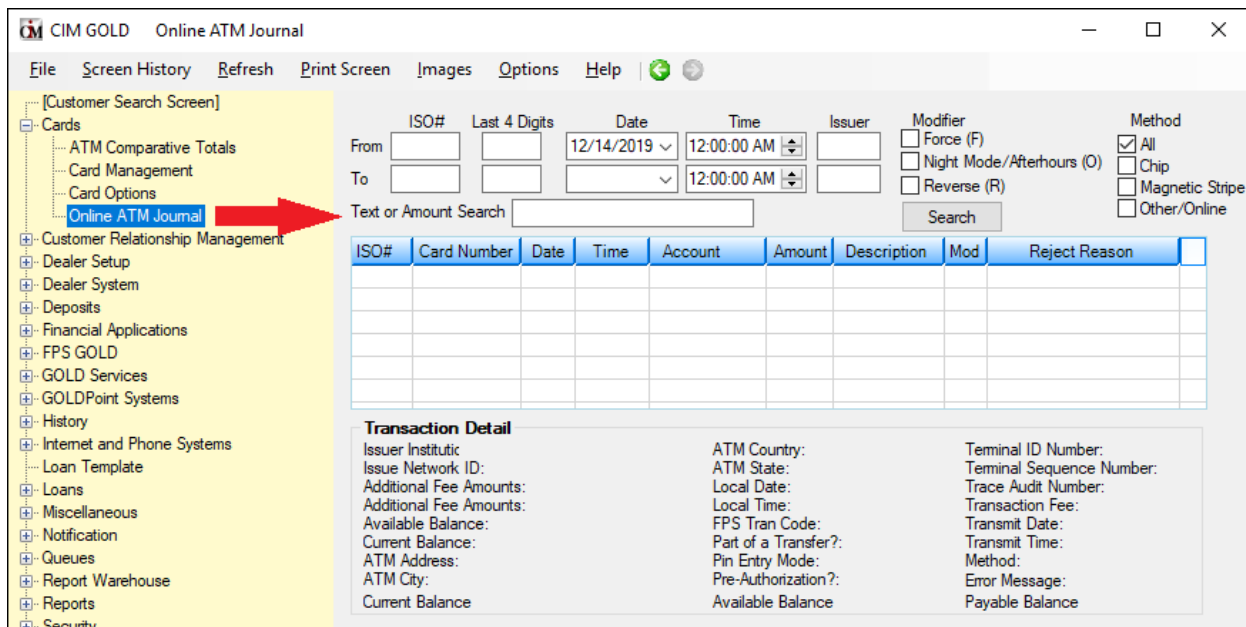
Cards > Online ATM Journal Screen (Screen modified for readability width)

Customer Relationship Management

Enhancement	Description
Create New Phone Tab Navigation Error Correction CMP: 13838 CIM GOLD version 7.9.12	We have corrected a small bug error that was found in CIM GOLD version 7.9.11. This error would occur on the Phones tab (found on various screens in CIM GOLD). If users tried navigating away from the Phones tab without first saving any changes they made to a phone number, CIM GOLD would return the following message: If the user clicked <Yes> or <Cancel>, CIM GOLD would return another programmer-type error message and shut down. This has been corrected, and now clicking <Yes> will save the phone number, and clicking <Cancel> will keep the user on the Phones tab, where they can make additional changes to phone information. Clicking those buttons will not shut down CIM GOLD.

GOLD Services

Enhancement	Description
New Copy Button Added to GL Account By Loan Type Screen CMP: 5615 CIM GOLD version 7.9.12	We have added a new button to the bottom of the GOLD Services > General Ledger > GL Account By Loan Type screen. This new button, <Copy to New>, will be especially helpful if you are creating new loan types and want to copy over many of the same General Ledger accounts from an already established loan type. The GL Account By Loan Type screen is a very important screen for administrators and supervisors only. Most institutions allow GOLDPoint Systems to set up that screen for them, but then make minor changes after conversion. But if you are an institution that creates new product types frequently, you'll find this is a very helpful button. When creating new G/L's for a loan type on this screen, complete the following steps: 1. Select a Loan Type whose G/L account numbers you want to use from the table on the left. 2. Click <Copy to New> (instead of clicking <Create New>). 3. Enter the new loan type in the **Code** field. 4. Enter a short description in the **Description** field. 5. Click <Save>. All G/L accounts will now be used in this new loan type. You can make any changes to any of those G/L accounts as needed, then click <Save>.
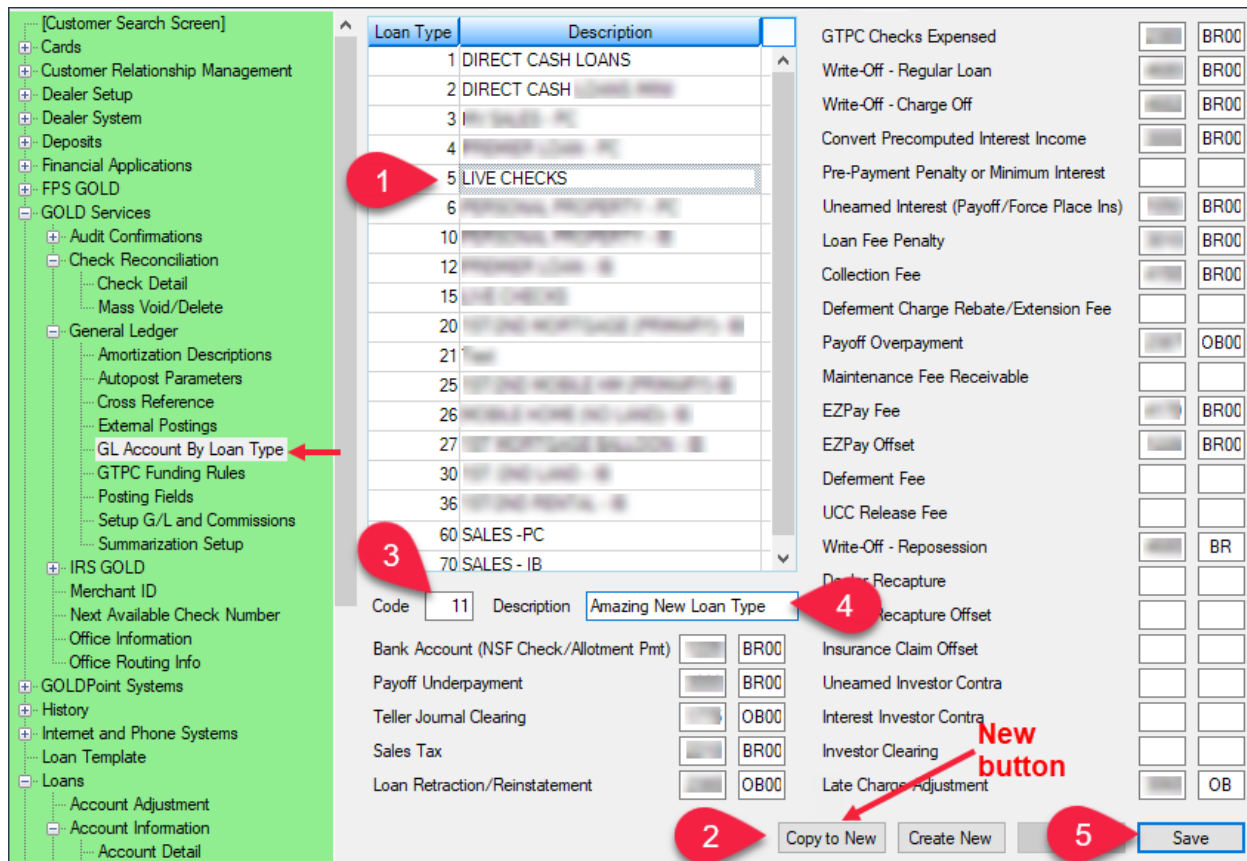
GOLD Services > General Ledger > GL Account By Loan Type Screen

Enhancement	Description
Update to Office Information Hierarchy CMP: 7894 CIM GOLD version 7.9.12	We have updated the system to better reflect when offices, divisions, regions, etc., are moved in your institution hierarchy on the GOLD Services > Office Information screen. A few institutions reported that if they moved an office from under one region (or division, AVP, or however you organize your institution and branches) to a different region, the list-view table showing the hierarchy would list the old division or region number, instead of reflecting the new division or region number. Other times it would cause the office to show in two different regions. Sometimes when moving a division, the division would move, but all the offices under that division wouldn't move with it. This has been corrected, and moving offices, divisions, regions, etc. should show correctly both in the left tree navigation and in the list-view table hierarchy, as shown below. **Note:** See the Office Information help explaining different hierarchies.

GOLD Services > Office Information Screen

Enhancement	Description
New G/L Fields for Securitization CMP: 12538 CIM GOLD version 7.9.12	Two new fields have been added to the GOLD Services > General Ledger > Amortization Descriptions screen. These fields are used with securitization (investor loans), where a portion (or all) of the loan is amortized for the investor, as designated when the loan is originated (see the Investor Reporting screens for more information). These fields always existed behind-the-scenes on the core (host) computer, but they are now visible on the Amortization Descriptions screen. G/L accounts for amortization are usually entered during conversion onto our system. But you may have a need to make changes to the G/L accounts used to debit and credit fees, refunds, etc. This allows you (or GOLDPoint Systems) to make those changes to these G/L fields directly on the Amortization Descriptions screen. Security for this screen should only be given to administrators or accounting personnel.

Enhancement	Description
	The **Unearned Fees G/L** and **Earned Fees G/L** are used specifically for institutions that sell loans to investors and have institution option OPT5 SCRT (Use Securitization) turned on.

The **Unearned Fees G/L** and **Earned Fees G/L** are used specifically for institutions that sell loans to investors and have institution option OPT5 SCRT (Use Securitization) turned on.

- If the loan has investor fees that need to be rebated or adjusted during the Payoff transaction (tran code 580) transaction, Death Claim Payment transaction (tran code 2600-06), or converting a precomputed account to an interest-bearing account (and SCRT is set to yes), the system debits or credits fees to these General Ledger accounts.

  - If the loan has an investor fee rebate (at payoff, death claim payment, PC-to-IB):

    - The system posts the fee rebate amount to the account listed in the **Unearned Fees GL** field, using the opposite amount of the account listed in the **Earned Fees GL** field.

    - The system posts the amount posted to the **Unearned Fees GL** and posts that same amount to the account listed in the **Investor Clearing** field on the GOLD Services > GL Account By Loan Type screen.

  - If the loan has an investor fee adjustment (fully amortized):

    - The system posts the unearned fee amount to the account listed in the **Unearned Fees GL** field.

    - The system posts the earned amount of the fee to the **Earned Fees GL**.

Note: These fields currently do not adhere to G/L Finalization (institution option GLFL), where finalization of General Ledger accounts occurs at the time of payoff, not at monthend. That will be ready in a future release, and we will notify you through either the CIM GOLD What's New or the monthly Update.

GOLD Services > General Ledger > Amortization Descriptions Screen

Enhancement	Description
Update to Check Reconciliation Check Detail Screen CMP: 13595 CIM GOLD version 7.9.12	We have updated the GOLD Services > Check Reconciliation > Check Detail screen, so that when an employee makes any modifications to a check, the **Last Updated By** field will immediately show the employee name and number who made that change. Previously, the employee information was not reflected immediately after a change. It would require a user clicking "Refresh" in the CIM GOLD menu to update the change and show the employee name and number.

Enhancement	Description

GOLD Services > Check Reconciliation > Check Detail Screen

Loan System

Enhancement	Description
EZPay Additional Principal Display Change CMP: 13870 CIM GOLD version 7.9.12	In CIM GOLD version 7.9.3 we advertised that we now allow more regular recurring payments, such as making smaller weekly payments that add up to a full payment every loan monthly frequency. (See the Multiple Payments for Loan Frequency Now Available topic in CIM GOLD version 7.9.3.) When we made that change, we also adjusted the recurring payment message that appears near the top of the EZPay screen to include when the recurring payment takes place (e.g., monthly, weekly, bi-monthly). Because of this, any additional principal that may have been included in the payment transaction could not fit on that message. We removed the **Additional Principal** amount from the message, as shown in Figure 1 below, and instead, added it to the payment **Amount** reflected. However, for institutions still using the automatic loan payment record (institution option FPRA is *not* on; just one institution), the additional principal was *not* included in that message line; just the regular payment amount. This was just cosmetic. The additional principal was being pulled by the system, along with the recurring payment, each frequency. It was just the message line that wasn't displaying correctly. This has been corrected in this version of CIM GOLD. The following examples may help clarify this issue. *Remember:* This error only showed if your institution used the legacy automatic payments and not the recurring payment record (FPRA).

CIM GOLD Version 7.9.12 (no FPRA)

Recurring payment amount minus Additional Principal amount.

Additional Principal plus Next Payment Amount. Note that the payment frequency shows as well.

CIM GOLD Versions 7.9.2 and under (no FPRA)

In CIM GOLD versions previous to 7.9.3, Additional Principal was displayed. However, the payment frequency was not displayed.

Enhancement	Description
EZPay Card Processing Error Correction CMP: 13882 CIM GOLD version 7.9.12	A system error discovered in beta testing was preventing EZPay from processing card payments. This error has been corrected.
Contact Tab Scroll Bar Removal CMP: 13885	In previous versions of CIM GOLD, a scroll bar was necessary on the Loans > Marketing and Collections screen > Contact tab in order to view all the data in the tables at the bottom (Action Code and Identifiers). In version 7.9.12, these
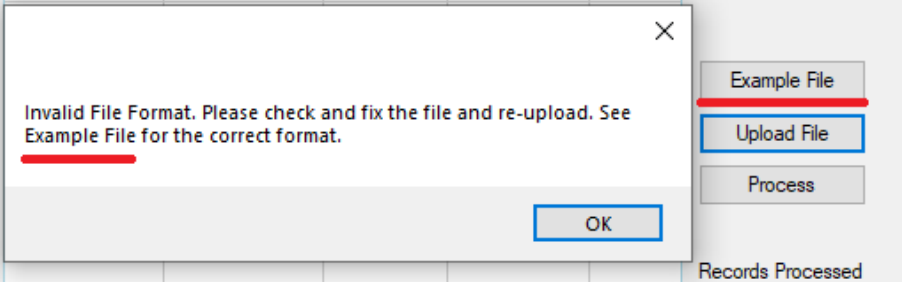
Enhancement	Description
CIM GOLD version 7.9.12	tables are now scaled to appear together on the screen. Scrolling to view them is no longer necessary.
EZPay Card Profile Expiration Correction CMP: 10935 CIM GOLD version 7.9.12	An error was discovered on the EZPay screen pertaining to the card payment confirmation dialog (which appears after <Submit Payment> is clicked and before the card payment is processed). This error only occurred if your institution did *not* have the **Use Card Profile** option set up. (This is set up on the EZPay IMAC table by your GOLDPoint Systems account manager.) If that option was *not* set, the expiration date on the confirmation window would always reflect this date: 01/2019. We have corrected this, so the correct expiration date now shows in the verification message when card payments are processed through the EZPay screen (and the **Use Card Profile** option is not set up). See example below of how the verification window now shows the correct expiration date.
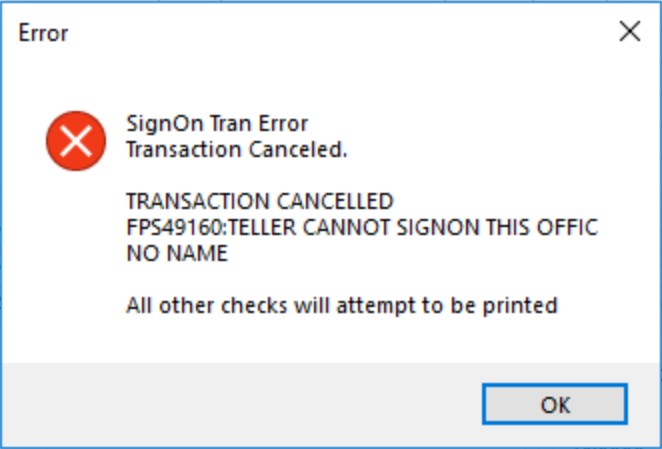
Loans > Transactions > EZPay Screen for Card Payments
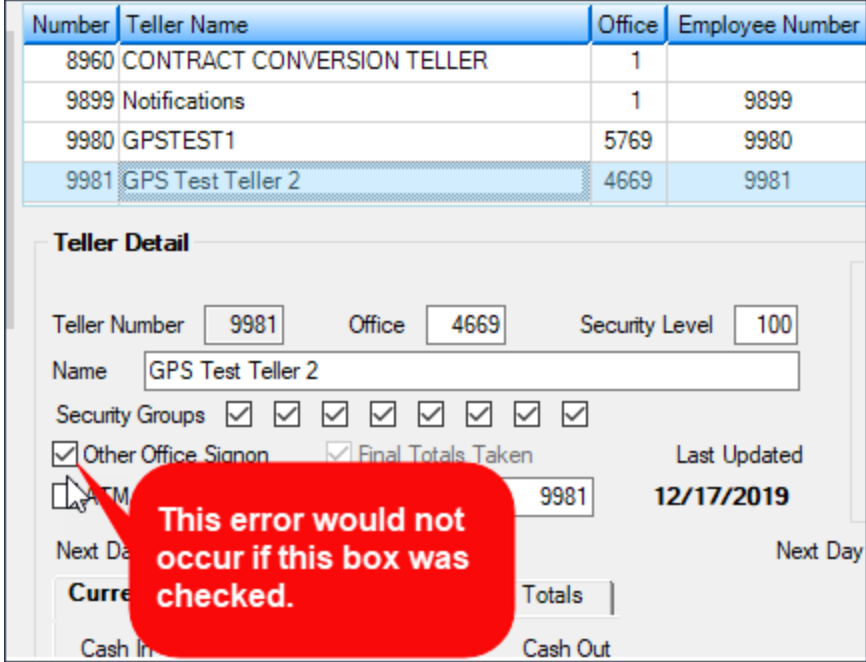
Enhancement	Description
Securitization File Format Warning CMP: 13871	If you attempt to upload an incorrectly formatted file to the Loans > Investor Reporting > Securitization screen, the system will now show an error message and tell you to click the <Example File> button to view an example of a correctly formatted file.

Enhancement	Description
CIM GOLD version 7.9.12	

Enhancement	Description
Update to Printing Funding Checks CMP: 14053 CIM GOLD version 7.9.12	When printing funding checks through CIM GOLD version 7.9.11 (under Loans > Check Printing > Checks screen), some of your tellers may have received the following error message: "SignOn Tran Error. Transaction Canceled" (see below). This was a strange error that would only affect tellers who did not have the **Other Office** box checked in their Teller Information set up file and were not administrators. The check would still print after tellers clicked <OK> on that message, but the check did not save into Check Reconciliation (under GOLD Services > Check Reconciliation > Check Detail screen). In CIM GOLD version 7.9.12, we have fixed this error for tellers who do not have the **Other Office** box checked (see below).

Enhancement	Description
	Deposits > Definitions > Teller Information Screen They can print any funding checks from the Checks screen, and they shouldn't get that error message. Additionally, the checks printed will be sent to Check Reconciliation for tracking and history purposes.
Funding Checks Now Show in Check Recon if Office is Zero CMP: 14075 CIM GOLD version 7.9.12	It was discovered in CIM GOLD version 7.9.11 that when users printed checks on the Checks screen with **Office** set to 0, those checks would not show in Check Reconciliation. This has been corrected, and now if the **Office** field is set to 0 when funding checks are printed, the system treats **Office** 0 as though it is blank, and all checks will be sent to Check Reconciliation.
Fee Structure Available for Third-party Fees CMP: 13845 Work Order: 56593 CIM GOLD version 7.9.12	One of our institutions is partnering with a card processor who charges different fees based on where the loan payment is coming from. For example, if the account is based in California or Colorado, the third-party fee will be different from other states. We have adapted our system to communicate with this card processor and correctly display the third-party fee amount on the Loans > Transactions > EZPay screen. • If the card payment is coming from an account with a specific loan classification, then the system will charge a different amount for the third-party fee than from other loan types and classifications.

Enhancement	Description
	• If the address of the borrower is from a specific state, the system can charge a different third-party fee amount based on that state. To enable this fee structure, GOLDPoint Systems created significant back-end setup enhancements to connect with the third-party card processor, so the correct fee amount will be displayed in the **Third-party Fee** field on the EZPay screen. **GOLDPoint Systems Only:** Setup must be done to add the card processor's information to the GOLD Services > Merchant ID screen, as well as the GOLDPoint Systems > Payment Portal Settings screen. **Note:** Two CMPs, 13844 and 13527, are also part of this release. They are part of the service release, which is part of the Core Update. You will not be able to use this new feature unless these services have been released onto your institution's machine.

Notification System

Enhancement	Description
Minor Updates for One-time Future Payment Notifications CMPs: 13673, 13853 CIM GOLD version 7.9.12	We have updated the Notification System to ensure that a blank email is not sent when a one-time future payment is cancelled. We have also updated the system to send the full account number, including the branch number, to third-party SourceLink for Event 60, One-time Electronic Payment email notifications that bounce back (fail).
Relocation Tool Update CMP: 13820 CIM GOLD version 7.9.12	We have moved the Relocation Tool into the current versions of CIM GOLD. This ensures that you can use the Notification > Relocation Tool screen. You can use the Relocation Tool screen to export and import notification templates and wrappers. This tool makes it easy to export notification templates and wrappers that you were testing on your Beta machine and import them onto your Production machine so that you don't have to re-enter any data. You simply select the the notification templates and wrappers that you want from one machine (e.g., your Beta machine), save them as a file on your computer, and then import that file into another machine (e.g., your Production machine).

Payment Calculator

Note: Changes and enhancements made to Payment Calculator are mostly institution-specific and may not make sense if you are not the institution that requested it. We advertise these changes here, so your institution will be aware of the changes we have implemented. The work order number, if provided, will help you know if the change you requested is now available. If ever you need adjustments to any of your loan types used in Payment Calculator, please contact your GOLDPoint Systems account manager.

Enhancement	Description
New Washington Prepaid Fee Calculation CMP: 12551 Work Order: 56833 CIM GOLD version 7.9.12	We have calculated a new prepaid fee for loan types used in Washington state. This prepaid fee is based on a tier-based calculation on the amount financed minus the prior loan payoff amount.
New Tiered Prepaid Fee and Dynamic Insurance Formula CMP: 14023 CIM GOLD version 7.9.12	Implemented new Prepaid Formula (#33) for support for a tiered prepaid based on Amount Financed. Implemented Dynamic Insurance Formula numbers 57, 58, and 59 for various AL insurances: 57 = AL CLS/CLJ 58 = AL Personal Property 59 = AL A&H

What's New in Version 7.9.11

Welcome to the What's New for CIM GOLD in version 7.9.11. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

CIM GOLD General

CIM GOLDTeller

Customer Relationship Management

EZPay Screen

File Services Plus

Loan System

Miscellaneous Screens

Security System

CIM GOLD General

Enhancement	Description
Caching Error Fixed: Wrong Version Nbr Corrected CMP: 11854 CIM GOLD Version 7.9.11	In version 7.9.6, we advertised some caching changes meant to speed up saving (see CMP: 10008, 10045, 10237). Users found that sometimes when they made changes to information on the Loans > Marketing and Collections screen, that they would get the following error: RECORD TO UPDATE IS WRONG VERSION NBR If users clicked "Refresh" at the top of the CIM GOLD screen, this error message would go away, and information could be saved. Saving changes on the Marketing and Collections screen, and particularly the CIF tab of that screen, should no longer display that error message, nor require the user to click "Refresh."

CIM GOLDTeller

Enhancement	Description
New Option for Showing Payee Name in Check Out Transactions CMP: 4967, 13459 Work Order: 38758 CIM GOLD Version 7.9.11	A new option is available that will show the payee name on all G/L reports for 1800 (G/L Debit) and 580 (Payoff) transactions run through CIM GOLDTeller to the afterhours Autopost. For those type of transactions, the G/L reports would not show the payee name, because the check number was too long and would force the payee name to not show. The payee name would show for checks issued from GOLDTrak PC and Accounts Payable, but not from check outs from CIM GOLDTeller. Therefore, we created a new option that when set, it will show the payee name on G/L reports. When this option is set, the name of the payee (who the check was printed to) appears alongside the check number in the G/L reports and Check Reconciliation. This is similar to how checks printed from GOLDTrak PC already work, as shown in **A** below. This new option has been added to GOLDTeller's PC Institution options, which are found under GOLDTeller > Functions > Administrator Settings > PC Institution Settings > Settings Page Two in CIM GOLD version 7.9.11 and above. The new option is called "**Get check PayeeNameLine1 before 1800-0/580-0 transaction is run**," as shown below:

Enhancement	Description

CIM GOLDTeller > Functions > Administrator Settings > PC Institution Settings > Settings Page Two

When that option is selected, after the Payoff transaction with overpayment or G/L Debit for Check Out is run, a new pop-up dialog box appears asking for the name of the payee, as shown below:

After you enter a name and finish processing the check through Check Writer, the Payee Name is then included with G/L reports and Check Reconciliation (see **B** below).

A:

Last updated: 7/22/2021

G/L Transaction Listing Report (function 20, then Standard Report #3) in General Ledger

B:

GOLD Services > Check Reconciliation > Check Detail Screen

Customer Relationship Management

Enhancement	Description
New TCPA Fields Now Able to be File Maintained CMP: 13530, 13581, 13619, 13732 Work Order: 57843 CIM GOLD version 7.9.11	For the most part, users will not need to interact with the new TCPA fields (introduced in version 7.9.10), as they will be automatically populated by the system and are provided mainly for display/reference purposes. However, if necessary, your institution may allow the **Dialer Consent, Consent Revoke Date,** or **TCPA Result** fields to be manually maintained in certain circumstances. Additionally, these changes have been added: • Users will be able to edit the **Phone Dialer Restricted** checkbox separately from having to check the **Dialer Consent** box. • Can change the **Consent/Revoke Date** and save it without having to click on any other field on that screen. • Users will not be able to change the **Consent/Revoke Date** to a future date in any circumstances. If they try, the following error message is displayed: For more information about TCPA fields in CIM GOLD, see their help documentation in DocsOnWeb.
Better Error Messages for SSN Changes CMP: 11354 CIM GOLD version 7.9.11	We have updated the error messages that appear when users create or edit Social Security numbers on the Customer Relationship Management > Households screen. The name on the dialog box that appears after users attempt to create or change a Social Security number, now shows "SSN Change" instead of "Question." See below:

Enhancement	Description
	Before: Question ← ? Are you sure you want to change the ssn number/type? This will take a few seconds to change the corresponding records before you will see the change. You will need to view the Social Change Screen to verify change was made and no errors occurred. Please be patient. Yes · No After: SSN Change ← ? Are you sure you want to change the ssn number/type? This will take a few seconds to change the corresponding records before you will see the change. You will need to view the Social Change Screen to verify change was made and no errors occurred. Please be patient. Yes · No If the SSN being created or changed matches another SSN in the system, the following message will be displayed: **Before when SSN matches another on the system:** Save × ❌ There were errors while attempting to save: The Credit Scores data cannot be saved because there is not a valid Tax ID or Customer ID number. OK

Enhancement	Description
	After when SSN matches another on the system:

Repeat SSN ✕

? The following people are already attached to the social security number:

Household: 183 ☐ Name: P☐ PARKER ☐

Are you sure you want to continue?
This will take a few minutes to change the corresponding records before you will see the change.
You will need to view the Social Change Screen to verify change was made and no errors occurred.
Please be patient.

[Yes] [No]

Also, if users click <No> on those messages, the system no longer brings up this message:

Save ✕

✕ There were errors while attempting to save:

User not wanting to save changes to ssn number/type

[OK]

Instead, after clicking <No> on the first dialog box, the dialog box closes and the user is returned to the Households screen.

EZPay Screen

Enhancement	Description
Email Notification Dialog Updates CMPs: 13545, 13606 CIM GOLD Version 7.9.11	We have updated the system to ensure that when a customer opts out of receiving emails for payments made through the EZPay screen, the person's name that is typed into the **Spoke to:** field in the Email Notification dialog is included in the Collection Comment created for the payment. In addition, we fixed an issue where the record written to the Marketing and Collections screen > Contact tab wrote for both immediate and future payments. Collection Comments are viewed in many places in CIM GOLD, including the Loans > Marketing and Collections > Contact tab or from the Options > Show Collection Comments menu at the top of CIM GOLD. We have also updated the system to correctly save the email address in the **Email Address** field of the Email Notification dialog if there isn't a current email address for the customer already saved in the system (and the user clicks the <Send/Save> button). Email addresses are saved and viewed on the Marketing and Collections screen > Email Information list view table at the top of that screen. (This is also found on the Customer Relationship Management > Households screen > Names tab > Email tab.) For more information about the Email Notification dialog, see the Notification System topic in What's New in Version 7.9.10.

Email Notification Dialog

Enhancement	Description
Other Account Payments Now Validated for Cards CMP: 11142	When making a card payment on the EZPay screen using "**Other Payment Account**" (see below), users found that the system was not using the same validation requirements as with regular account card payments. This has been corrected. Now if the user selects "**Other Payment Account**" and enters card (debit or credit) information, the system will check for validation requirements

Enhancement	Description
CIM GOLD Version 7.9.11	for that other card. (**GOLDPoint Systems:** The **EZPay Non-Signer** option must be enabled in the EZPay IMAC table in order to use this feature.) For example, if the option to require a CVV is set up for your institution (**Require CVV Options**), and a valid CVV is not entered when making an "**Other Payment Account**" payment, the system will now display an error provider ⬤ requiring the user to enter the CVV before finalizing the payment. Previously, the system would not read those options when "**Other Payment Account**" payments were processed. The "**Other Payment Account**" feature allows cards owned by other people (such as a mom, dad, grandma, or close friend) not on the account to make a payment with a card. See the Selecting an Alternate Card section in the Debit/Credit Cards topic in the EZPay help for more information. The following example shows where **Other Payment Accounts** are selected on the EZPay screen.

Loans > Transactions > EZPay Screen, Other Payment Account for Cards

Enhancement	Description
Changes to Recurring Payments if FPRA Option is Off CMP: 13615 CIM GOLD Version 7.9.11	If an institution is not using the recurring payments record (FPRA), but instead uses the automatic payment record (FPLN with **Cycle Code** (LNACYC) not set to 254 or 255), we have changed the appearance and functionality of how recurring payments are set up on the EZPay screen. Both the automatic payment record and recurring payments record use the same fields on the EZPay screen. However, the system uses those fields differently behind-the-scenes. Therefore, we made it so if institution option

Enhancement	Description
	FPRA is *not* on for an institution, the Recurring Payments field group will be changed as follows: • If the **Recurring** radio button is selected, the **Other** radio button and amount are disabled in the Payment Amount field group. • The **Weekly**, **Bi-weekly**, **Semi-monthly**, and **Monthly** radio buttons are hidden, regardless of whether the options to show those buttons in the EZPay options are enabled. See the following example of the EZPay screen for an institution with FPRA option off:

Loans > Transactions > EZPay Screen if Instiution Option FPRA is Off
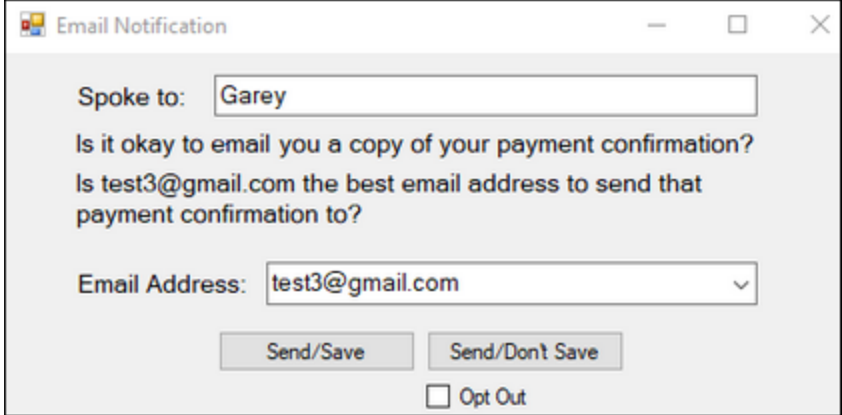
File Services Plus

Enhancement	Description
New Vaulting Service in File Services Plus CMP: 7074, 7530, 8562, 10076, 10586 CIM GOLD version 7.9.11	**Note:** This was advertised in the CIM GOLD 7.9.10 release. However, we found some bugs, so we fixed those bugs and are re-releasing this in version 7.9.11. A vaulting service has been added to File Services Plus (FSP) in order to comply with government regulations laid out in the Uniform Commercial Code (UCC). This service prevents original documents from being altered except by authorized personnel at your institution and is also intended to ensure that document copies are watermarked appropriately and control of documents remains with the proper individuals. This is a complex feature that affects multiple aspects of File Services Plus. See the vaulting service help for a comprehensive explanation of the vaulting service, including: • An explanation of Article 9-105 of the UCC • CIM GOLD security and File Services Plus setting requirements • An explanation of the process of setting up watermarks • An explanation of other places in File Services Plus where vaulting settings are used In addition to visiting the help page linked above, contact your GOLDPoint Systems account manager to learn more about this feature.
Update to Security for File Services Plus CMP: 13529 CIM GOLD version 7.9.11	Because we added a new security option for vaulting services, the security settings for File Services Plus were not working correctly. It was found that even if a user had **Maintain** security access to attach files, export files, transfer files, or view statistics, those items would be grayed out in the File Service Plus menu or from the right-click pop-up dialog. This has been corrected, and users with security should be able to access those functions. See the Vaulting help in the File Services Plus User's Guide for more information concerning this new security option.
File Services Now Allows for More Attachments CMP: 11877, 12358 Work Orders: 56112, 56117 CIM GOLD version 7.9.11	One institution uses the legacy File Services system, and they requested we increase the limit of attachments from 36 to more than 50 per account. We have implemented this change for them, and now there should be no limit to the number of files you can attach to accounts. **Note:** All other institutions should be using File Services Plus instead.

Loan System

Enhancement	Description
Email Notification Dialog for Event Letter 60 When Processing ACH Payments in EZPay CMP: 11581 Work Order: 55780 CIM GOLD Version 7.9.11	A new option is available for indicating a customer name and email address at the time of processing an ACH payment in EZPay. This option is used to send Event Letter 60 electronically in an email (see the linked help for more information about this event letter). To make this option available, your GOLDPoint Systems account manager must set up the following: • Make sure the new **Email Event Letter 60** checkbox on the EZPay IMAC Table > Setup tab is set up. • Notification template 6060 must also be set up in the Notification > Templates screen. Set the template with **Template Type** of "HTML Email" and **Template Category** of "Transaction," as shown below. Your GOLDPoint Systems account manager can help you set up the email to your specifications. **Notification > Templates Screen** Once the prerequisite setup has been created, the Email Notification dialog (shown below) will appear before processing each ACH payment from the EZPay screen. The process for entering information in this dialog is as follows: 1. The user indicates the customer's name in the **Spoke to:** field. The user then asks the customer if they would like an emailed copy of their payment confirmation.

Enhancement	Description

	2. If the customer doesn't want an emailed copy, mark the **Opt Out** checkbox and click the newly-appeared <Save> button to close this dialog and process the payment.
	
	3. If the customer wants an emailed copy, the user can choose a saved **Email Address** or enter a new one in the provided field. If the user enters a new **Email Address**, the customer can indicate whether they want the email address saved to their profile:
	
	    • If the customer wants the indicated email address saved to their profile (or if they want to use a previously saved email address for the payment), click <Send/Save> to save the email address, send the email, and process the payment.
	
	    • If the customer wants the email address used for only that payment and not saved to their profile, click <Send/Don't Save> to send the email and process the payment.
	
	Further information about this dialog can be seen in the Notification System topic.

Plan Summary Display Fix CMP: 11386 CIM GOLD Version 7.9.11	An error was causing the **Summary of Plans** fields on the Contact tab of the Loans > Marketing and Collections screen to not properly display plan information. This error has been corrected.
Auto Dialer Copy/Paste Functionality Added CMP: 12663	One institution requested a way for them to be able to copy and use the Auto Dialer phone numbers without any punctuation, such as hyphens. We have added that ability to the Auto Dialer pop-up dialog box that appears when you double-click the Phones list-view table on the Loans > Marketing and Collections screen, as described below.

Enhancement	Description
CIM GOLD Version 7.9.11	1. Go to the Loans > Marketing and Collections screen with a valid account. 2. Double-click the Phones list-view table. The Auto Dialer dialog box will be displayed. 3. Single-click in any of the listed phone numbers. This will copy the number to your clipboard without any punctuation (e.g., 8015552456). You can then paste that number in an auto dialer system, a Word® document, an Excel® spreadsheet, or wherever you need to paste that number. (Press <Ctrl> + V to paste the number.) **Note:** If you want to copy and paste the phone number including punctuation, press <Ctrl> + C, and the number will copy with the punctuation (e.g., 801-555-2456). See example below.
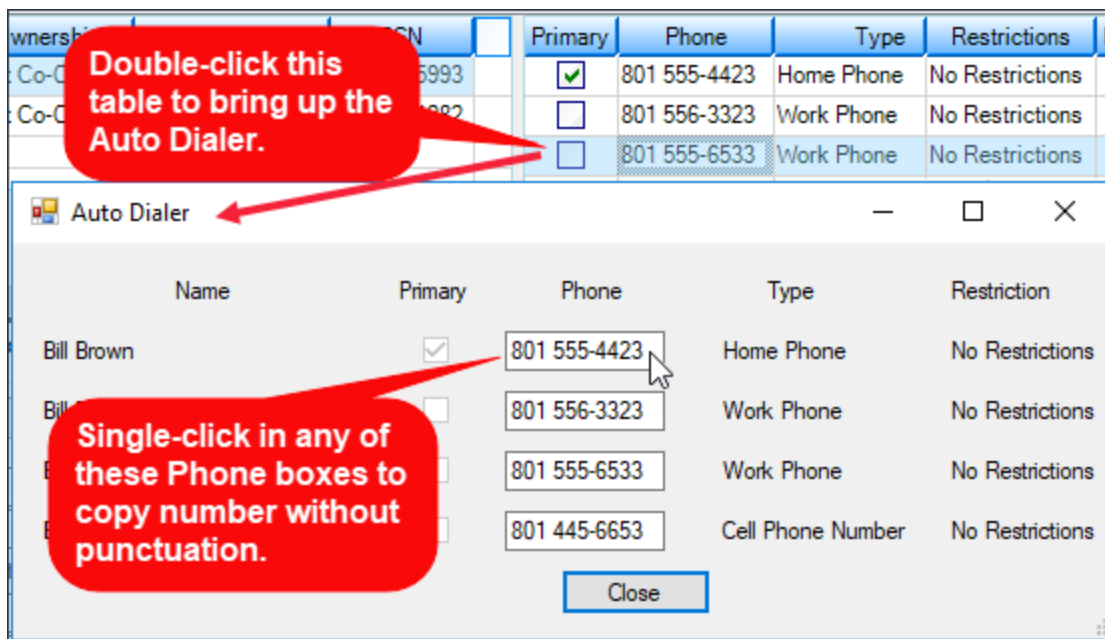
Loans > Marketing and Collections Screen, then double-click Phone list-view table and view Auto Dialer pop-up

Enhancement	Description
Update to Comments List View Table in Marketing and Collections CMP: 11711	We have updated the Collection Comments list view table on the Loan > Marketing and Collections screen > Contact tab to be able to resize the columns in that table. By clicking on a column line and dragging and dropping, the column can be resized, as shown below. *Tip:* To quickly resize columns, right-click the table and select "Auto Resize > Auto Resize Grid."

Enhancement	Description
CIM GOLD Version 7.9.11	

Loans > Marketing and Collections Screen > Contact Tab

Enhancement	Description
Update to Investor Group Number Error CMP: 13570 Work Order: 57899 CIM GOLD Version 7.9.11	Users found that they could not change or set up investor master and group numbers on the Loans > Investor Reporting > Loan Investor Fields screen, even when they were viewing an investor account. This error was introduced some time after CIM GOLD version 7.9.10 was released. This has been corrected, and now if the loan is an investor loan, the **Investor Group** and **Investor Master** fields are file maintainable (for those with proper security access). See below:

Enhancement	Description

Loans > Investor Reporting > Loan Investor Fields Screen |
| **Assets/Liabilities Updated from GTPC to CIM GOLD**

CMP: 10572

CIM GOLD Version 7.9.11 | If information in a new or previously created application in GOLDTrak PC is updated, the system can now save that information so that it shows in CIM GOLD on the Loans > Marketing and Collections screen (such as Assets and Liability information that shows on the Financial Summary tab). Users will only need to click "Refresh" at the top of CIM GOLD to see those additions or changes sent from GOLDTrak PC.

Important: In order for this to happen, a user screen must be included in the loan program in GOLDTrak PC to update CIM GOLD. Your GOLDPoint Systems account manager can help you with creating this screen and button, as shown below: |
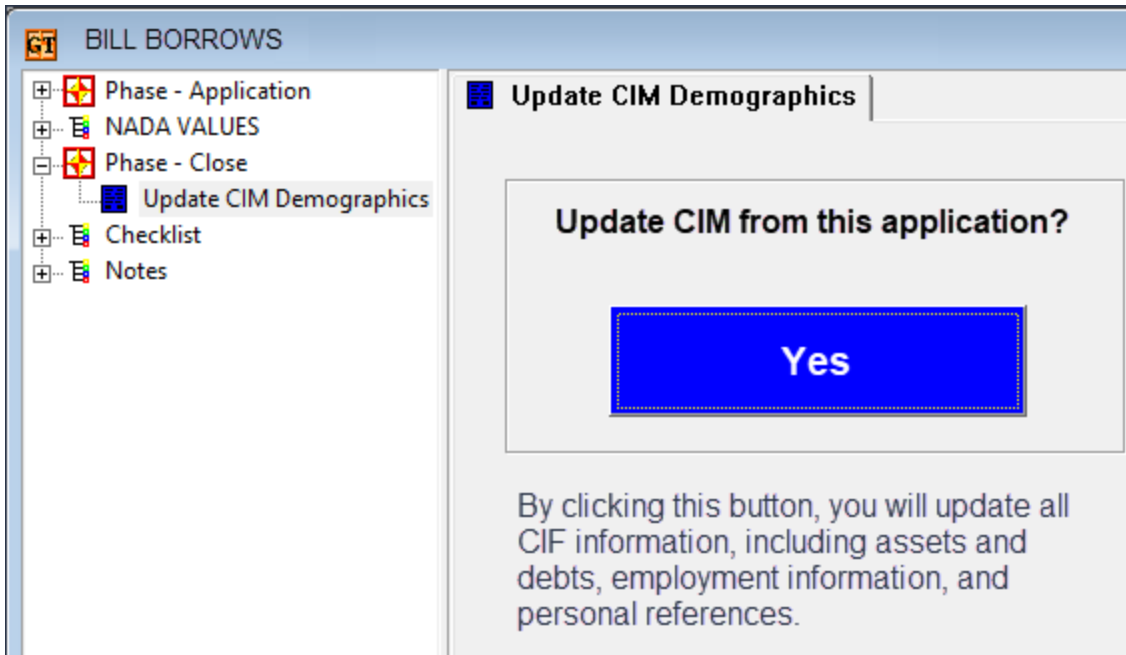
GOLDTrak PC Application that sends CIF information to CIM GOLD

Enhancement	Description
Correction to Transaction Amounts Displayed in Disclosure History CMP: 13648 Work Order: 57896 CIM GOLD Version 7.9.11	An error was introduced in CIM GOLD version 7.9.10 showing large Payoff amounts on the Loan Disclosure History screen. It appeared as though the decimal was moved to the right two places. On the Loans > History screen, the correct Payoff amount was displayed, but not on the Loan Disclosure History screen. (The actual Payoff amount was recorded correctly.) This has been corrected, and now the Loan Disclosure History screen shows the correct Payoff transaction amount, as shown below:

Before:

Before: Loans > Marketing and Collections Screen > Loan Disclosure History Screen

After:

After: Loans > Marketing and Collections Screen > Loan Disclosure History Screen

Enhancement	Description
Correction to Event Letter Date from Version 7.9.4 CMP: 11638 CIM GOLD Version 7.9.11	An error was introduced in CIM GOLD version 7.9.4 regarding event letters. CMP 1818 (see What's New version 7.9.4) requested that the **Event Letter Date** default to today's date when the letter is selected. Users found that when no **Event Letter Date** existed for a previously created letter, then they added another event letter to the account, today's date would default into the previous letter, thereby causing an event record to run in the afterhours for that previously created event record (and, of course, the new event). This has been corrected so if a previously created event letter does not contain a date, the system will not auto-populate with today's date in that **Event Letter Date** field, once <Save Changes> is clicked. Event letters are established on the Loans > Account Information > Actions, Holds, and Event Letters screen. This screen also appears as a tab on many screens, such as the Marketing and Collections screen.

Actions/Holds/Event Letters Screen

Miscellaneous Screens

Enhancement	Description
Advertising Message Screen Updates CMP: 11871 CIM GOLD Version 7.9.11	We have updated the Advertising Message screen to make messages and statements more visually appealing and easier to format. Now the **Area for Message** field allows a total of 2,048 characters instead of 2,000 (see the box with the numbers to the left in the image below). We also updated the <Test> feature to better reflect how the message will appear on loan statements generated by GOLDPoint Systems (FPSRP380). We hope these changes will reflect better on the Consumer Bill and Receipt for your customers. Please contact your GOLDPoint Systems account manager if more implementations are needed.

Advertising Message Screen

Security System

Enhancement	Description
Scroll Allowed with View-only Security CMP: 12166 Work Order: 56326 CIM GOLD Version 7.9.11	For users with view-only access, the scroll bar on the far right will now be enabled for the Security > Setup screen. Previously, due to the user having view-only access, the scroll bar on the right would also be grayed out and unable to move. This update ensures that if the user has view-only access, the scroll bar can still be used and the user will be able to scroll to see additional data on the Setup screen.

Security > Setup Screen in CIM GOLD

What's New in Version 7.9.10

Welcome to the What's New for CIM GOLD in version 7.9.10. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

Note: Some of these CMPs were previously included in patch releases of CIM GOLD for specific institutions. If you read about a change that you already have, it is being advertised now for everyone who downloads this version of CIM GOLD.

See the following sections for more details:

CIM GOLD Options

Customer Relationship Management

Deposits

File Services Plus

GOLD Services

GOLDTeller

Loan System

Notification System

Payment Calculator

OFAC
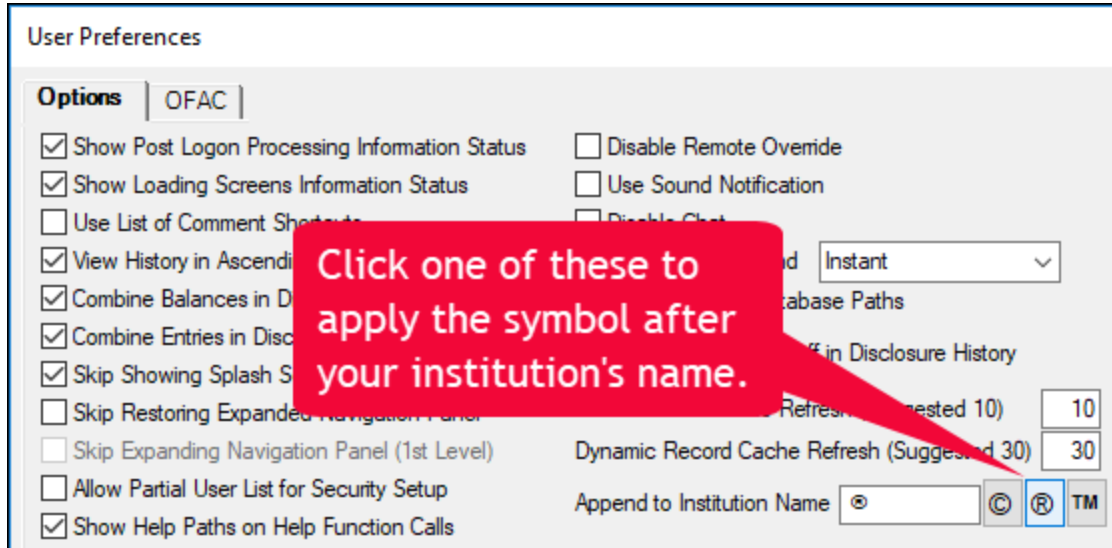
Queues

Remote Financial Applications

CIM GOLD Options

Enhancement	Description
Ability to Add Trademark, Copyright Symbol to Statements CMP: 12500 Work Order: 56623 CIM GOLD version 7.9.10	Gaining a trademark for your company's name from the U.S. Patent Office requires a lot of work and money from your institution. Why not show it off, then, once you get it? A new option is now available to simply and quickly add a trademark or copyright symbol to the end of your institution's name on statements printed from CIM GOLD. This new option can quickly be selected from the Options > User Preferences menu at the top of CIM GOLD. On the Options tab, click any of the copyright, registered trademark, or trademark symbols (you can only choose one), as shown below:

Options > User Preferences > Options Tab from CIM GOLD Main Menu

Enhancement	Description
	Once you have selected a symbol, that symbol will show on statements from either the Loan or Deposit system. These statements are found from the History screens > Statements tab. See the example below. **Important:** The procedure outlined here is only for statements printed from CIM GOLD (in the Loan and Deposit system). This does *not* include monthly statements sent to SourceLink or other third-party statement generators. They have their own procedures. **Note:** We have also added the ability to add a trademark or copyright symbol to receipts. See Copyright, Trademark Symbols Available on Receipts in the GOLDTeller section.

Copyright shows after institution name on statements from CIM GOLD.

Customer Relationship Management

Enhancement	Description
New TCPA Fields and System Setup Screen CMP: 11405, 12079, 12425, 12977, 13267 Work Order: 55573 CIM GOLD version 7.9.10	Another piece of the TCPA compliance project for one institution is now in place. This project is in connection with a third-party company responsible for verifying phone numbers are TCPA compliant. The third-party, Early Warning Systems, sends GOLDPoint Systems a transmission detailing the phone verification records for customers' decision to allow autodialing. GOLDPoint Systems takes that transmission and adds it to customers' phone records in CIM GOLD. Additionally, GOLDPoint Systems sends back a transmission to the institution if any changes are made to those records. We advertised previous pieces of this project that were released to core services in the July and August Update (see CMPs 11459, 11463, and 11975). This part of the project road map includes adding new TCPA fields to the Phones tab of the Households screen, a new System Setup Screen, and adding a note in Collection Comments. These changes only involve the CIM GOLD enhancements. The project road map for the rest of this project includes fields being added to GOLDTrak PC and GOLDTrak Express. We will notify you in the Update document when those pieces are ready. ### New Fields on Phones Tab New TCPA fields have been added to the Phones tab of the Customer Relationship Management > Households screen, as shown in Figure 1 below. These **TCPA** fields can be updated by a third-party phone number verification service for automated (or pre-recorded) dialing systems (per Telephone Consumer Protection Act (TCPA) regulations). If your institution uses such a service, these fields display basic information about the transmissions used to verify the selected phone number. The new fields we added are: • **Dialer Consent** field (P0DCON): This field designates whether consent to automatic/pre-recorded dialing has been given by the customer. • **Consent/Revoke Date** field (P0CRDT): This is the date consent was given or revoked. • **TCPA Result** (P0TRES): This is the result of the verification transmission. This code is set up in System Setup Screens, as

Enhancement	Description
	described below. Though the information is pulled in from the transmission, you can make changes to this field if you have proper security.
	• **TCPA Check Date** (P0TCKD): This is the date the verification transmission was received by GOLDPoint Systems.
	For the most part, users will not need to interact with these fields, as they will be automatically populated when loans are boarded or the third-party transmission is received. These fields are provided mainly for display/reference purposes. However, if necessary, your institution may allow the **Dialer Consent** or **TCPA Result** fields to be manually overridden or file maintained.
	Note: We have also added field-level security for these new fields. They are found in the FPP0 - CIF Phone Number record (in Field-level Security). If you want to restrict users or profiles from changing these fields, you can do so using Field-level Security. See the [Field-level Security](#) help for more information.
	Contact your GOLDPoint Systems account manager for more information about this feature.
	New System Setup Screen for TCPA
	A new System Setup Screen has been created to store TCPA result codes. These codes are recognized specifically by the third-party phone verification program and shouldn't be changed. These codes will be set up for you if you use the third party, but those with security clearance to this screen can make further changes as needed. For example, if the third party adds another code, the employee with security clearance can update this screen with the new code.
	This screen is found in CIM GOLD under the Loans > System Setup Screens, then select "TCPA Result Descriptions." These codes are as follows:
	• I: OK to Call - Indeterminable • N: NOT OK to Call - Not a Match • R: OK to Call - Retry • U: OK to Call - Unsupported • Y: OK to Call - Is a Match
	These codes will automatically be assigned to customers' phone number when the third-party transmission ports over that information. It will be displayed in the **TCPA Result** (P0TRES) field mentioned above.

Enhancement	Description
	If your institution is interested in implementing a third-party phone verification system, contact your GOLDPoint Systems account manager. See Figure 2 below for an example of this screen. ## Collection Comments Every time this third-party transmission is processed, a note will be added to the Collection Comments (viewed as the Contact tab on the Marketing and Collections screen). The note will display the date the contact with the borrower occurred (likely the date the loan was opened), the estimated time of the contact, a **Comment Code** of "TCPA," teller number "9999," and the description of the contact, such as: TCPA CHECK COMPLETED//CELL - 801-555-1234 - OK to CALL. See Figure 3 below for an example.

Figure 1: Customer Relationship Management > Households Screen > Phones Tab
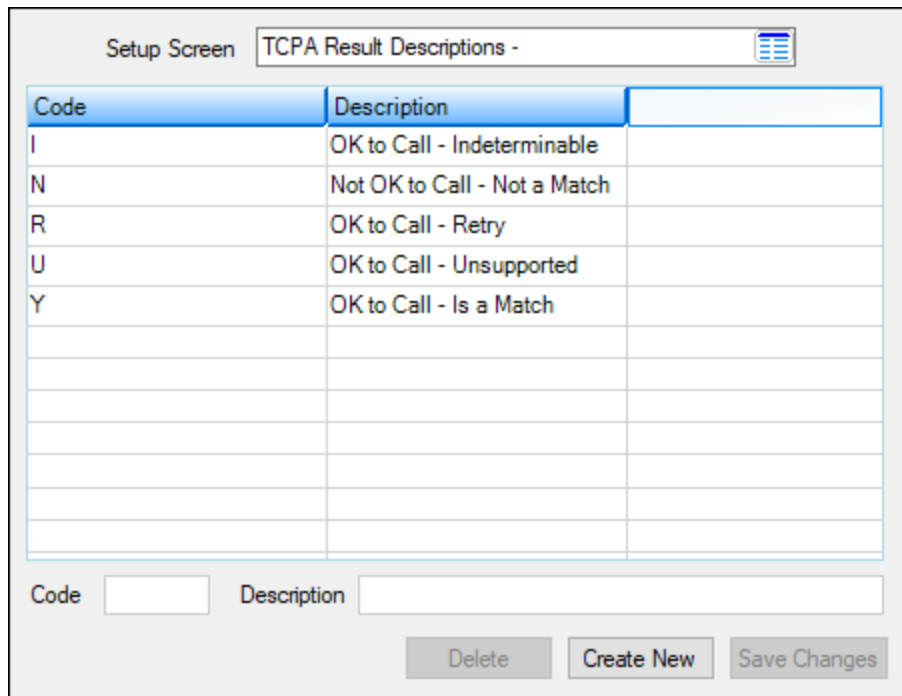
Figure 2: Loans > System Setup Screens > TCPA Result Descriptions Screen

Figure 3: Loans > Marketing and Collections Screen > Contact Tab

Enhancement	Description
New Combined Statements Tab CMP: 6976 CIM GOLD version 7.9.10	The Advisory Board has requested that the Assign Data to Batch Reports screen (function 44 in the Legacy CIF system) in GOLDVision be brought over into CIM GOLD. This screen allows users to designate that one statement be combined for several deposit accounts and customers within a household. We have moved this screen to CIM GOLD and you can find it on a tab on the Customer Relationship Management > Households screen or the Customer Profile screen, as shown in the example below. (**Note:** This

Enhancement	Description
	screen is only available for deposit accounts. We currently do not allow combining loan accounts in a household onto one statement.)
	Using this tab, customer accounts may be combined to create one deposit statement for several accounts. This tab is also used for setting up combined statements for two or more customers in a household. For example, if a customer requests their mail be sent to a different location or person than previously set up on the account, you can use this tab to set up a copy of a statement to be mailed to an address other than the previously indicated address.
	For more information about the function of this tab, see the Combined Statements help.

Customer Relationship Management > Households Screen > Combined Statements Tab

Deposits

Enhancement	Description
Deposit Purge Stop Payment Date Corrected CMPs: 1607 Work Order: 45727 CIM GOLD Version 7.9.10	When a check stop is entered on an account, if it's a written request (as indicated by checking the **Written Request** box), the system will set the expiration for the check stop at six months from the **Entered** date. If it's not a written request, the expiration of the check stop is set for 14 days from the **Entered** date. Users found that if a check stop that had already been entered on an account was later changed from a non-written request to a written request, the system would not move the date out six months. It stayed at 14 days. This has been corrected. Check stops are entered on deposit checking accounts using the Deposits > Account Information > Restrictions & Warnings screen > Check Stop Payment tab.

Deposits > Account Information > Restrictions & Warnings Screen > Check Stop Payment Tab

Enhancement	Description
Deposit Event Setup Moved to CIM GOLD CMPs: 6332, 7980, 8282 Work Order: 50056	We have moved the Deposit Event Setup screen from GOLDVision to CIM GOLD. This screen is used to designate which deposit event letters an institution wants generated. This screen is now found under Deposits > Definitions > Event Setup. **Setup**

Enhancement	Description
CIM GOLD Version 7.9.10	To use this screen, your institution's security supervisor must first subscribe to the screen using the Security > Subscribe to Mini-applications screen. Once the screen has been selected there, you can assign employees or profiles security to that screen using the Security > Setup screen > CIM GOLD tab under the Deposits > Definitions. The following example shows the Deposit Event Setup screen in CIM GOLD.

Deposits > Definitions > Event Setup Screen

GOLD Services

Enhancement	Description
Check Reconciliation Fix CMPs: 5474 Work Order: 42762 CIM GOLD Version 7.9.10	Users were experiencing issues in Check Reconciliation where bad check data caused CIM GOLD to display error messages and shutdown if selected in the GOLD Services > Check Reconciliation > Check Detail list. These bad check numbers also caused error messages and shutdowns if they were included in a search on that screen. It was discovered that these error messages and shutdowns were caused by the **Payee Number** field on that screen (CRCKRF) having bad check data. Programming has been added to CIM GOLD to display information in the **Payee Number** field and prevent shutdowns if a bad check number is selected or searched on that screen.
Update to Teller Number when Printing Funding Checks from CIM GOLD CMPs: 11779, 11949 CIM GOLD Version 7.9.10	We have updated the teller number that shows in Check Reconciliation (under GOLD Services > Check Reconciliation > Check Detail) when users print funding checks from the Checks screen (under Loans > Check Printing). Previously, when users would print funding checks from the Checks screen, Check Reconciliation would reflect teller number 999999999 as the person who printed the check. This has been updated, and now the user number of the person who printed the checks will be displayed in the **Last Updated By** field, as shown below. This will help when researching check printing issues.

GOLD Services > Check Reconciliation > Check Detail Screen

GOLDTeller

Enhancement	Description
| **Copyright, Trademark Symbols Available on Receipts**<br><br>CMP: 12500<br>Work Order: 56623<br><br>CIM GOLD version 7.9.10 | We have added the ability for your institution to add trademark or copyright symbols to receipts printed from CIM GOLDTeller, as shown below:<br><br>```
Tran Date    Post Date    Time      Teller
10/09/2019   10/09/2019   12:43:11  1907

  GOLDPoint Finance ®

CUSTOMER NAME:        EAS

ACCOUNT NUMBER:       894

PAYMENT AMOUNT:
        INTEREST:              .00
          ESCROW:              .00
        PRINCIPAL:          110.00-
      LATE CHARGE:              .00
             FEES:              .00

REMAINING BALANCE:      1,740.00
```<br><br>*Registered Trademark next to institution name*<br><br>You may need assistance from your GOLDPoint Systems account manager, but the following steps may prove easy enough for you to add it yourself. These steps are for GOLDTeller supervisors who have security access to the Administration Functions in CIM GOLDTeller.<br><br>1. First, add your institution name and symbol you want to use to the System Field Dictionary. The System Field Dictionary is found in CIM GOLDTeller under Functions > Administrator Options. Open the System Field Dictonary, then complete the following steps:<br><br>   a. Click <New>.<br>   b. In the **FieldName**, enter *InstName*.<br>   c. In the **Constant Data field**, type your institution's name, then paste the trademark to use next to your name. This will require you using Microsoft® Word®, inserting a trademark symbol into a document, then copying that trademark symbol and pasting it after the institution name in the **Constant Data** field. (See this help topic in Word about how to create trademark symbols: Insert copyright and trademark symbols.)<br>   d. Click <Save Changes>. See the example below, then move on to Step 2. |

CIM GOLDTeller > Functions > Administrator Options > System Field Dictionary Screen

Enhancement	Description
	2. Now you need to add that field from Step 1 into the receipts where you want to include your institution's name and trademark. This is done from the Functions > Administrator Options > Print Form Design screen. This is the step that may need help from your GOLDPoint Systems account manager. If you are daring, here are the steps:
	a. Select the form you want to change in the Forms list. The selected form will be displayed in the form area. (see **a.** in the screen example below). b. Drag and drop the "InstName" field you added from Part 1 above. Drop in the location where you want it to show on the receipt. *Tip:* You may want to make sure the field name is long enough to show the full name and trademark. Click and drag the **InstName** field boundaries to make it longer. c. Click <Save>.

CIM GOLDTeller > Functions > Administrator Options > Print Form Design Screen

Enhancement	Description
	Now when you print the receipt, your institution's name and accompanying trademark symbol will be included.

Note: We also added the ability to include a trademark symbol on statements printed from Loan History or Deposit History. See Ability to Add Trademark, Copyright Symbol to Loan Statements in the CIM GOLD Options section. |

Enhancement	Description
View/Modify Drop-list Modification

CMP: 1278
Work Order: 508519

CIM GOLD: 7.9.10 | We have modified the View/Modify Drop-list administration screen slightly in CIM GOLDTeller. If no drop-lists have been created, the screen did not allow for new ones to be created. This has been modified and now if drop-lists have never been created on your CIM GOLDTeller, you will now be able to create new drop-lists.

Drop-lists are set up and defined by your institution. See the View/Modify Drop-list screen description for more information. |
| **Business Accounts Now Show in Account Grid View Using CIF Search**

CMP: 7069, 9779 | If users search for a name using the CIF Search <F9> function in CIM GOLDTeller, and the name happens to be designated as a business, the user would double-click the business's name in the CIF Search screen, but none of the accounts tied to that business would show up in the account grid. |

|

Enhancement	Description
CIM GOLD Version 7.9.10	This has been corrected and now when users select the business name, all the accounts tied to that business will be displayed in the account grid. Previously, users would need to go into the Deposit or Loan system and view the account first, then go back into CIM GOLDTeller to run transactions for that business account.
Two Instances of CIM GOLDTeller for One User Disallowed CMP: 8111 CIM GOLD version 7.9.10	Users are no longer allowed to bring up two instances of CIM GOLDTeller in the same session. For any screen in CIM GOLD, you can right-click the screen name in the left tree menu and bring up a pop-up of that screen, while still using other screens within CIM GOLD (see General Navigation Information > Pop-out Screens in the CIM GOLD User's Guide for more information). In fact, you can bring up more than one instance of most screens within CIM GOLD using this method. However, if you attempt to do the same thing with CIM GOLDTeller, you will get the following error message: "GOLDTeller was already started with another instance of CIM," as shown below. Click <OK> and you can return to CIM GOLD and choose a different screen to access from the pop-up. Error ✕ ❌ GOLDTeller was already started with another instance of CIM. OK

Enhancement	Description
New Journal Report for Checks in CIM GOLDTeller CMP: 2678 Work Order: 46131 CIM GOLD version 7.9.10	You can now generate a check-in report through the Journal Log function in CIM GOLDTeller. This new report shows all check-in transactions processed at your institution that day, as well as a total for the checks. The report lists the account owner's last name, the last four digits of the IRS owner's Social Security number (or EIN), the check number (or money order), and the amount of the check (see example below). The report is printed with information shifted to the right, so the report can be printed on pre-loaded deposit-slip paper that may have a MICR line or institution stamp on the left. The **Total Cash** line at the top of the report shows the total **Cash Out** amount included with transactions that also had **Check In** amounts. (For example, a check payment is made, and the person writing the check writes it for more than the payment amount, and requests cash back from the check.) The **Total Cash** amount is subtracted from the **Total Checks** amount to calculate the **Grand Total** amount.

Enhancement	Description
	To print this report, access the Journal Log by pressing <Ctrl> + J once logged onto CIM GOLDTeller. Once the Journal Log window appears, complete the following steps: 1. Select the **Print Check In Number Ticket** box. 2. Click <Preview Report> to preview the report before printing, or click <Print Report> to print the report directly to the printer of your choosing.

Enhancement	Description
Phone Number Opened on CTR Tab of PC Institution Options CMP: 12719	We have enabled the **Phone Number** field to be file maintainable on the CTR tab of the PC Institution Settings screen.

Enhancement	Description
CIM GOLD version 7.9.10	
Journal Report Shows Amount for Tran Code 1750-05 CMP: 11576, 11776 Work Order: 43057 CIM GOLD version 7.9.10	Users found that when they printed the Journal Report from CIM GOLDTeller, the transaction amount was not displaying for tran code 1750-05 (Pay Fee) for Deposit accounts. It was discovered that the field length wasn't long enough, because the account number would push over the transaction amount. This has been corrected, and now the transaction amount displays on these transactions when printing the Journal Report. See example below. To print a Journal Report, press <Ctrl> + J while in GOLDTeller, then click <Print Report> from the Journal Log.

Loan System

Enhancement	Description
New Interest Change Verification Dialog on Account Detail Screen CMP: 5541 CIM GOLD Version 7.9.10	If the **Interest Rate** for a customer account has been changed on the Interest Detail tab of the Loans > Account Information > Account Detail screen, a dialog now appears when <Save Changes> is clicked. This dialog informs the user that all information changes except the interest rate have been saved, and invites the user to either save or discard the interest rate change. This change was implemented to cut down on instances of accidental interest rate changes. An example of this dialog is shown below: Question ✕ ❓ All changes have been saved except Interest Rate. The rate was changed from 31.12000 to 30.00000 on the Interest Detail tab. Click Yes to change the rate to 30.00000. Click no to leave the rate at 31.12000. [Yes] [No]
New Variance Fields CMP: 6661 CIM GOLD Version 7.9.10	The Variance Fields field group has been added to the Daily Statistics and Fees tab of the Loans > Account Information > Additional Loan Fields. This field group contains two fields: **Late Charge Variance** and **Total Loan Fees Variance**. These fields are only used for interest-bearing loans (payment method 6). Additionally, Institution Option OP01 ILF6 (Use Amount Paid When Rolling Due Date) must be set up for your institution in order for the system to update the information in these fields. These fields keep track of the spread of payments when the **Payment Application** designates that late charges and/or total loan fees are satisfied first. • The **Late Charge Variance** is the amount of the payment that was not paid because of late charges. This field will be zero or a positive number. It is increased when part of the payment is not paid because of late charges being paid. This field can be reduced if the payment amount is enough to cover the **P/I Constant**, late charges, and fees. • The **Total Loan Fees Variance** works the same way as the **Late Charge Variance**. If option OP01 ILF6 is turned on, each time a late charge is paid, the **Late Charge Variance** field increases by the amount of the late charge.

Enhancement	Description
	Once the amount in the **Late Charge Variance** field is equal to or greater than the payment due (**P/I Constant**), a late charge will not be assessed. Once the amount in the **Late Charge Variance** field drops below the payment due, late charges will resume being assessed. (This stops late charges from being assessed on prior late charges.) **Due Date Roll Option** Institution option OP01 ILF6 allows the **Due Date** to roll based on an amount paid rather than principal and interest being satisfied. The variance fields are used when late charges and/or loan fees are paid first and, as a result, the full principal and interest is not satisfied. They store the amount of the payment that was not paid because of either late charges or loan fees. **Example:** A payment of $600.00 is due on a loan, $150.00 to principal and $450.00 to interest. Owing on the loan is $100.00 to loan fees and $150.00 to late charges. The **Payment Application** is set to apply first to late charges, then loan fees, then interest, then principal (**Payment Application** code is 4721). The customer brings in the regular payment amount of $600.00. $150.00 of that amount is applied to late charges, and the **Late Charge Variance** field is increased by $150.00. $100.00 is applied to loan fees, and the **Total Loan Fees Variance** field (LNVPRN) is increased by $100.00. The remaining $350.00 is applied to **Principal** and **Interest**.

Loans > Account Information > Additional Loan Fields Screen > Daily Statistics & Fees Tab

Enhancement	Description
Changes to CVV Options in EZPay CMP: 11453, 10707 CIM GOLD Version 7.9.10	New options pertaining to the indication of CVV numbers while making card payments in EZPay are available in CIM GOLD. These new options will need to be set by your GOLDPoint Systems account representative who manage your institution's EZPay options. The **Don't Require CVV** option has been replaced with a **Require CVV Options** selection field *(EZDRCC/EZRCVV)*, which allows your institution to choose one of the three options. The bullet points below explain these options and how they affect the payment submission process: • **Don't Require CVV:** CVV entry will not be required for saving Card Profiles or processing card payments. • **Require CVV:** CVV entry will be required for saving Card Profiles. • **Require CVV to be entered when using tokens:** CVV entry will not be required for saving Card Profiles; however, CVV entry will be required each

Enhancement	Description
	time a card payment is processed. If this option is enabled, a mandatory **CVV** field will appear in the Card Information field group, as shown below: These options are set up by your GOLDPoint Systems account manager on the EZPay IMAC table. The EZPay Options topic explains all the available options.
Ability to Edit Existing Card Profile Addresses CMP: 11660 Work Order: 56469 CIM GOLD Version 7.9.10	The EZPay Card profiles dialog now allows you to edit the billing address information for existing card profiles. Select a card profile that has already been entered on an account on the EZPay screen to edit that profile's billing address information in the provided fields. **Note:** The EZPay option called "**CIM GOLD AVS Level**" must be set to "A - All Fields Open." If that option is set, the **Billing Address** field will be open for users to change address information, as shown in the example below. Note that *only* billing address information can be changed for existing card profiles. If you need to edit name, card number, or expiration date information for a profile, you will need to delete the profile and create it again.

Card Profiles Dialog Box from EZPay Screen

Enhancement	Description
Update to Bankruptcy Detail Screen CMP: 5250 CIM GOLD Version 7.9.10	The **Relief/Lift of Stay** radio button on the Bankruptcy Detail screen appears regardless of whether the **Display Reaffirmation Dates Only** checkbox field is marked on the Bankruptcy Options screen. Previously, if the Display **Reaffirmation Dates Only** option was not selected, the **Relief/Lift of Stay** radio button was hidden in the Actions and Dates field group on the Bankruptcy Detail screen.
Improved Account Identifier Screen Navigation CMP: 5834 CIM GOLD Version 7.9.10	Previously, multiple Save dialogs were appearing if information was changed on the Loans > Account Information > Account Identifiers screen and the user then attempted to switch customer accounts. Navigating between accounts now only prompts the appearance of a single Save dialog.
Update to Loan Disclosure History Screen CMP: 3099	Functionality enhancements to the Loan Disclosure History screen now show a more complete history of transactions to ensure the inclusion of backdated transactions.

Enhancement	Description
CIM GOLD version 7.9.10	Past versions would potentially exclude backdated transactions from the Loan Disclosure History screen, although this information would be included on the Loans > History screen.

Enhancement	Description
Lienholder Setup Screen Updated CMP: 359 Work Order: 508002 CIM GOLD Version 7.9.10	Users were experiencing issues with the search, create, and save functions on the Loans > System Setup Screens > Lienholder Setup screen. These issues have been corrected.
Update to the Reserve Analysis Field on the Additional Loan Fields Screen CMP: 1484 Work Order: 39256 CIM GOLD Version 7.9.10	The **Reserve Analysis Effective** (LNANAL) field on the Loans > Account Information > Additional Loan Fields screen has been updated to reflect the same information as entered on the Reserve Analysis screen (under Loans > Account Information > Reserves > Reserve Analysis screen > Options, Limits & Loan Fields screen). The field used to be one field, and now it is two fields for entering the month and day reserve analysis should be run each year (see before and after below). Additionally, if you update that field from either screen (Reserve Analysis or Additional Loan Fields) the change is saved to both screens.

Before:

Loans > Account Information > Additional Loan Fields Screen > Origination Maturity Tab

After:

Loans > Account Information > Additional Loan Fields Screen > Origination Maturity Tab

Enhancement	Description
Account Reserve Detail Error Resolved CMP: 1488 Work Order: 44238 CIM GOLD Version 7.9.10	We have resolved an error that would show if institution option RSNI was set and users attempted to make and save changes to field information on the Account Reserve Detail screen. The error read, "Error adding/updating interest on Negative Reserve record. Record not on file." This error has been resolved, and now users should not get that error whether or not the RSNI option is on. **Note:** The RSNI option indicates that your institution wants interest to be charged when the reserve balance goes negative.
Dealer Names Added to Payoff Quote CMP: 2562	Dealer names now appear on payoff quotes alongside their dealer number. This change was implemented for additional clarification on payoff quotes, particularly for institutions who purchase and/or service loans from a large number of dealers.

Enhancement	Description
Work Order: 506488 CIM GOLD Version 7.9.10	
Fixes to Commercial Loan Screens CMP: 9950 Work Order: 45674 CIM GOLD Version 7.9.10	Users were experiencing issues with the functionality of the new Loans > Commercial Loans screens. These issues have been corrected.
CP2 Screen Now Calculates for Different Loan Frequencies CMP: 8340 CIM GOLD Version 7.9.10	It was found that when calculating an account adjustment on the CP2 screen that if the account had a different frequency other than monthly (1), then the results of the new payment were not calculating correctly. The system was calculating the **New Payment** amount as if the loan payment frequency was monthly. In this release of CIM GOLD, this has been corrected. Now regardless of what the **Payment Frequency** is, the system will correctly total a new payment based on an adjustment to the **Interest Rate** or **New Term**, as shown below. Payment Frequency can be changed using the Loans > Account Information > Payment Information screen. **Note:** The CP2 screen is not used by all institutions. Its purpose is to help borrowers catch up on delinquent payments. It's similar to the Account Adjustment screen but has more options. See the CP2 help for more information and contact your GOLDPoint Systems account manager if your institution is interested in using this screen.

Loans > Transactions > CP2 Screen in CIM GOLD

Enhancement	Description
EZPay Field-level Security Adjustment CMP: 11245 CIM GOLD Version 7.9.10	Testing discovered an issue where the EZPay screen was not properly reading certain field-level security settings when accessed as a pop-up (for example, from the **Options** menu on the CIM GOLD main menu bar). This issue has been corrected. Remember that field-level security for EZPay fields can be found in the FPFS - Loan Miscellaneous Security record.
Small Correction to Loan Disclosure History Screen CMP: 840 Work Order: 508456 CIM GOLD version 7.9.10	We fixed an error that was introduced in CIM GOLD version 7.5.15 that caused some LIP 510 transactions (Field Credits) not to display an amount in the Transaction Amount column on the Loan Disclosure History screen. **Note:** For 510 transactions when a loan is opened to show in Loan Disclosure History, the following option must be set under Options > User Preferences in the top CIM GOLD menu: **Show all Open/Payoff in Disclosure History**

Enhancement	Description
Cards and Promotions Screen Updated CMP: 10585 CIM GOLD version 7.9.6	We have updated the Cards and Promotions screen to read branch numbers correctly. When one institution tried boarding loans through the API, the line-of-credit loans would cause CIM GOLD to crash because the field type for branch numbers was an integer, when the field mapping to it was longer than the provided fields. This version of CIM GOLD updates that field to successfully read these accounts.
Field-level Security Added to General Category for Charge-offs CMP: 5895 Work Order: 35648 CIM GOLD version 7.9.10	We have added field-level security for the **General Category** field on the Loans > Transactions > Charge-off screen. You can now restrict users or profiles from changing the **General Category** field on the Charge-off screen (see Figure 1 below). To restrict a user or profile from changing this field, complete the following steps: 1. Access the Security > System > Setup tab. 2. Select the user or profile for which you want to restrict the **General Category** field. 3. Make sure the **Display Effective Security** box is not checked. 4. Click the Field Level tab and select "CFLN – Loan Master" from the **Record Type** field. 5. Scroll down to the **General Category** (LNGENL) setting and check the box. The system will move that field under the Restricted Fields list. 6. Click <Save Changes>. See Figure 2 below.

Figure 1: Loans > Transactions > Charge Off Transactions Screen

Security > Setup Screen > Field-level Security Tab

Enhancement	Description
Unearned Amortizing Fees Removed from Loan Disclosure History Screen CMP: 8296 CIM GOLD Version 7.9.10	We have removed any amortizing unearned fees or deferred fees and interest from showing on the Loan Disclosure History screen. The Loan Disclosure History screen is used to give a general overview of payments and miscellaneous fees and late charges that have been applied to an account. When the amortization of unearned fees/costs, deferred fees/costs, and unearned interest shows on this tab (especially when the fees and interest are nonrefundable), it can be confusing to the teller and customer, if the teller is discussing loan history with the customer. This information would show on this screen if institution option GLFL was set for the institution. This option designates that final payoff trues all amortization on the loan, rather than waiting until monthend when amortization of fees and interest to the G/L usually takes place. See before and after examples below.

Before:

Before: Loan Disclosure History Screen

After:

After: Loan Disclosure History Screen

Enhancement	Description
Deferment Reason Added to Deferments List-view Table CMP: 8891 CIM GOLD Version 7.9.10	The Reason column has been added to the Deferments list-view table on the Loans > Deferments screen. This column displays the reason for the deferment, as selected when running the Deferment with Reason transaction (tran code 2600-35). See the following example of this new column below.

Last updated: 7/22/2021

Loans > Deferments Screen in CIM GOLD

Enhancement	Description
Update to Initialize Loan Pattern for Extensions CMP: 8894, 11706 Work Order: 43380 CIM GOLD Version 7.9.10	The Initialize Loan Pattern screen has been updated slightly to not allow setting up the Deferments screen unless institution option IUEX (institution uses extensions) is set. • If that option is not set, then Deferments will not be available to be selected. See Figure 1 below. • If that option is set, then Deferments will be one of the screens that can be selected on the main page of the Initialize Loan Pattern screen. See Figure 2 below. If option IUEX is set, the only fields that can be set on the Deferments screen are the extension fields, as shown in Figure 3 below. See the Extension field group help for more information concerning these fields. Loan patterns are used in loan origination to set up specific fields for loan types, so information can be set once and be applied for every loan opened with that loan type. See the Loan Pattern Setup help for more information.

Figure 1: Loans > System Setup Screens > Loan Pattern Setup Screen with IUEX set to "N"

Figure 2: Loans > System Setup Screens > Loan Pattern Setup Screen with IUEX set to "Y"

Figure 3: Loans > System Setup Screen > Loan Pattern Setup > Initialize Loan > Deferments Screen

Enhancement	Description
Account Number Now Included in Tran Log for Funding Checks CMP: 9177 Work Order: 55296 CIM GOLD Version 7.9.10	We have added the account number to be included with G/L credit transactions (tran code 1810) as part of printing funding checks. This is similar to how the G/L reports checks printed from GOLDTrak PC or checks printed from CIM GOLDTeller as part of an overpayment during payoff. Now when funding checks are created and printed through the Loans > Check Printing > Checks screen, they will reflect the account number in the G/L history item, as shown below. This change only applies to funding check printing going forward; it does not apply retroactively.

Enhancement	Description
Code Removed so Insurance Adjustments via Check Can Process CMP: 9827 CIM GOLD version 7.9.10	We have updated the [Insurance Adjustments screen](#) in CIM GOLD, so that when a user adjusts an insurance policy with a check back to the customer, the system brings up the correct transaction modifier in CIM GOLDTeller. This only occurred if a user was adjusting the following insurance types: 71 - Limited Property Damage (Auto) 90 - VSI Insurance 91 - Non-file Insurance 97 - Homegard Insurance 98 - Flood Insurance 99 - Fire Insurance When users would try to adjust those insurance types via check, tran code 2940-00 (Adjust Insurance Premium by Balance) would be displayed in CIM GOLDTeller, instead of the needed 2940-02 (Adjust Insurance Premium by Check). This has been corrected and now the correct transaction is displayed when the transaction is initially set up using the Loans > Insurance > Adjust Insurance screen. The following examples show this process:

Using the Adjustments screen, first enter the insurance policy information to be adjusted. Make sure to indicate the customer should receive a check in return, then click <OK>.

CIM GOLDTeller then launches with the correct tran code. Click <Send> to finish processing the adjustment.

Loans > Insurance > Adjustments Screen

CIM GOLDTeller > Adjust Ins. Premium by Check (tran code 2940-02)

Enhancement	Description
Enhancements to Inter-Office Move Screen CMPs: 2217, 2620, 4794, 5107, 3326, 10685 Work Orders: 44666, 49703, 506601, 508200, 508927, 50956 CIM GOLD version 7.9.10	We have improved the Inter-Office Move screen in CIM GOLD. We have done significant backend programming so moving loans is more efficient and faster. Additionally, the following processes have been enhanced: • The **Report to Credit Bureau** field (LNCRBU) has been added to the services moved. • Fields in the Loan Tax and Statistics record (FPLT) are now working correctly when moving loans. • Reserve (Escrow Account Analysis records (FPAD)) are now moved successfully. • The **Loan Released** flag (LNRLSD) has been updated to show "Y" on the old account and "N" on the new account. • Alert messages now move when the old account moves to the new account number (e.g., from one branch to another branch).

Enhancement	Description
Correction to Daily Version Error in CIM GOLD Caused by Alerts CMP: 11946 Work Order: 56202 CIM GOLD version 7.9.10	Some users found that when they tried to make any changes to the Actions/Holds/Event Letters screen, they would get the following error message: Version Error. Please refresh the screen and try again. Record to update is wrong version nbr. We discovered that this strange error only occurred if the account had a client-defined alert pop-up screen, where the user needed to acknowledge the alert before closing it. And even more strangely, it only occurred the first time of the day per account. This has been corrected and that error message should no longer display.

Enhancement	Description
New Fields for Insurance Amortization CMPs: 9988, 9989, 10852 Work Orders: 44666, 49703, 506601, 508200, 508927, 50956 CIM GOLD version 7.9.10	Two new fields have been added to the Insurance Policy Detail screen > Miscellaneous Fields tab (under Loans > Insurance) in CIM GOLD. The new fields are: **Fixed Earnings Amount** (INFXEA): This option causes the system to look at the amount in this field before determining any insurance premiums returned to the borrower. For example, if this field is "50.00" and the insurance policy is canceled or paid off early and the borrower is due back $75.00 in unearned insurance premiums, then the system will subtract the 50.00 from 75.00 and return $25.00 to the borrower. Of course, if the **Return All** option is selected and the policy is paid off or canceled within the range set in **Within _ Days**, then the entire amount is still returned to the borrower. This field was released to the host in January. Additionally, we created new GOLDTrak PC transfer fields. See these CMPs in earlier versions of the Update for more information: CMP 9988, 9989, and 10678 **Life of the South Company Number** (INCOMP): This is the company number associated with the Life of the South insurance company. This number is boarded during loan origination. You can make changes or adjustments to the information in this field if you have proper security clearance. This field will be blank if the insurance policy is not associated with Life of the South. See the following example of these fields:

Loans > Insurance > Policy Detail Screen > Miscellaneous Fields Tab

Enhancement	Description
New Amortization Schedule Screen CMPs: 6678, 6698 Work Order: 39560 CIM GOLD version 7.9.10	A new Amortization Schedule screen (shown below) is available in the Loans > Account Information section of CIM GOLD. This screen can be used to calculate, create, and print a theoretical amortization schedule for a specific account. You can also use the screen to create a schedule not related to an actual account, or to calculate unknown pieces of information, such as hypothetically determining what an interest rate, P/I payment, or loan term on an account would be. Changes made to account information fields on this screen do not permanently affect the loan. When a user exits this screen, all fields default to their values on the actual loan as indicated on other Loans screens.

Enhancement	Description
	For more information about how this screen works, see the Amortization Schedule Screen help manual in DocsOnWeb or press <F1> while viewing the screen in CIM GOLD.

Loans > Account Information > Amortization Schedule Screen > Account Information Tab

Payment	Due Date	Interest	Principal	Deferred Interest	Remaining Balance
1	09/12/2018	40.49	309.51	0.00	2,201.47
2	10/12/2018	34.36	315.64	0.00	1,885.83
3	11/12/2018	30.41	319.59	0.00	1,566.24
4	12/12/2018	24.44	325.56	0.00	1,240.68
5	01/12/2019	20.01	329.99	0.00	910.69
6	02/12/2019	14.69	335.31	0.00	575.38
7	03/12/2019	8.38	341.62	0.00	233.76
8	04/12/2019	3.77	233.76	0.00	0.00

Mailing Label Name & Address

ISLEY IVERSON
123 OAK STREET
PROVO, UT 84601

Copy To Clipboard

Common Loan Information
Interest Bearing

Principal Balance	2,510.98
Institution Balance	2,510.98
Original Balance	7,325.60
LIP Undisbursed	
LOC Remaining	
Due	09/12/2018
Open	04/12/2017
Maturity	10/12/2019
Paid Off	
Balloon	
Assumed	
Payment Frequency	**Monthly Payment**
Term **30** Installment Number	**16**
Rate **18.157** Installment Remain	**14**

This tab shows the details of the amortization schedule based on the parameters set on the Account Information tab. You can see when the loan will be paid off if payments are met.

Print   Print Preview   Print Setup   Create Schedule   Clear Fields

Loans > Account Information > Amortization Schedule Screen > Amortization Schedule Tab

Notification System

Enhancement	Description
Timestamp Updates to Client Text Notifications CMP: 8268 Work Order: 52105 CIM GOLD Version 7.9.10	We have updated the Client Text Notifications screen in CIM GOLD with the following enhancements: • Timestamps on the text message list received from the server are converted to the user's local time • Display timestamps in local time to the user for each text • Match texts between the server message list and the client-side message list when they are within 15 minutes of each other instead of comparing the hour portion of the timestamp • Added time zone abbreviation to the timestamp that is displayed to the user Timestamp and Time Zone Abbreviation on Text Message
New Option to Email Event Letter 60 CMPs: 12180, 12224, 12753, 12759, 12932 Work Order: 55780 CIM GOLD Version 7.9.10 Core Services (Host) Release	We have added a new option to EZPay. This new option, **Email Event Letter 60** (EZEMLN), enables your institution to email the One-time Electronic Payment (event 60) using the Notification System. If this option is set, the Email Notification dialog appears when an ACH payment is made on the Loans > Transactions > EZPay screen in CIM GOLD. This dialog allows the user to indicate a customer's name and the email address to be notified of the payment. Once the user clicks <Send/Save> or <Send/Don't Save>, the One-time Electronic Payment (event 60) event letter is generated and emailed to the customer.

Enhancement	Description

	In order for this function to work properly, the customer must have an email address on file and notification template 6060 must be set up.
	
	Email Notification Dialog
	
	Email Notification Dialog
	
	• **Spoke to**: This field enables the branch employee to list the person that they spoke to who authorized the ACH payment. This information is then saved to the system.
	
	• **Question Prompts**: The Email Notification dialog contains question prompts for employees. These prompts help ensure that employees ask customers the right questions before emailing a copy of their payment confirmation. The following question prompts appear on the dialog:
	  ○ Is it okay to email you a copy of your payment confirmation?
	  ○ Is (customer's email address) the best email address to send that payment confirmation to?
	
	• **Email Address**: This drop-down field lists the email addresses on file for the customer. You can select the email address to send the payment confirmation to from this list. You can also enter a new email address in this field.
	
	• **Opt Out**: Check this field if the customer does not want to receive a payment confirmation. If this field is checked, the <Send/Save> button changes to a <Save> button and the customer is sent Event Letter 62 instead of 60. **Note**: This option is not visible when a payment is made using a different payment account (the **Other Payment Account** field

Enhancement	Description

	checked). (**Update**: In _CIM GOLD version 7.20.5, we added the ability to email event letter 60 using the **Other Payment Account** option.)_
	
	• **Buttons**:
	  o If the user clicks <Send/Save>, the indicated email address will be saved to the customer's profile on the Households screen and set as their primary email address.
	  o If the user clicks <Send/Don't Save>, the indicated email address will be used for only that payment and not saved by the system.
	  o If the user clicks <Save>, the indicated email address will be saved to the customer's profile on the Households screen and set as their primary email address but a payment notification will not be sent to the customer. **Note**: This button is visible only if the **Opt Out** field is checked.
	
	If you are interested in using this new option, please contact your GOLDPoint Systems account manager.

New Sent Column and Status Details CMP: 13203 CIM GOLD Version 7.9.10	We have made some updates to the Notification System. We have added a new Sent column to the **Archive Manager list view** on the Archive Manager screen. If this column contains a check, the notification was sent. If the status of a notification is "Restricted" or "Failed," the **Sent** box is not checked and the row will be highlighted red (see example below). We have also added a new **Status Details** field to the details section of the Archive Manager screen. This field displays the status of the notification and the status message (see example below). In addition, we updated the Collections Comments shown on the Contact tab of the Marketing and Collections screen to ignore notification history items that have a "Restricted" or "Failed" status.

New Sent Column and Status Details on the Notification System > Archive Manager Screen

Payment Calculator

Enhancement	Description
New Dynamic Prepaid Fee CMP: 12556 Work Order: 56623 CIM GOLD version 7.9.10	We have created a new prepaid fee Formula 32, which is a percent of the prior loan payoff + cash to customer and insurance premiums. Contact your GOLDPoint Systems account manager if you are interested in implementing this new fee into your loan origination programs.

OFAC

Enhancement	Description
Enhancements to OFAC/New Consolidated OFAC Search Screen CMPs: 4902, 6041, 6042, 6090, 6205, 6901, 7054, 7055, 9394 CIM GOLD Version 7.9.10	A new, improved, consolidated version of the Miscellaneous > OFAC Search screen (shown below) is now available in version 7.9.3 of CIM GOLD. The consolidated version of this screen contains the same three basic search fields (**Last Name**, **First and Middle Name**, **Business Name**) and <Search> button as the standard OFAC Search screen, but also displays an OFAC History field group to view system history for previously run OFAC searches. Contact GOLDPoint Systems if your institution is ready to start using the improved OFAC. ### Setup In order to use the consolidated OFAC Search screen, institution options DFFN and NRCV as well as the Consolidated OFAC Report (FPSDR338) must be set up for your institution. Reports FPSDR169, FPSDR213, FPSDR216, FPSDR226, FPSDR238, FPSDR334, and FPSDR335 are obsolete and must be turned off for your institution before using this screen. Additional institution options can be applied to help reduce the number of false positives in OFAC searches. If these options (all under the OP31 category) are set, they will be used on every OFAC search processed by your institution. • **OFF1: Only Exact First Names 1st Word** - If this option is set, an individual will not be matched in OFAC searches if the first word of the customer's first name is not identical to the first word of the sanctioned first name. This option is ignored when the customer name may be either an individual or an entity, or when the sanctioned name is not an individual. • **OFFA: Only Exact First Names All Words** - If this option is set, an individual will not be matched in OFAC searches if the entire customer's first name is not identical to the entire sanctioned first name. This option is ignored when the customer name may be either an individual or an entity, or when the sanctioned name is not an individual. • **OFO1: Only Exact Org Name 1st Word** - If this option is set, an entity will not be matched in OFAC searches if the first word of the entity's name is not identical to the first word of the sanctioned name. This option is ignored when the name may be either an individual or an entity.

Enhancement	Description
	• **OFOA: Only Exact Org Name All Words** - If this option is set, an entity will not be matched in OFAC searches if the entire entity's name is not identical to the entire sanctioned name. This option is ignored when the name may be either an individual or an entity.

• **OFML: Last Name Match If The 1st Word Matches** - If this option is set, an individual will be matched in OFAC searches if the first word of the customer's last name is identical to the first word of the sanctioned last name.

• **OFL1: Only Exact Last Names 1st Word** - If this option is set, an individual will not be matched in OFAC searches if the first word of the customer's last name is not identical to the first word of the sanctioned last name. This option is ignored when the customer name may be either an individual or an entity, or when the sanctioned name is not an individual.

• **OFLA: Match Entire Last Name** - If this option is set, an individual will not be matched in OFAC searches if the entire customer's last name is not identical to the entire sanctioned last name. This option is ignored when the customer name may be either an individual or an entity, or when the sanctioned name is not an individual.

New OFAC History field group

This new field group (see example below) is available to view system history for previously run OFAC searches.

The top list view in this field group displays information about all OFAC searches that match the criteria indicated in the search fields above. Use these search fields to indicate a range of dates (**Start/End Date**), a specific **Source*** for the search, and/or a name of an employee who performed the search (**Requested By**). When <Search History> is clicked, only OFAC search items matching the indicated criteria will appear in the top list.

The information displayed in the top list view includes the **Date** and **Time** of each search, where the search was processed (**Source***), the number of **Names** returned by the search, the number of **Suspects** (matches) returned by the search, the username of the employee who performed the search (**Requested By**), and the actual name that was searched (**Lookup Name**). If zero (0) appears in the **# Suspects** column, there were no OFAC matches in that particular search.

Enhancement	Description
	If the **# Suspects** column displays a number 1 or higher, OFAC matches were found in that particular search. Select that history item in the top list to view further details about each suspect returned by the search in the bottom list view. The information displayed in the bottom list comes from OFAC files pertaining to each suspect name. * The **Source** field/column indicates where the OFAC search was performed. If the results are from host searches, the **Requested By** information will be "OFAC Match Reporting," and you need to refer to the afterhours report (FPSDR338) for details. All other searches will be logged with the name of the person that performed the search. Possible values for the **Source** field are: • ACH • AP Check or ACH • AP Vendor • Bill Payer • E-ACH • International ACH • Check Reconciliation • Check Writer • CIF Name **OFAC Enhancements** Enhancements to the OFAC system have been implemented to consolidate all U.S. security lists, such as: • Specially Designated Nationals (SDN), published by OFAC. Persons in this list are blocked from doing financial transactions in the U.S. • Foreign Sanctions Evaders (FSE), published in the consolidated sanctions list by the U.S. Treasury - OFAC. Persons in this list are blocked from doing financial transactions in the U.S. • Sectoral Sanctions Identifications (SSI), in the consolidated list. Directives in the individual entries describe the prohibitions on dealing with the names in this list. • Palestinian Legislative Council (NS-PLC), in the consolidated list. Those in this list are blocked from doing financial transactions in the U.S. • List of Foreign Financial Institutions Subject to Part 561 (Part 561), in the consolidated list. Persons on this list may not be subject to

Enhancement	Description
	sanctions after October 18, 2015. Institutions will need to refer to the U.S. Treasury website for specific sanction waivers.
	• Non-SDN Iranian Sanctions Act (NS-ISA), in the consolidated list. Institutions will need to refer to the U.S. Treasury website for specific sanction waivers.
	• Financial Crimes Enforcement Network (FinCEN 314a), a list published only to institutions and not accessible to GOLDPoint Systems. This list never blocks transactions; instead, institutions must report any activity within the last six months or any accounts on file within the last year for people on this list.
	Additionally, we will also be using these new OFAC features to screen the following records:
	• ACH records—Deposit accounts incoming ACH records (processes daily based on transactions) • Accounts Payable Checks and ACH records (processes daily based on transactions) • Accounts Payable Vendor List (processes with OFAC file changes) • Bill Payment records (processes daily based on transactions) • Check Reconciliation records (processes daily based on transactions) • CIM GOLD Check Writer records—Teller system online OFAC check • CIF records (processes with OFAC file changes) • E-ACH records (processes daily based on transactions) • International ACH records (processes daily based on transactions)
	These features will affect Accounts Payable, loan servicing, deposits, and loan origination (GOLDTrak PC), as all names will be verified with the more robust OFAC search.

OFAC Search

Last Name	Daisy
First and Middle Names	

Business Name

Search

OFAC History

Start Date 9/30/2019 ▦▾ End Date 10/11/2019 ▦▾ Requested By [_____] Search History

Date	Time	Source	# Names	# Suspects	Requested By	Lookup Name
10/2/2019	1:43 PM	AP Vendor	19202	1711	OfacMatchReporting	
10/2/2019	1:43 PM	CIF Names	9025	481	OfacMatchReporting	
10/11/2019	11:34 AM	CIM GOLD lookup	1	0	SARAHW	Mark McEuen
10/11/2019	1:04 PM	CIM GOLD lookup	1	0	CINDYF	Eddie Eagle
10/11/2019	1:05 PM	CIM GOLD lookup	1	0	CINDYF	Margaret Millhouse
10/11/2019	1:05 PM	CIM GOLD lookup	1	1	CINDYF	Billy Baker
10/11/2019	1:08 PM	CIM GOLD lookup	1	5	CINDYF	Daisy

Source	Alias?	Program	Type	Category	Matched Name
SDN	Yes	BALKANS	Individual	Weak	DUSKO
SDN	Yes	SDGT	Entity	Strong	DAESH
SDN	Yes	SDNTK	Individual	Weak	DIEGO
SDN	Yes	IRAN	Vessel	Strong	DAISY
SDN	Yes	CYBER2	Entity	Weak	DSEC

Consolidated Version of Miscellaneous > OFAC Search Screen With New OFAC History Field Group

Queues

Enhancement	Description
Error When Opening Mail Merge Documents Removed CMP: 10447 CIM GOLD version 7.9.7	We have updated the Contact Queues and Collection Queues mail merge functions in CIM GOLD, so the following error message no longer appears: Open File ✕ ⚠ You can't open this location using this program. Please try a different location. OK Users found a work around to this annoying error by clearing the XML path used for the merge file, but this version of CIM GOLD removes the error completely by adjusting the path location to settings. If you want to know more about creating mail merge letters in the Contact and Collection Queues, see the following topics in DocsOnWeb: • [Creating Mail Merge Letters for Collections](#) • [Creating Mail Merge Letters for Contact Queues](#)

Remote Financial Applications

Enhancement	Description
New User Error Message CMP: 5299 CIM GOLD Version 7.9.10	We have added a new error message to the New User dialog accessed by clicking the <Create New> button on the Internet and Phone Systems > User Profile screen in CIM GOLD. Now the system will display an error if you click on the <Add> button and an identification number (SSN, EIN, or CID) is not entered.
Template Type Added to eGOLDTrak Manage Notifications Templates Dialog CMP: 969 CIM GOLD Version 7.9.10	We have updated how notification templates are set up for institutions. We have added a new Template Type column and a **Template Type** drop-down field to the Manage Notification Templates dialog. We have also added validation to ensure that no unknown template types are saved to the system. This ensures that each notification template set up for your institution is set up with a working template type. The Manage Notification Templates dialog is accessed by clicking on the "Manage Notification Templates" link on the GOLDPoint Systems > eGT Institution Configuration screen. **Note**: This screen is accessible only to GOLDPoint Systems employees.

Manage Notifications Templates Dialog

Enhancement	Description
View SourceLink eStatements CMP: 11281 Work Order: 55466 CIM GOLD Version 7.9.10 **Note**: This enhancement is for a specific institution.	We have updated the Marketing and Collections screen for a specific institution to enable them to see electronic statements for loan accounts from third-party SourceLink. Now eStatements from SourceLink can be viewed by clicking the <E-Statement> button on the Contact tab of the Loans > Marketing and Collections screen in CIM GOLD. If you are interested in a similar enhancement, please contact your GOLDPoint Systems account manager.

<E-Statement> Button on the Contact Tab of the Marketing and Collections Screen

Last updated: 7/22/2021

What's New in Version 7.9.8 and 7.9.9

We skipped over versions 7.9.8 and 7.9.9. Starting with 7.9.10, the newest version of CIM GOLD will have three sets of numbers. The final number in the set will indicate the month in which CIM GOLD was released. Since version 7.9.10 was released in October, it has a "10" as the final release number.

What's New in Version 7.9.7

Welcome to the What's New for CIM GOLD in version 7.9.7. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

Version 7.9.7 mostly included fixes to bugs found in version 7.9.6. The following were some of those fixes:

Enhancement	Description
Update to Marketing and Collections Caching CMPs: 10835, 11089, 11024 CIM GOLD version 7.9.7	It was reported in version 7.9.6 that we are now caching more data on the Marketing and Collections screen, so the screen can load faster. Caching is a well-known process in programming to store data temporarily, so that future requests for that data are served faster than by accessing the data from the host. As part of this caching, we found that changes made to certain fields were not reflected on other screens. For example, if a user made a change to the **Advertising** field on the CIF tab of the Marketing and Collections screen, those changes wouldn't be reflected on the Additional Loan Fields screen > Valuation/Billing tab. Additionally, an error would show that would make it impossible to save certain field changes on the Marketing and Collections screen. We have updated the Marketing and Collections screen to no longer show an error if fields were changed on another screen, then the user tried to save the Marketing and Collections screen, where those same fields are also displayed. When this would happen, the following error message was displayed: This no longer occurs in version 7.9.7. Instead, the information can be saved if updated on a screen outside the Marketing and Collections screen, as well as on the Marketing and Collections screen. **Note:** You may need to click the "Refresh" button at the top of CIM GOLD screens to view the saved changes when navigating between screens in CIM GOLD.

Enhancement	Description
History Description Updated for Insurance Payments and Late Charges Waived CMP: 11052 CIM GOLD version 7.9.7	When an [Insurance Payment](#) (tran code 2600-01) is processed on an account, the system waives the last applied late charge. Users found that the description in Loan Disclosure History for the waived late charge was showing "LOAN PAYMENT" instead of "WAIVE LATE CHARGE." The late charge was being correctly waived; it was only the history label that was wrong. And this was only happening on the Loans > Marketing and Collections screen > Loan Disclosure History tab (not the regular Loans > History screen). In versions earlier than CIM GOLD 7.9.4, the description was correct. We have updated the system to reflect the correct history description (see before and after below).

Before (CIM GOLD versions 7.9.4 - 7.9.6):

Loans > Marketing and Collections Screen > Loan Disclosure History Tab

After (CIM GOLD version 7.9.7):

| | CIF | Financial Summary | Collateral | Personal References | **Loan Disclosure History** | Actions/Holds/Ev |

Date Opened **07/03/2018** Face Amount **2,128.32**

Date	Paid To Date	Transaction Amount		Late Charge		Fee Balance	Balance	Due Date		Description
07/03/...		2,128.32					2,128.32			OPEN NEW LOAN
08/06/...	08/06	122.00					2,068.80	09/03/2018		CALLIN PMT BY CK
09/04/...	09/04	122.00					1,999.11	10/03/2018		CALLIN PMT BY CK
10/04/...	10/04	122.00					1,929.40	11/03/2018		CALLIN PMT BY CK
11/02/...	11/02	122.00					1,853.39	12/03/2018		CALLIN PMT BY CK
12/03/...	12/03	122.00					1,784.61	01/03/2019		CALLIN PMT BY CK
01/03/...	01/03	122.00					1,711.08	02/03/2019		CALLIN PMT BY CK
02/05/...	02/05	122.00					1,638.49	03/03/2019		CALLIN PMT BY CK
03/04/...	03/04	122.00					1,555.85	04/03/2019		CALLIN PMT BY CK
04/04/...	04/04	122.00					1,476.49	05/03/2019		CALLIN PMT BY CK
05/13/...		18.00		18.00		18.00	1,476.49			ASSESS LATE CHARGE
05/20/...		18.00		-18.00			1,476.49			WAIVE LATE CHARGE
05/20...	05/20...	122.00					1,413.31	06/03/2019		A&H INS PAYMENT

That's more like it. Correct description.

Enhancement	Description
Faster Load Time for CIM GOLDTeller CMP: 11053 CIM GOLD version 7.9.7	CIM GOLDTeller no longer connects to GOLDTrak PC records unless the transaction being run is a Retraction (tran code 2800-01) or Reinstatement (tran code 2800-00). Connecting with GTPC records was causing considerable slowing when trying to load CIM GOLDTeller. This will speed up the time it takes to load and open CIM GOLDTeller the first time each day.
Floating EZPay Screen Now Processes Payments CMP: 11098 CIM GOLD version 7.9.7	It was reported in CIM GOLD version 7.9.6 that some users could not process EZPay payments from the floating EZPay screen, which is accessed from the Options > EZPay menu at the top of CIM GOLD. This has been corrected, and the floating EZPay screen now successfully processes payments without closing CIM GOLD.
Added Additional Verification on the EZPay Screen CMP: 11135 CIM GOLD version 7.9.7	We added some additional verification processes behind-the-scenes on the EZPay screen for future payments. One-time future payments in EZPay should not be allowed for day-of or previous dates. They should only be allowed for future payments. Users found that if they entered information in the future payments grid view, then added the external account or changed the payment type from **E-Check** to **Credit Card**, the date validation was lost and they could enter payment information for today's date or in the past. This is problematic, as the future payments are processed a specific way and need a future date. The system has been updated to block such situations from occurring. Now an error provider will be shown if future

Enhancement	Description
	payments are scheduled on the same day or previous to today's date, even if someone tries changing the external account or payment type.
Error When Opening Mail Merge Documents Removed CMP: 10447 CIM GOLD version 7.9.7	We have updated the Contact Queues and Collection Queues mail merge functions in CIM GOLD, so the following error message no longer appears: Users found a work around to this annoying error by clearing the XML path used for the merge file, but this version of CIM GOLD removes the error completely by adjusting the path location to settings. If you want to know more about creating mail merge letters in the Contact and Collection Queues, see the following topics in DocsOnWeb: • Creating Mail Merge Letters for Collections • Creating Mail Merge Letters for Contact Queues

What's New in Version 7.9.6

Welcome to the What's New for CIM GOLD in version 7.9.6. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

CIM GOLD Options

Customer Relationship Management

Loan System

Notification System

CIM GOLD Options

Enhancement	Description
New Options for Faster Speeds CIM GOLD version 7.9.6	This version of CIM GOLD includes enhancements to speed up the time it takes to load the Loans > Marketing and Collections screen (see CMP 10008 in the Loan System section). To help facilitate this speed up, we also created two new options under Options > User Preferences in the top CIM GOLD menu. These options control how often CIM GOLD re-reads and displays records. You shouldn't need to reset the numbers in those options. However, if you want to test the difference it makes on your Beta machine, it may help you find an even faster loading process. For example, if you set the **Static Record Cache Refresh** to 24 (hours) and the **Dynamic Record Cache Refresh** to 90 (minutes), then go to the Marketing and Collections screen with a valid account and time how long it takes before data is uploaded. Make a change or two, and save your changes. How long does that take? Then change those options to a different number and see if there is any improvement. You would need to be on a different account. The following is an example of these two options on the User Preferences screen.

Option	Description
Static Record Cache Refresh (Suggested 10)	If a static record has not been updated in more than 10 hours, then CIM GOLD will re-read and re-display the record before accessing the screen. Static records are those that don't change very often, like data that populates a drop-list from an IMAC table (a GPS-programming table that shows on screens).
Dynamic Record Cache Refresh (Suggested 30)	If a dynamic record is more than 30 minutes old, then it will be re-read and re-displayed when users access that screen. Dynamic records are those records that change frequently, such as the loan record and often changed fields.

User Preferences

Options | OFAC

- ☑ Show Post Logon Processing Information Status
- ☑ Show Loading Screens Information Status
- ☐ Use List of Comment Shortcuts
- ☑ View History in Ascending Order
- ☑ Combine Balances in Disclosure History
- ☑ Combine Entries in Disclosure History
- ☑ Skip Showing Splash Screen on Open
- ☐ Skip Restoring Expanded Navigation Panel
- ☐ Skip Expanding Navigation Panel (1st Level)
- ☐ Allow Partial User List for Security Setup
- ☑ Show Help Paths on Help Function Calls
- ☑ Enable ToolTip Pop-up Help
- ☑ Use Branch Zero Instead of Default on Queues
- ☐ Auto-hide Navigation Tree
- ☐ Show Teller Name in Collection Comments
- ☑ View Closed/Released Accounts
- ☑ View Unopened Accounts
- ☑ Show Archived Accounts in Search
- Max Nbr to Display in Customer Search   `50` ⏶⏷
- Number of Days Back to Show History   `999`
- Number of Days Back to Show Collection Comments `300`

- ☐ Disable Remote Override
- ☐ Use Sound Notification
- ☐ Disable Chat
- Chat Notification Sound `Instant` ⌄
- ☐ Validate Teller Database Paths

- ☑ Show all Open/Payoff in Disclosure History

- Static Record Cache Refresh (Suggested 10)   `10`
- Dynamic Record Cache Refresh (Suggested 30)   `30`

[OK]   [Cancel]

Options > User Preferences Screen From the Top Menu

Customer Relationship Management

Enhancement	Description
Update to Street Address 2 CMP: 6871 CIM GOLD version 7.9.6	We have updated the **Street 2** address to be updated everywhere addresses are shown (Households, General Information, Marketing and Collections, etc.). One of our institutions found that when loans were boarded through GOLD Loan Gateway after being opened, the **Street 2** address wasn't always updated across every screen in CIM GOLD. Now the system correctly shows both street addresses, if they are entered, everywhere in CIM GOLD, as shown below: **Customer Relationship Management > General Information Screen > Addresses Tab**

Loan System

Enhancement	Description
Speedup Enhancements to Marketing and Collections and EZPay CMP: 10008, 10045, 10237 CIM GOLD version 7.9.6	We have upgraded the Marketing and Collections and EZPay screens to now run faster. We've implemented more field caching, so the screen takes less time to load. Caching is a temporary storage area, so the system can get those files from the cache rather than the original server, saving time and saving the network the burden of additional traffic. **Note:** See the CIM GOLD Options topic for two new options you can configure to see if it helps speed up the Marketing and Collections screen even more.
Statistical Summary Updated CMPs: 5208, 6140 Work Order: 44541 CIM GOLD version 7.9.6	We have updated the Statistical Summary screen to be able to successfully read hierarchy settings if the hierarchy code starts with a different letter than the hierarchy description. One institution found that when they tried setting the first letter of the Code to something different from the first letter of the Description, the Statistical Summary screen wasn't able to read the correct institutional settings. Institution hierarchy designations are set up by your GOLDPoint Systems account manager on the GOLDPoint Systems > Branch Hierarchy screen. You can view institution hierarchies on the GOLD Services > Office Information screen. Also, we have removed security restrictions from the Statistical Summary screen that prevented users from certain branches seeing information from other branches. Now as long as a user has security to view the Statistical Summary screen, the user can see all information for all divisions.
Investor Master Duplicate Save Error Corrected CMP: 6944 CIM GOLD version 7.9.6	We have corrected an uncommon error that occurred when users would create a new investor master number on the Investor Master screen, save the new number, but then they wouldn't see the new investor master in the list view table. So users would create the investor master number again, but this time they would get an error that would close CIM GOLD. This odd error and screen behavior has been corrected. Now when users create a new investor master number, it will appear properly in the list view table after it has been saved.
Eliminate Error Message when Discontinuing Recurring Payments CMP: 8948 CIM GOLD version 7.9.6	We have removed a strange error message that would appear after a user attempted to discontinue recurring payments. When a user clicks the <Discontinue Payment> button on the EZPay screen to designate to discontinue recurring payments, the system would display the following message: "Are you sure you want to discontinue the recurring payment schedule?"

Enhancement	Description
	If the user then clicked <No> on that message, they would get this error message, which confused users:
	This has been corrected, and now when a user clicks <No>, the other message no longer appears and recurring payments continue to process.
Update to Days Back field on Collection Comments CMP: 8052 CIM GOLD version 7.9.6	Setting the **Number of Days Back to Show Collection Comments** option on the Options > User Preferences screen now also updates the **Days Back** options on the Collection Comments screen (from both the Options > Show Collection Comments floating screen and the Marketing and Collections > Contact tab). Previously, if you changed the **Number of Days Back to Show Collection Comments** option on the User Preferences screen, it would not update the **Days Back** option on the Collection Comments screen. Also, if users enter "0" in those options, the system shows all collection comment history on the account. See the following examples of these fields.

Options > User Preferences

Loans > Marketing and Collections Screen > Contact Tab

Notification System

Enhancement	Description
Two New Run Frequency Fields for Triggers CMP: 8932 CIM GOLD version 7.9.6	We have added two new fields to the <u>Run Frequency tab</u> on the Trigger Definition Builder dialog. 1. **Days Of Week**: You can select this run frequency if you want to specify the days of the week that you want the trigger to run and send notifications. Once you select this radio button, the Days of the Week field group is revealed allowing you to select the specific days of the week that you want to use (see below). **New Days of the Week Field and Days of the Week Field Group** 2. **Weekdays**: You can select this run frequency if you only want the trigger to run, and send notifications, on weekdays. This ensures that notifications for the trigger are never sent on Saturday or Sunday.

Enhancement	Description
	New Weekdays Field
	These new fields are very important if the state where your institution resides doesn't allow you to solicit payments via text on weekends. Unless you use these fields to specify that a trigger should not run on Sundays, the new seven-day processing allows notifications to go out seven days a week, including Sundays.
	These new fields can be found on the Run Frequency tab on the Trigger Definition Builder dialog, which is accessed by clicking <New>, <Edit>, or <Copy> on the Manage tab on the Notification > Triggers screen.

What's New in Version 7.9.5

Welcome to the What's New for CIM GOLD in version 7.9.5. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

[Loan System](#)

[Queues](#)

[Security System](#)

[Teller System](#)

Loan System

Enhancement	Description
Trustee Payment Transaction Updated in History CMP: 2201 Work Order: 45702 CIM GOLD version 7.9.5	The Trustee Payment transaction (tran code 2690-00) has been updated so when viewing the Original Loan Disclosure History, this transaction will show "Trustee Payment." Previously, this transaction was shown as "Optional Payment." See example below. Trustee payments are for Chapter 13 bankrupt accounts, where a trustee makes payments on behalf of the borrower based on Bankruptcy Court decisions. For more information about this transaction, see the Trustee Payment description in DocsOnWeb.

Loans > Marketing and Collections Screen > Loan Disclosure History Tab

Enhancement	Description
EZPay Screen Updated for 7-day Processing CMP: 10027 CIM GOLD version 7.9.5	Now that GOLDPoint Systems runs afterhours 7-days a week, we needed to update the EZPay screen to also allow for one-time future ACH payments to occur on Sundays. Previously to this version of CIM GOLD, if users attempted to set a future payment for a Sunday, the screen would display an error provider 🔴 with the message "CANNOT BE ON SUNDAY." This version of CIM GOLD removes that error and allows users to set up ACH payments for any day of the week.

Enhancement	Description
Zero-dollar Deferments Allowed for Tran Code 2600-43 CMPs: 6741, 9999, 10605 CIM GOLD version 7.9.5	One institution requested that we program CIM GOLD to allow zero amounts for their Regular deferments (tran code 2600-43) run through EZPay. This is different from a Hardship deferment (which also allows for zero-dollar amounts), as the Regular deferment will follow the rules for deferments. For example, institution option DFRM establishes the number of deferments allowed per year, and option DFRL controls the number of deferments allowed for the life of the loan. Additionally, the following fields will be updated when the deferment is run: • **Due Date** will move ahead by one frequency. • **Maturity Date** (LNMATD) will move ahead by one frequency. • **Term in Months** (LNTERM) field will increase by the number of deferments run. • **Last Deferment Date** (MLDTE1) will increase by the number of deferments run. • **Number of Deferments** (MLCNT1) will increase by the number of deferments run. • The deferment record on the Deferments screen will be updated accordingly. If your institution would also like to change any deferments run through EZPay, contact your GOLDPoint Systems account manager.

Queues

Enhancement	Description
City, State Merge Fields Updated in Collection Queues CMP: 8124 CIM GOLD version 7.9.5	The <<Loan_Office_Mail_CityStateZip>> and <<Loan_Office_Street_CityStateZip>> merge fields in the Collection Queue merge letters have been updated. Previously, those merge fields did not have a space after the city and comma, followed by the state. Now a space is included, as shown in the following example: **Before:** Provo,UT 84601 «Loan_Office_Mail_CityStateZip» Provo,UT 84601 «Loan_Office_Street_CityStateZip» **After:** Provo, UT 84601 «Loan_Office_Mail_CityStateZip» Provo, UT 84601 «Loan_Office_Street_CityStateZip» For more information on how to create merge letters from Collection Queues, see Creating Mail Merge Letters in the Queues manual on DocsOnWeb.

Security System

Enhancement	Description
Field-level Security Update CMP: 10748 CIM GOLD version 7.9.5	We found that in version 7.9.3, field-level security for some fields was not working. This issue has been updated, and field-level security now works as designed.
CIM GOLD Profiles Now Able to Skip User Alerts in Security Setup CMP: 2194, 10793 Work Orders: 42834, 508836 CIM GOLD version 7.9.5	A new option, **Skip User Alerts**, is available in CIM GOLD version 7.9.5 on the CIM GOLD Profile tab of the Security > Setup screen. This option was previously available only when setting security for employees. If the option is checked, the selected profile will not see any client-defined alerts (as a dialog or in the **Alert Status** field at the top of each screen). 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. **Note:** This was advertised in the Update document in September 2018. In that release it said this enhancement would be available in CIM GOLD version 7.9.3. In actuality, this enhancement is available in CIM GOLD version 7.9.5.

Security > Setup Screen > CIM GOLD Profile Tab

Teller System

Enhancement	Description
Update to Incomplete Account Number Error CMP: 10290 CIM GOLD version 7.9.5	We have updated the error that occurred if users only entered one number in the **Account Number** field (or an incomplete account number) on a transaction, then pressed <Enter> on their keyboard. Previously, this would cause CIM GOLD to crash. Now if a user does this, they will get the following error message instead of CIM GOLD crashing:

What's New in Version 7.9.4

Welcome to the What's New for CIM GOLD in version 7.9.4. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

See the following sections for more details:

[Deposits](#)

[GOLDView](#)

[Internet and Phone Systems](#)

[Loan System](#)

[Notification System](#)

Deposits

Enhancement	Description
Saving After Adjusting Rate Pointer On Product Codes CMPs: 3332 Work Order: 48300 CIM GOLD 7.9.4	Previously, the <Save Changes> button was not available immediately after changing a product code's **Rate Pointer** on the Deposits > Definitions > Product Codes screen. The button would only be available after editing another field. The <Save Changes> button is now available immediately after changing the Rate Pointer.
Deposit History Reset Button CMPs: 2831 Work Order: 48300 CIM GOLD 7.9.4	The <Reset> button on the Deposits > Account Information > History screen now defaults to pulling only the past 15 days of account history to display on the screen. This change was implemented to prevent errors caused by the system attempting to pull large amounts of information when the button was pressed.
Do Not Calculate APY Field CMPs: 6783 CIM GOLD 7.9.4	The **Do Not Calculate APY?** field has been added to the Deposits > Account Information > Interest Fields screen. Use this checkbox field to indicate whether the system will calculate and display APY values on the next statement for the customer account. If this field is marked, no APY value will appear on the account's next statement. This field will then be cleared at the start of the next statement cycle.

Mnemonic	Description	Entry	Location
DMNAPY (Deposit Master Record)	Do Not Calculate APY	Checkbox (0=No, 1=Yes)	Deposit Interest Fields

GOLDView Plus

Enhancement	Description
Speed Improvements for Report Retrieval CMP: 4811 CIM GOLD 7.9.4	We have updated GOLDView® Plus in CIM GOLD. We have updated the programming to convert XML directly to text to enable you to quickly retrieve reports from GOLDView Plus and open them in Report Manager or save them to your computer. This enhancement greatly increases the speed of report retrieval, especially for large reports.
Year-end Reports in GOLDView CMP: 10357 CIM GOLD 7.9.4	We corrected an issue in GOLDView® Plus where attempting to view some 1099 reports in GOLDView would cause CIM GOLD to crash. This will no longer occur, even if the report title contains invalid characters such as "*."

Internet and Phone Systems

Enhancement	Description
User Profile Screen Adjustments CMP: 10006 CIM GOLD version 7.9.4	We have updated the Administrator tab on the Internet and Phone Systems > User Profile screen in CIM GOLD. We have widened the following field groups to ensure that 12-digit usernames fit in the **User Set Up By** and **Log Name** fields: • Logon Information • Password Information • Last Host Change • Last Web Change • Multi-Factor Information We have also adjusted field lengths and locations to ensure a better fit on the screen and a better user experience.

User Set Up By and Log Name Fields on the User Profile Screen

Enhancement	Description
External Accounts	CIM GOLD no longer allows the creation of External Account records with

Enhancement	Description
Numeric Only CMP: 5045 CIM GOLD version 7.9.4	alphabetic characters. Per NACHA guidelines, all routing and account numbers must contain numeric digits only.

Loan System

Enhancement	Description
Payment Adjustment Screen Available for Signature Loans CMP: 10111 CIM GOLD Version 7.9.4	The new Loans > Transactions > Payment Adjustment screen is now available to use when adjusting transactions on signature loans (payment method 16).
Employee Changes Affects Household CMP: 2782, 3200 CIM GOLD Version 7.9.4	We have updated the Marketing and Collections screen > CIF tab. Now if users make any changes to the Employment Information fields, those changes are also updated on both the Customer Relationship Management > Employment Information screen and Households screen (Names tab, then Detailed Personal Information tab for the **Occupation** and **Employer** fields). Previous to this release, employment changes made on the CIF tab would update the Employment Information screen but not the Households screen. These changes are only for employment information marked as **Primary Employer**.
Today's Date Defaults into Event Letter Date Field CMP: 1818 Work Order: 46206 CIM GOLD Version 7.9.4	When creating and sending an event letter by entering a record on the Loans > Account Information > Actions/Holds/Event Letters screen, the system now automatically defaults today's date into the **Date** field, as shown below.
Promise to Pay Collection Comment Added to Promise Tracking Screen	If a **Collection Comment Code** that starts with "PP" is entered on a customer loan account (on the Loans > Marketing and Collections screen > Contact tab or Queues > Collection Queues > Collection Queues screen), that Comment Code now appears in the new Comment Code column on the Loans > Statistics and Summaries > Promise Tracking screen (see below).

Enhancement	Description
CMP: 1952, 5485 Work Order: 46598 CIM GOLD Version 7.9.4	This enhancement helps you better track what type of Comment Codes are successful and not successful. For example, you could set up a PPTEXT comment code, and see how many promises are kept due to text messages. **Note:** If you want to include special comment codes such as PPHONE (for promised payment by phone), PPMAIL (promised payment via mail), or PPTEXT (promised payment via text), you will need to add those special promised payment comments to the Loans > System Setup Screens > Collection Comment Codes screen. Make sure the collection comment code starts with "PP." The system will *not* include it in the Comment Code column if it only starts with one P or another number or letter. See the example below showing special Promised Payment codes, as well as the regular Promised Payment (PPAY) code. Once that comment code has been entered on that screen, you then have to mark it so it's in the list of available Comment Codes by going to the Loans > System Setup Screens > **Client Code Setup** > Collection Comment Codes screen. User-entered codes are at the bottom of the list. Check the Add box in front of the new promised payment codes you entered, then click <Save>. The new codes should then appear in the **Comment Code** list on the Contact tab for users.

Loans > Statistics and Summaries > Promise Tracking Screen

Enhancement	Description
Employment Start/End Dates Now Available on Marketing and Collections Screen CMPs: 2200 Work Order: 45359 CIM GOLD 7.9.4	The employment **Start Date** field can now be viewed and edited on the CIF tab of the Loans > Marketing and Collections screen (in addition to the existing copy of this field on the Customer Relationship Management > Employment Information screen). Use the **Start Date** field to indicate the date the account owner began working for the indicated **Employer**. If the account owner has ceased working for the indicated employer for any reason, mark the **Terminated** checkbox field and use the accompanying date field to indicate the date of termination.

Loans > Marketing and Collections Screen > CIF Tab

Enhancement	Description
Late Charge Assessed Date Added to Screen CMP: 1203 CIM GOLD version 7.9.4	The **Date Last Assessed** field (LNLTDT) has been added to the Late/NSF tab of the Loan Account Detail screen. This field has never been on any screen but you could add it to your GOLDWriter/GOLDMiner reports and GOLD EventLetters. This field displays the date the account was last assessed a late charge. See the following example of this tab with the new field.

Loans > Account Information > Account Detail Screen > Late/NSF Tab

Enhancement	Description
Amortize All Checkbox Replaced By Deferred Cost Checkbox CMP: 4566 CIM GOLD version 7.9.4	The **Amortize All** (F1TALL) checkbox field has been replaced by the **Deferred Cost** (F1KOST) checkbox field in the Fee/Cost Information field group (which is present on both the Loans > Account Information > Amortizing Fees And Costs and Loans > Cards and Promotions screens). Use the **Deferred Cost** field to indicate whether the selected cost item is a deferred cost (rather than a fee). See the Amortizing Fees And Costs help for more information concerning amortizing fees and costs.

Enhancement	Description
	The **Amortize All** field was mainly for informational purposes. It can still be viewed on the Loans > Account Information > Signature Loan Details screen for signature loans. You can also include this field in GOLDMiner or GOLDWriter reports.
Investor Record Duplicate Protection CMP: 6944 CIM GOLD version 7.9.4	An error was allowing users to create new Investor Master records with the same ID number as the most recently added investor. This error has been corrected.

Notification System

Enhancement	Description
New Dialog and PIN Verification CMP: 9678 CIM GOLD 7.9.4 *Note: These new enhancements are only for institutions specifically set up to use them. These institutions must also be set up to use the Solutions by Text Institution Option (USBT).*	We have made several enhancements and a new dialog for the Notification System. **Note:** These new enhancements are only for institutions specifically set up to use them. These institutions must also be set up to use the Solutions by Text Institution Option (USBT). If you would like to use these new enhancements, please contact your GOLDPoint Systems account manager. ## Households Screen We have made changes to the Phones tab on the Customer Relationship Management > Households screen. We have removed the Subscribe to Texts section and replaced it with a new "Texting Subscriptions" link that opens the new Texting Solutions dialog (see below).

New Texting Subscriptions Link on Phones Tab

Enhancement	Description
New Dialog and PIN Verification (Continued)	## New Texting Solutions Dialog We have created a new Texting Solutions dialog (see example below). This new dialog contains all the functionality that was previously available in the Subscribe to Texts section on the Phones tab on the Customer Relationship Management > Households screen. Using this dialog, you can select a brand (if applicable), subscribe a phone number to receive account information and/or marketing information via text, validate phone numbers, etc.

Enhancement	Description
	This new dialog is reached by clicking on the new "Texting Subscriptions" link on the Phones tab on the Customer Relationship Management > Households screen.

New Texting Solutions Dialog

Validate PIN

We have added the ability to validate a PIN for third-party texting. To support this new functionality, we have added a new **Validate PIN** field and <Validate PIN> button to the new Texting Solutions dialog.

When a phone number is first subscribed to receive texts using the Texting Solutions dialog, a PIN is sent to that phone number via text and must be validated before the phone number can be set up to receive texts.

Note: Your institution must be set up to use the validate PIN functionality for the **Validate PIN** field and button to appear on the Texting Solutions dialog. If you would like to begin using this functionality, please contact your GOLDPoint Systems account manager. |

New Validate PIN Field and <Validate PIN> Button

Brand 1: You'll receive acct mgmt msgs to this mobile #. Your approval # is 80643. Msg&Data rates may apply. For info reply HELP

Example of a Validate PIN Text

What's New in Version 7.9.3

Welcome to the What's New for CIM GOLD in version 7.9.3. This guide will help you understand all the changes and enhancements that are in the newest version of CIM GOLD. GOLDPoint Systems aims to make CIM GOLD the best servicing tool on the market. Please let us know if we can do anything to make it better.

Note: This is the official CIM GOLD release. CIM GOLD version 7.9.0 was released internally for testing only. CIM GOLD versions 7.9.1 and 7.9.2 were released for two clients only. Everything that was included in those versions has been included in this What's New for version 7.9.3, as well as more enhancements added since those releases to those two institutions.

See the following sections for more details:

CIM GOLDTeller

Customer Relationship Management

Dealer System

Deposits

General CIM GOLD Changes

GOLD Services

Loan System

Notification System

CIM GOLDTeller

Enhancement	Description
Check Number Required when Payoff includes Overpayments by Check CMP: 8064, 8144, 8156 Work Order: 52003 CIM GOLD Version 7.9.1 and 7.9.3	We have updated the Payoff and CIM GOLDTeller system to require a check number before the system can print checks for overpayments during Payoff (tran code 580). An error message will be displayed if users do not enter a **Check Out Number** for the overpayment check (see example below). Once users enter a **Check Out Number** in the applicable field, the transaction can process. **Note:** If your institution uses the Next Available Check Number option (UNAC), users are not required to enter the **Check Out Number**, as the system will automatically enter it for them on the final step of printing the check on the Check Writer screen. The **Check Out Number** will display "0" on the Post Payoff tab, but on the Check Writer screen, it will show the next available check number.

Loans > Payoff Screen

Enhancement	Description
New Options for Faster CIM GOLDTeller Logon CMP: 7900, 7972	We have created some new programming that will speed up your logon process. First, we created a new option under the Options > User Preferences screen on the main CIM GOLD menu. If you do not select this new option, **Validate**

Enhancement	Description
CIM GOLD Version 7.9.1	**Teller Database Paths**, the system will skip validating the DB4 paths during CIM GOLDTeller startup. See the following example of this option on the User Preferences screen. Users will instantly know if the DB4 path isn't working, because they'll get an error that the system can't find the DB4 path. The system does not need to validate the path on startup. We have also eliminated unnecessary calls in GOLDTeller that read through the entire Opers.dat file. When reading journal files for the purpose of deleting old journal files, the system will now use filters to just retrieve the journal record for the current teller. This enhancement was pushed down to CIM GOLD version 7.8.16 for one institution, but it is also available starting in CIM GOLD version 7.9.3.

Enhancement	Description
New Options for Terminal Service Environment CMP: 7784, 7665	A new option is available on the Teller System > Administrative > Operator Information screen: **Use Operator Controlled Misc Info**. When this option is set, important CIM GOLDTeller options are then saved to the Operators.dat file instead of changing settings in the PC Registry settings. This option is specifically for those institutions that run CIM GOLDTeller on terminal service environments. When this option is checked, the options on

Enhancement	Description
CIM GOLD Version 7.9.3	the Functions > Administrator Options > System Configuration screen > Miscellaneous (This computer only!) tab are saved and maintained by the teller, and therefore, saved to the Operators.dat file. See the following examples of the new option on the Operator Information screen (Print Options tab) and the Miscellaneous tab of the Configuration screen. Also see these topics in the CIM GOLDTeller User's Guide: • System Configuration • Operators.dat File **Note**: CMP 7784 was released in June of 2018. It was the release of some new host fields in order for this to work in CIM GOLDTeller. See CMP 7784 in the June 2018 Update for more information.

Teller System > Administrative > Operator Information Screen

CIM GOLDTeller > Functions > Administrator Options > System Configuration Screen

Enhancement	Description
Account Grid Now Loads Account Information CMP: 6603 CIM GOLD Version 7.9.3	An enhancement is now available in CIM GOLDTeller, where if you move from account to account on a transaction, the account grid will load that account's information. Previously, if you selected one account using the account grid, then tried running a new transaction for a different account, the account grid (also known as second quadrant) would still show the previous account's information. This has been updated to always show the account information for the account number entered on the transaction. See the example below:

CIM GOLDTeller

Enhancement	Description
Business Accounts Now Show in Account Grid View Using CIF Search CMP: 7069 CIM GOLD Version 7.9.3	If users search for a name using the CIF Search <F9> function in CIM GOLDTeller, and the name happens to be designated as a business, the user would double-click the business's name in the CIF Search screen, but none of the accounts tied to that business would show up in the account grid. This has been corrected and now when users select the business name, all the accounts tied to that business will be displayed in the account grid. Previously, users would need to go into the Deposit or Loan system and view the account first, then go back into CIM GOLDTeller to run transactions for that business account.
Update to Printing Issue in Terminal Services Environment CMP: 7751 CIM GOLD Version 7.9.3	We updated CIM GOLDTeller to ignore printer names when printing in a terminal services environment. For some institutions, installed printers could have a different name each time the user in a terminal services environment connected to the server. When the printer name changed, CIM GOLDTeller could no longer print to that printer. This has been corrected and now the system essentially ignores the name and finds the printer.
Update to MICR Checks CMP: 6975	We have updated the system so when MICR checks are printed from CIM GOLDTeller, the system prints 9 digits of the routing and transit numbers, and not 10.

Enhancement	Description
CIM GOLD Version 7.9.3	See the MICR Check Printing topic in the CIM GOLDTeller User's Guide for more information on using MICR checks.
Update to Zip Code For Branch Address CMP: 8129 CIM GOLD Version 7.9.3	We have updated how the system brings in the Zip code for the branch on the PC Branch Settings screen (under Teller > Functions > Administrator Options) in CIM GOLDTeller. Previously, the system would drop the last digit of the five-digit Zip code of the branch and add a zero in the front of every Zip code, which was causing the last digit to drop off. When users click the <Update from Host> button on the PC Branch Settings screen, the system loads the branch's address, including Zip code, from the GOLD Services > Office Information screen. Then when checks are created during GOLDTeller transactions, and institutions include the branch's address to be printed on checks, the Zip code would be missing the fifth digit. This has been corrected, and now the system correctly displays the Zip code pulled from the Office Information screen on the PC Branch Settings screen. Therefore, institutions that include their branch's address on checks will print the correct Zip of the branch, as shown below.

Functions > Administrator Options > PC Branch Settings in CIM GOLDTeller

Check Example Showing the Full Zip Code

Enhancement	Description
Platform Button Added to CIM GOLDTeller Menu Bar CMP: 6697 CIM GOLD Version 7.9.3	We have added a Platform button to the main CIM GOLDTeller menu items. Clicking this button will quickly open GOLDTeller® Platform, which is a deposit account origination program. Your institution must be set up properly in order to use Platform. See the following example of this button in CIM GOLDTeller.

Customer Relationship Management

Enhancement	Description
Zip Code Update CMP: 7583 CIM GOLD Version 7.9.2	The system has been updated to require users to enter a Zip code when adding new addresses on the Address tab of the Customer Relationship Management > Households screen. If a valid Zip code has not been added, the system displays an error-provider icon ⛔ next to the address and users cannot save changes until a valid Zip code is added. The system ensures Zip codes match city names. See the following example of this error:
Social Security Number Changes Now Searchable CMP: 1766, 2714, 2423, 3096, 7186, 7678, 7995, 9135 CIM GOLD Version 7.9.1 and 7.9.3	Changing a Social Security number of a person already created in our system now causes the system to display the following message:

Enhancement	Description
	If users click <Yes> on this message screen, that account will then be recorded on the new Social Change screen now available under Customer Relationship Management in CIM GOLD. This new screen monitors the progress of changing a customer's Social Security number in the system (see example below). The list view on the Social Change screen displays all Social Security number changes that were previously completed or are currently processing in the system. An item will appear in this table when a customer's Social Security number information is changed in CIM GOLD. The table displays the **Old Social** and **New Social** values in the change, as well as the **Run Date** and **Start Time** for the beginning of the SSN change process. If the process has been complete, an **End Time** will be displayed. The table also displays any errors that occurred during the change process, as well as the **Process Status** of the change at the time this screen was accessed. ## Security In order to use this new screen, your institution's security administrator will need to subscribe to the screen through the Security > Subscribe to Mini-Applications screen. Additionally, the security setting for that screen must be enabled to either **Inquire** or **Maintain** for all users who should have access to that screen through the Security > Setup screen, then select the employee who should have access, then set their security on the CIM GOLD tab, then under Customer Relationship Management > Social Change. **Note:** When this CMP was originally advertised in the February 2017 Update, it said this change would be compatible with CIM GOLD version 8.0. We have moved this release down to CIM GOLD version 7.9.

Customer Relationship Management > Social Change Screen

Enhancement	Description
Delete Checkbox Fields Added to Special Instructions CMP: 5195 Work Order: 49360 CIM GOLD Version 7.9.1	Checkbox fields have been added to the Special Instructions tab on the Deposit > Account Information > Restriction & Warnings screen to make the process of deleting override levels and special instructions easier (see below). To delete specific override levels and their special instructions, select the corresponding checkbox fields on the right of the screen (under the **Delete** label) and click <Delete>. All override levels and special instructions with a marked checkbox will then be deleted. Click <Delete All> to delete all override levels and special instructions without using the checkbox fields.

Deposits > Account Information > Restrictions & Warnings Screen > Special Instructions Tab

Enhancement	Description
Enhancements to General Information Screen: Household Search, Household Comments, Access Without Selected Household CMP: 5198, 5202, 6230, 9700 Work Orders: 39225, 49361 CIM GOLD Version 7.9.1	Several enhancements have been made to the Customer Relationship Management > General Information screen. The new features on this screen are as follows: 1. A **Household** search field has been added to the top of the screen (see below). This field can be used to indicate a specific household (attached to the customer) to display information for on this screen. To do this, simply enter a household number in the field and click <Search>. If the household number is valid, that household's information will appear in the fields on this screen. Use this field when the selected customer has multiple households attached to their name. If you are unsure what household numbers are attached to the selected customer, use the **Household(s)** field on the Summary tab to view a list of available household numbers. This field is visible regardless of which tab is selected on the screen (see **1** in Figure 1 below). 2. The new **Accounts to Display** field group at the top of the Accounts and Summary tabs can be used to limit the type of accounts whose information is displayed on those tabs. If the **All Accounts** radio button in this field group is marked, all accounts connected to the selected customer (specifically for the indicated household, if the new **Household** search field is in use) will be displayed. If the **Select Accounts** radio button is marked instead, you can filter what accounts appear on these tabs by marking the checkbox fields for the account types you want displayed. Possible filters are: **Deposit Open, Deposit Closed, Savings, Certificate, Checking, Retirement, Loan Open,** and **Loan Closed** accounts (see **2** in Figure 1 below). 3. A new list view has been added to the Accounts tab underneath the new **Accounts to Display** field group. This list view displays the total balance, institution balance, LOC limit, receivable fees, and accrued amounts for all Deposit and Loan accounts matching the criteria indicated in that field group (see **3** in Figure 1 below). 4. In the **Household/Multiple Borrower** field group on the Summary tab, the **Household(s)** field can now be used to indicate the desired household by selecting from a list of available households. Once a household is selected, that household number appears in the new **Household** search field. Then, a search can be conducted as explained in the first bullet point above and the indicated household's information will appear in the Summary Information list view. The new **Household** search field can be manually entered, but this option

Enhancement	Description
	allows the user to select a household from a list rather than typing the household number from memory (see **4** in Figure 2 below). 5. If a specific household is designated for viewing on the <u>Summary</u> tab, the **Household Comments** text box at the bottom of that tab will become available for editing. Household comments are now assigned by household, which is why the comment entry text box will not be available unless a specific household is designated (using the fields discussed in previous bullet points). Household comments can be viewed, edited, and deleted from this tab (see **5** in Figure 2 below). In addition to these changes, programming has been implemented to allow users to access the Summary tab of this screen without a **Household** number selected.

Figure 1: Customer Relationship Management > General Information Screen > Accounts Tab

Figure 2: Customer Relationship Management > General Information Screen > Summary Tab

Enhancement	Description
New ZIP Code Lookup Screen CMP: 5945, 7173 CIM GOLD Version 7.9.3	The ZIP Code Lookup screen is now available under Customer Relationship Management in CIM GOLD. Use this screen to look up ZIP code, name, state, and county information about an indicated US city. Three entry fields are available on this screen: **City Name**, **State**, and **ZIP Code**. • Enter a **City Name** and click <Search> to see all ZIP codes associated with the indicated city in the list view below.

Enhancement	Description
	• Enter a **ZIP Code** and click <Search> to see the names of all cities associated with the indicated ZIP code in the list view below. If necessary, enter a **State** code alongside a **City Name** and/or **ZIP Code** to narrow the parameters of the system search performed when <Search> is clicked. State codes cannot be searched by themselves and require at least one more entry field. **Customer Relationship Management > ZIP Code Lookup Screen**

Dealer System

Enhancement	Description
Additional Payment Option Verification CMP: 5300 Work Order: 49176 CIM GOLD 7.9.3	We have made updates to the Dealer System. We have added extra verification for the routing transit number on the Edit ACH Details dialog. Now the system requires you to enter a nine-digit number into the **Routing Transit** field before the <Verify Routing> button is enabled. **<Verify Routing> Button Disabled on Edit ACH Details Dialog** Also, the system now requires the routing transit number to be verified before you can add the ACH payment option. If the number entered in the **Routing Transit** number is not verified, the <OK> and <Apply> buttons remain disabled.

Enhancement	Description

Routing Transit Number Not Verified, Buttons Disabled

Once the routing transit number is verified, all the buttons are enabled and the ACH payment option can be added.

Routing Transit Number Verified

Enhancement	Description
	Note: You can access the Edit ACH Details dialog by selecting "ACH" from the **Payment Options** drop-down list and clicking the <ACH Detail> button on the Dealer System > Dealers screen.

Deposits

Enhancement	Description
Option to Toggle Between Real-Time Information and Memo Post Information for Deposit Accounts CMPs: 7144, 8759, 8797 Work Order: 50933 CIM GOLD 7.9.3	If your institution processes proof transactions (Institution Option BANK is enabled) for customer deposit accounts, certain Deposit screens in CIM GOLD now provide the ability to toggle between viewing actual (real-time) account information and account information as of any pending memo post transactions (for accounts with the **Memo Post Account** field on the Deposits > Account Information > Additional Fields screen marked). On accounts that match the criteria indicated above, a bold red letter will be visible at the top of the screen to the right of the main menu bar (see example screen below) when the Deposits > Account Information > Account Information, Additional Fields, Interest Fields, and/or History screens are accessed. This red letter will either be **M** or **A**. Click on this letter to toggle between viewing an account's **A**ctual information or its **M**emo post information. Remember that an account's **A**ctual information does not factor in memo post/proof transactions that have not yet been processed by your institution. When viewing an account's **M**emo post information, most fields on the screen will be locked and unavailable for editing. Memo post transactions appear in system History accompanied by an asterisk in the **Teller/Employee** column.

Memo Post Information Toggle on Several Deposits Screens

Enhancement	Description
Deposits Calculations Screen Adjustments CMPs: 5479, 5480 Work Order: 44313 CIM GOLD 7.9.3	Institutions using CIM GOLD versions 7.9.3 and above no longer need to select a customer account before using the **Method** and **Frequency** fields on the Interest Calculation tab of the Deposits > Miscellaneous > Calculations screen. Institutions using older versions of CIM GOLD must have a customer account selected before these fields can be used.

General CIM GOLD Changes

Enhancement	Description
Improved Login Functionality CMP: 6126, 6174, 6296, 7141 CIM GOLD Version 7.9.1 and 7.9.3	We have improved the security and login connectivity when logging into CIM GOLD. Starting with version 7.9, logging in to CIM GOLD will be quicker due to improved back-end programming. This will be especially effective when hundreds of users are logging on simultaneously. This new programming also reduces the load on the server, as not as many trips communicating to and from the host computer will be required when logging in. As part of these new changes, your computer will automatically update to the new Microsoft® .NET Framework of 4.7.1. This will require a restart of your system.

GOLD Services

Enhancement	Description
Safeguard Against Deleting Dependencies on Office Information Screen CMP: 4638 CIM GOLD Version 7.9.3	New coding has been added to the GOLD Services > Office Information screen to prevent accidentally deleting division, region, or district items with dependencies. If the user attempts to delete a division, region, or district item with dependencies (displayed beneath the item in the tree view), the system will prevent them from completing the action and display a dialog similar to the following: **Unable to delete** You cannot delete : 953, because it has dependencies tied to it. You must delete the dependencies before you can delete this OK The new **Allow Bulk Delete** checkbox, which appears next to the <Delete> button at the bottom of the Expandable Hierarchy Tree version of this screen, can be marked to override this safeguard. If that checkbox is marked and the user attempts to delete a division, region, or district with dependencies, the system will proceed with deleting the information after asking the user for confirmation.
New G/L Fields for Funding on the Office Information Screen CMP: 6253, 7445 CIM GOLD Version 7.9.3	We have added two new fields to the GOLD Services > Office Information screen > G/L Accounts tab: **Funding Check Debit** and **Funding Check Credit**. These new fields are used when checks are funded through an API and GOLD Loan Gateway. See the New Screen for Printing Funding Checks in the Loan System section for more information about funding checks. These new fields allow for Parameter Substitutions. Additionally, we fixed a labeling change for users *not* using the Expandable Hierarchy Tree. The two G/L account labels for **ACH/Online Check Fee** and **ACH/Online Check Offset** were backwards when the Office Information screen was viewed in regular mode, as opposed to viewing the screen in Expandable Hierarchy mode. This has been corrected so the labels match the labels on the Expandable Hierarchy Tree. See the Office Information topic for more information.

Loan System

Enhancement	Description
New Screen for Printing Funding Checks CMP: 7334, 7343, 7361, 7421, 7982, 8037, 8039, 8125, 8180, 8198, 8240, 8261, 9016, 9025, 8135, 8756 Work Order: 509544 CIM GOLD Versions 7.9.1 and 7.9.3	*Update Note: This enhancement was released to CIM GOLD version 7.9.1 for one institution, but we have since made many improvements to this screen. See below.* We have created a new Check Printing function in the Loans system in CIM GOLD. This new Check Printing feature allows institutions to print funding checks within CIM GOLD, as well as print reserve checks. As part of this new Check Printing function, we removed the old Reserves and LIP Check Printing screens. Instead, all checks can be printed from this new screen, as shown in Figure 1 below. The ability to print funding checks requires institutions to board loans through GOLD Loan Gateway (or through an API). This screen is not used for printing funding checks from GOLDTrak PC. The check funding records for new accounts will be displayed on the new Loans > Check Printing > Checks screen when users select "Funding" from the **Check Type** field, select "New" in the **Status** field, then click <Retrieve>. All checks to be printed will be listed in the list-view table. Users can select the check and format they want to use for the check, then click <Print Checks> and the check will print to your designated printer.

Last updated: 7/22/2021

Figure 1: Loans > Check Printing > Checks Screen

Enhancement	Description
New Screen for Printing Funding Checks (continued)	**New Check Records** If you need to create a new check for a boarded loan, and it doesn't appear in the list-view table when you click <Retrieve>, you can add the check record by clicking <Add Check>. (**Note:** You must have "Funding" selected in the **Check Type** field to enable this button. See CMP 8240 in the July Update to read about a new institution option that will default the **Check Type** when users access this screen.) A dialog box appears (as shown in Figure 2 below), where you must enter a valid account number and check information. Then you can print a check for that account by selecting the record and clicking <Print Checks>. As part of this new screen, we added two new fields in the Check Printing Utility record (FPCK) to accommodate longer payee names for check records. The two new fields are: 1. Check Payee 1 Addition (CKPY1A, 40 characters)

Enhancement	Description
	2. Check Payee 2 Addition (CKPY2A, 40 characters)

Use these fields to create checks to payees with more than 40 characters in their name (up to 80 characters total). You will need to add these two new fields to the Check Format you design for printing funding checks, so when loans are boarded with longer names, the fields will map correctly. An example of these new fields on a Check Format is shown in Figure 3 below.

G/L Accounting

The General Ledger accounts used to debit (or credit if the check is voided) the funding checks are entered in two new fields on the GOLD Services > Office Information screen > G/L Account tab. Add the applicable G/L accounts in the **Funding Check Debit** and **Funding Check Credit** fields (see Figure 3 below).

Check History

Once checks are printed, they move to the Printed Status. Any checks that are printed are recorded in the **Journal In** (tran code 1810) and **Journal Out** (tran code 1800) fields for the Teller Totals and can also be viewed in the Electronic Transaction Journal (see Figure 4 below). Funding checks are also reconciled in the Check Reconciliation system (see CMP 8037 in the July Update).

> ⚠️ **CAUTION:** You should not create and print checks for established loans where the funding checks have already been dispersed. You should only use this screen to print checks for newly boarded loans. Printing checks from this screen will not affect the Loan History or offset the Principal Balance. It is only intended for newly boarded loans.

Check Format Setup

From CIM GOLD version 7.9.2 and above, only one **Check Format** number 15 is available to use with funding checks. Additionally, the two new check payee fields (**Check Payee 1 Addition** and **Check Payee 2 Addition**) have been added to the list of fields to be used for the Check Format (see Figure 3 below). You may need to contact GOLDPoint Systems for help in setting up your check formats the first time. See the Check Format Setup screen in DocsOnWeb for more information.

Security

Enhancement	Description
	If you want to use this screen, you must first subscribe to it under Security > Subscribe to Mini-Applications. Security must also be enabled for all users or profiles who need access to this screen using the Security > Setup screen > CIM GOLD tab (under Loans > Check Printing > Checks). Contact your GOLDPoint Systems account manager if your institution is interested in using this new screen for printing funding checks. Also review the help for this screen for further information.

Figure 2: Loans > Check Printing > Checks Screen, then click <Add Check>

Figure 3: Loans > Check Printing > Check Format Setup Screen

Figure 4: Teller System > Electronic Transaction Journal

Enhancement	Description
New Table Shows Chain of Debt CMP: 6487, 6488, 6494, 6495, 6640 Work Order: 509544 CIM GOLD Version 7.9.3	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 in Figure 1 below. To view this chain of debt, institution option TREE must be turned on for your institution, in addition to your institution allowing a new loan to pay off multiple accounts through a third-party origination program. 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. 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. Contact your GOLDPoint Systems account manager if your institution is interested in implementing these new features. **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.

Loans > Original Loan Disclosure Screen

Enhancement	Description
New Payment Adjustment Screen for Removing/Inserting Transactions CMP: 6798, 7815, 8045, 8574, 8581, 9247 Work Order: 509272	We have completed programming for a new payment adjustment screen. This screen is found under Loans > Transactions > Payment Adjustment in the left tree navigation. This screen allows you to first test and view how an account is affected by removing a payment or inserting a payment. After reviewing how those actions affect the account, you can then execute the change into the account. This screen allows users to manually reverse or insert payments on a customer loan account. Payment reversals and insertions are generally used to correct errors. For example:

Enhancement	Description
CIM GOLD Version 7.9.3	• A reversal could be used to remove a duplicate payment accidentally processed on an account. • An insertion could be used to retroactively apply a payment to a customer's account if that customer's lockbox payment was initially misplaced and later recovered by your institution. The results show how the principal and interest are affected by the inserting or deletion, as well as whether any applied late charges or fees are affected. For example, a borrower made a payment in March, April, and May, but the payment in May returned as non-sufficient funds. It is now June. You need to reverse the payment made in May, which needs to also apply any late charges that would have incurred because the payment is now late. When payments are inserted through this screen, History shows the payment inserted via BPRV, which is the Payment Reversal (and Insertion) function. When payments are reversed through this screen, History will show adjustment transactions with the description similar to "PMT REV ADJ NNNNN," where NNNNN is a system-defined, unique code used for tracking purposes. See the following Loan History items showing these details:

Date	Time	Transaction Amount	Transaction Description
06/04/2018	08:00:00	25.00	0600 PAYMENT INSERTED VIA BPRV
06/07/2018	08:00:00	100.00	0600 PAYMENT INSERTED VIA BPRV
06/11/2018	08:00:00	25.00	0600 PAYMENT INSERTED VIA BPRV
06/11/2018	08:00:00	25.00	0600 PAYMENT INSERTED VIA BPRV
06/11/2018	08:33:18		0022 PMT INS ADJ 1237795200
06/11/2018	08:33:19	-1.26	0500 PMT INS ADJ 1237795200
06/11/2018	08:33:19	1.26	0510 PMT INS ADJ 1237795200
06/11/2018	08:33:19	25.00	0510 PMT INS ADJ 1237795200

You can also view system history of corrected transactions and their effects on the customer account using the History Analysis tab on the screen (see Figure 2 below).

See an example of this screen below and see help for this screen for more information about how it functions.

Figure 1: Loans > Transactions > Payment Adjustment Screen

Figure 2: Loans > Transactions > Payment Adjustment Screen > History Analysis Tab

Enhancement	Description
Apartment/Unit Number Now Shows on CIF Tab on Marketing and Collections CMP: 6384 Work Order: 50431, 52383 CIM GOLD Version 7.9.3	The apartment/unit number is now included in the **Property Address** and **Mailing Address** fields on the CIF tab of the Marketing and Collections screen. The apartment/unit number is usually entered in the **Street 2** field of the address on the Addresses tab (accessed by clicking the Edit Address link on the CIF tab). This will make it easier and quicker to establish whether the correct address is connected to the borrower. See the following example of an address with an apartment/unit number.

Loans > Marketing and Collections Screen > CIF Tab

Enhancement	Description
Skip on Statement Save Button CMP: 6331 Work Order: 50278 CIM GOLD Version 7.9.3	The Loans > History screen > Detailed History tab now allows users to properly save changes by clicking the <Save> button when the **Skip On Statement** boxes are selected or unselected. Previously, the <Save> button was not enabled when those boxes were checked.

Enhancement	Description
Bankruptcy Enhancements CMPs: 7725, 7554, 8350, 8482, 8483, 8511, 8746, 9134, 9179, 9399, 9469, 5821, 9529, 9623, 9656 CIM GOLD Version 7.9.3	Many adjustments and improvements have been made to bankruptcy processing in CIM GOLD: • Additional prepetition arrearages can now be created and added to the claim using the new **Create New Prepetition Items** field group on the Prepetition Arrearage tab on the Claim Information dialog (see Figure 1 below). To do this, indicate an **Item Description** and **Claim Amount** (*mnemonic: PTCLMA*) and use the adjacent checkbox field to indicate whether the full prepetition amount is **Allowed** (*mnemonic: BACEP1*). When <Add/Save New Item> is clicked, the new prepetition item will be added to the list of arrearages at the top of this dialog. Repeat this step for as many new arrearages as needed. • The numeric text field at the bottom-right of Item 9 of the Bankruptcy POC dialog normally displays the interest rate on the account as of the time bankruptcy was filed. If the interest rate at the time of bankruptcy filing was zero as a result of the account being charged off (depending on your institution's COOP options), this field will now display the account's origination rate. If for some reason the account was originated with a zero rate, this field will display the account's original APR value. • If there is only one customer name attached to the account as displayed in the list view at the top of the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen, that name will automatically be selected when processing a bankruptcy on that screen. • Adding and saving information on the Claim Information dialog automatically refreshes the **Total Claim Amount** on the Bankruptcy Detail screen. • Clicking <Confirm Plan> automatically saves all changes to the Bankruptcy Detail screen. • A range of dates can now be indicated on the Court Records Search screen when using the **Custom** field (rather than indicating a single date). • If an amount is manually entered into the **Allowed Claim Amount** field that does not match the **Total Claim Amount**, the Claim Information dialog box will automatically open displaying an error message (see Figure 2 below). A warning indicator will also show next to the **Allowed Claim Amount**. Either the **Allowed Claim Amount** needs to be adjusted to match the **Total Claim Amount**, or more likely, the arrearages will need to be adjusted on the Claim Information dialog box. • If a Chapter 13 bankruptcy has been confirmed (via the Confirmed by Court Chapter 13 field group on the Bankruptcy Detail screen), prepetition arrearage items can no longer be added via the Claim Information dialog.

Enhancement	Description
	• If errors exist on the <u>Bankruptcy Detail</u> screen when a user attempts to exit, a prompt now appears asking the user to confirm that they wish to exit and informing them that unsaved changes to the screen will be lost if they do. • The <u>Bankruptcy Detail</u> screen no longer allows chapter 13 bankrupt loans with a confirmed plan to be corrected off.

Create New Prepetition Items

Item Description | Claim Amount

Property Inspection   50.00   ☑ Allowed   Add/Save New Item

Figure 1

Figure 2

Enhancement	Description
New Screen for Securitization CMP: 8866 CIM GOLD Version 7.9.3	A new screen is available, Securitization, under Loans > Investor Reporting. This new screen allows you to quickly assign loans to an Investor Master and Investor Group. Security for this screen should only be given to supervisors responsible for Investor (Secure) loans. See the following example of this new screen. Also see the help for this screen on DocsOnWeb. **Note:** This screen was previously a GOLDPoint Systems-controlled screen. Now we are making it available for all institutions to secure loans themselves.

Enhancement	Description
	Security If you want to use this screen, you must first subscribe to it under Security > Subscribe to Mini-Applications. Security must also be enabled for all users or profiles who need access to this screen using the Security > Setup screen > CIM GOLD tab (under Loans > Investor Reporting, then Securitization).

Figure 1: Loans > Investor Reporting > Securitization Screen

Enhancement	Description
Extend Original/Remaining Term by Deferment CMP: 5144, 5630 Work Order: 49056 CIM GOLD Versions 7.9.3	Two new checkbox fields are available in the Options field group on the Loans > Account Information > Precomputed Loans screen: **Extend Original Term by Deferment** (LN78EO) and **Extend Remaining Term by Deferment** (LN78ER). These checkbox fields affect the amount of precomputed interest returned back to the borrower if the loan is paid off early and if the loan ever had a deferment. If the loan never had a deferment, these fields are not used in the interest rebate calculation at payoff. Only one of these checkboxes can be selected at a time. If the **Extend Original Term by Deferment** is selected, the **Extend Remaining Term by Deferment** cannot be selected, and vice versa.

Enhancement	Description
	See the Precomputed Loans help for more information about these fields.

See an example of the Precomputed Loans screen displaying these new checkboxes: |

Loans > Account Information > Precomputed Loans Screen

Enhancement	Description
Error Message Removed from Account Adjustment Screen

CMP: 9043, 9097 | We have removed an error message that would be displayed on the Loans > Account Adjustment screen if a user selected the **Service Member's Civil Relief Act** checkbox (MLSASA). In version 7.8.17 of CIM GOLD, when users selected the **Service Member's Civil Relief Act** box and clicked <Save Changes>, the following error message would be displayed: |

Enhancement	Description
CIM GOLD Version 7.9.3	This error message has been removed starting in CIM GOLD version 7.9.3. You should now be able to select that box and save changes without the error message appearing.
Change Tool-tip Pop-up for Originating Office CMP: 6920 CIM GOLD Version 7.9.3	A small change was made to the tool-tip pop-up when you hover your cursor over the **Originating Application Office** field on the Loans > Account Information > Additional Loan Fields screen. Previously, this pop-up showed the field with mnemonic "M10AAP" when it should have been "M10APP." The help displayed the correct mnemonic. This has been corrected and now the tool-tip and the help display "M10APP," as shown below: **Loans > Account Information > Additional Loan Fields Screen > Origination/Maturity Tab**
Remaining Term Updated on the Summary Screen CMP: 4592 Work Order: 48512 CIM GOLD Version 7.9.3	The **Remaining Term** field has been updated on the Loans > Statistics and Summaries > Summary screen. We have added a pop-up bubble to show the calculation used to get the **Remaining Term**, which is **Original Installment Number** – **Installments Made** (LNCINO – LNINNO) (see example below). The help for this field was confusing users because it indicated that the field showed the number of months remaining on the loan until maturity. Instead,

Enhancement	Description
	the **Remaining** field is the number of payment installments remaining on the loan. If the **Payment Frequency** is changed on the Payment Information screen, this number will reflect the remaining installments using the new payment frequency.
	Example: Original Installments on a loan are 12. The customer has made four payment installments; therefore, the **Remaining** field would be "8." If three of those four payments were made in the same month, this field would still reflect "8." If the **Loan Frequency** were changed from monthly to weekly, this field would then show "32."
	This may be a negative number if deferments were made on the account. Deferments increase the **Installments Made** by the number of deferments. For example, if a loan had 36 **Original Installments**, and 36 payments were made in addition to two deferments, the **Remaining** field will display "-2."
	Help has also been updated for this field to correctly reflect this information.

Loans > Statistics and Summaries > Summary Screen

Enhancement	Description
Commercial Loans Screens Brought Over to CIM GOLD From GOLDVision CMP: 3208, 3328 Work Order: 45674 CIM GOLD Version 7.9.3	Three Commercial Loans screens that were previously accessed from GOLDVision have been added to CIM GOLD. These screens are used to handle your institution's property management needs for commercial loans. These screens can be found under Loans > Commercial Loans in CIM GOLD and are as follows: • **Property Income/Expense/Units Screen**: Use this screen to view and edit income, expense, and basic unit information about the selected commercial loan property. • **Property Inspection/Tenants Screen**: Use this screen to view and edit information about inspections performed on the property, information about tenants of the property, and basic contact information for the property. • **Property Management Screen**: Use this screen to view and edit information about property and financial profiles, appraisal and Broker Price Opinion (BPO) information, and amenities for the selected commercial loan property. See help for these screens in DocsOnWeb for more information about how they function.
Payoff Reminder Dialog for Future Payoffs in EZPay CMP: 9382 CIM GOLD Version 7.9.3	If your institution has the **Require Payoff Lock** option enabled and a future payoff has been scheduled on the Loans > Transactions > EZPay screen for an account that has been locked for payoff (on the Loans > Payoff screen), unlocking the account will now cause a dialog to appear reminding the user to go to the EZPay screen and delete any scheduled future payoffs or payments, as shown below. When unlocking an account on the Payoff screen, verify that any scheduled future payments/payoffs have been removed from the EZPay screen. **Reminder** ✕ ⚠ If you scheduled a Future Payoff via ACH You must go cancel it from the EZPay screen OK See the Payoffs topic in the EZPay help for more information.

Enhancement	Description
New EZPay Option: Cleanup Future Payments CMP: 8774, 9223, 9382, 9508 CIM GOLD Version 7.9.3	A new EZPay option (**Cleanup Future Payments**, mnemonic EZCUFP) is available in CIM GOLD versions 7.9.3 and above. This new option (toggled by a checkbox field on the EZPay IMAC Table screen, which must be accessed by GOLDPoint Systems on behalf of your institution), causes future payment records (FPRA/FPAS) to be removed from the system if a corresponding stored ACH external account (FPEA) is deleted. • If this option is set, a prompt will appear on the Loans > Transactions > EZPay screen when a user attempts to delete an ACH external account that is used in recurring or future one-time payments. This prompt will inform the user that any future payments using the selected routing and account numbers will be removed from the system and that the customer will need to re-schedule the one-time or recurring payments using a different external account, if desired (see below): **Continue with External Account Deletion?** ✕ ⓘ 2 Associated existing future payments to be deleted with the selected External Account. OK Cancel • If this option is not set, a different prompt will appear on the EZPay screen when a user attempts to delete an ACH external account that is tied to future payments. This prompt will inform the user that all future payments will still use that ACH information and will need to be removed individually in order for payments to process properly (see below): **Continue with External Account Deletion?** ✕ ⚠ If the 2 associated existing future payments should not continue processing they will need to be manually deleted. OK Cancel
Multiple Payments For Loan Frequency Now Available CMP: 7228, 7279, 7756, 7757, 7442,	You may have customers who would like to make more regular recurring ACH payments than the regular loan frequency. For example, you may have customers that want to make a portion of their loan payment on a weekly basis, even though their loan frequency requires a monthly payment.

Enhancement	Description
7710, 7783, 7884, 8819, 8820, 8361, 8653, 9103, 9244, 9468, 9340, 9338, 9244, 9389, 3282, 9207, 9137, 9167, 9014, 9066, 9067, 9140, 9542, 9564, 9565, 9580, 9138, 9139, 9322, 8867, 6854, 9626, 9630, 9382, 9212, 9241, 9322, 8951, 9687, 8867 CIM GOLD Version 7.9.3	We have programmed CIM GOLD to now allow for just these types of scenarios. Using the EZPay screen, your institution can process ACH recurring payments based on a schedule other than the regular loan frequency. This new enhancement required a complete reorganization of the Payment Information and Signature Loan Details screens, as well as adding new options to the EZPay IMAC Table. The EZPay IMAC Table is set up by your GOLDPoint Systems account manager. The options in that table allow certain fields and methods of payment on the EZPay screen, as will be discussed further in this release. ## Changes to Payment Information and Signature Loan Details Screens The first thing you may notice when downloading and accessing CIM GOLD version 7.9.3 is that the Payment Information and Signature Loan Details screens look differently. We have added an ACH Payments tab that shows all recurring and one-time ACH payments scheduled for the account (see **A** below). We have also removed the Recurring Payment field group, where users could enter recurring payment information directly in those fields. Now users will only be able to enter payment information by clicking the new <Add/Modify> button at the bottom of the ACH Payments tab (see **B** below). Clicking that button brings up a pop-up version of the EZPay screen. **Click to expand.** ## EZPay Setup

Enhancement	Description
	In order to allow for differing recurring ACH payments, your GOLDPoint Systems account manager will need to set up the following options on the EZPay IMAC Table: • **Show Weekly ACH Recurring** (EZRAWK) • **Show Bi-Weekly ACH Recurring** (EZRABW) • **Show Semi-month ACH Recur** (EZRASM) • **Show Monthly ACH Recurring** (EZRAMO) When these options are set, the Recurring ACH Payment field group on the EZPay screen changes slightly, as shown below. (**Note:** These are host-based fields and were released in the June 2018 release; see CMP 7757 in the June Update.) **Click to expand.** You can see in the screen example above that all four recurring payment options are available. Your institution can use whichever options you need. You can set up all these options, but whether or not they all show on the EZPay screen is determined by the loan frequency. These options cannot be used to set up a payment schedule that is *less* frequent than the established loan frequency. For example, a loan with a frequency of weekly will *not* show the **Weekly**, **Bi-Weekly**, **Semi-Monthly**, and **Monthly** options. **Note:** For loans with a weekly frequency, users will only be allowed to set up the recurring payment for a maximum of three days before the **Due Date**. If the user attempts to set the recurring payment for a date more than three days before the **Due Date**, they will receive the following error message:

Enhancement	Description
	Click to expand.

> ⚠️ **CAUTION:** If users set up recurring ACH payments based on a schedule other than the regular loan frequency on the EZPay screen, the amount for the recurring payment must be entered by the user in the **Other** field. The system will not enter the payment amount for you.

Institution option FPRA must be set in order to use recurring payments. For more information about recurring payments, see the Recurring Payments topic in the EZPay help on DocsOnWeb.

Notification System

Enhancement	Description
Field-level Security Added to Right-click Menu Notification Pop-up Screen CMP: 9013 Work Order: 51391 CIM GOLD 7.9.3	We have updated the Right-click Menu Notification Pop-up screen with field-level security in addition to other enhancements. Your institution can determine who has security to be able to send notification alerts using the right-click menu. If a user does not have field-level security to be able to send text alerts, only the E-Mail option shows in the right-click menu. If a user does not have field-level security to be able to send email alerts, only the Text option shows in the right-click menu. If a user does not have field-level security to be able to send text or email alerts, the Send Alert option is not displayed. **Send Alert Options on Right-click Menu** The Right-click Menu Notification Pop-up screen can be accessed on multiple screens throughout CIM GOLD by right-clicking on a screen, selecting Send Alert, and then selecting "E-Mail" or "Text." To enable field-level security for the Right-click Menu Notification Pop-up screen, we have added two new field-level security options to the Miscellaneous Function Security (FPFS) record: 1. **Right Click Email** (FSNEML): This enables field-level security on the Right-click Menu Notification Pop-up screen and ensures that the option to send a notification email using the right-click screen is inaccessible if the user does not have the proper security. 2. **Right Click Text** (FSNTXT): This enables field-level security on the Right-click Menu Notification Pop-up screen and ensures that the option to send a notification text using the right-click screen is inaccessible if the user does not have the proper security. **Note:** Field-level security is set up on the Field Level tab on the Security > Setup screen in CIM GOLD.

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

Enhancement	Description
Multiple Organizations Enhancements and New Solutions by Text Mapping Screen CMPs: 7638, 8304, 8636, 8784, 9013, 9298 Work Order: 51391 CIM GOLD 7.9.3	We have completed several enhancements and a new screen for the Notification System. **Note:** These new enhancements are only for institutions specifically set up to use them. If you would like to use these new enhancements, please contact your GOLDPoint System account manager. **Households Screen** Institutions with subsidiary organizations can now send text messages on behalf of each subsidiary. We have also added the ability to opt into texts about account information and marketing for each subsidiary. A **Brand** drop-down list has been added to the Subscribe to Texts section of the Phones tab on the Customer Relationship Management > Households screen (see below). This new drop-down list displays all subsidiary names (**Brands**) available to the customer. By selecting a brand from the drop-down list, you can opt into account information and marketing texts for the selected phone number for that brand. **Note:** If there is only one brand available, that brand is automatically selected. *Important Update:* While researching this item, it was brought to our attention that even if the institution does not use branding, each office associated with the account must be set up with a **Wrapper ID** on the

Enhancement	Description
	GOLD Services > Office Information screen. If a **Wrapper ID** is not selected there for an office, the **Brand:** field will be blank.

New Brand Field on Phone Tab

We have also added a new **Branding** list view to the Phones tab (see below). This list view displays all the subsidiary names (**Branding**) available and indicates whether the selected phone number is subscribed to receive account information and marketing texts from each brand.

New Branding List View on Phones Tab

In addition, we have updated the Subscribe to Texts section with the <Validate Carrier> and <Update> buttons and have added a new **Information** bar.

- The <Validate Carrier> button is used to validate the phone number. **Note:** Phone numbers must be validated before they can be subscribed to text notifications.

- The <Update> button is used after selecting a phone number, selecting a brand, and then updating the **Opt Into Account Info** and/or **Opt Into Marketing** fields. **Note:** You must click the <Update> button or your changes to the Subscribe to Text fields will *not* be saved.

- The **Information** bar displays information about the actions performed in the nex **Subscribe to Texts** section explained above. This bar changes color to inform you of important information. A red bar indicates a warning or error. A green bar indicates a successful action.

Enhancement	Description
Updated Buttons and Red Status Bar

Updated Buttons and Green Status Bar |

New Enhancements made to the Phones Tab on Customer Relationship Management > Households Screen

Enhancement	Description
Multiple Organizations Enhancements and New Solutions by Text Mapping Screen (Continued)	**Notification Creation Screens** We have updated the Manual Notification Handler and Right-click Menu Notification Pop-up screens to display only the templates and wrappers associated with the account brand. This change was made in conjunction with the enhancements explained above. **Solutions by Text History Screen** We have made several changes to the Solutions by Text History screen, including two new search parameters: 1. **Brand ID**: Enables you to filter your search by Brand ID (identification number of the subsidiary organization within your principal organization). 2. **Account ID**: Enables you to filter your search by the account identification number. The account number is the primary identifier for ownership of an account. We have also added two new columns to the **Results** list view: Account ID and Brand ID and rearranged all the column headings. In addition to the new fields and columns, we have also removed the **Is Response** checkbox from the search parameters (see below).

Solutions by Text History Screen in the Notification System

Enhancement	Description
Multiple Organizations Enhancements and New Solutions by Text Mapping Screen (Continued)	**New Solutions by Text Mapping Screen** The new Solutions by Text Mapping screen enables the template numbers within the Notification System to be assigned to Solutions by Text template numbers. Using the Solutions by Text Mapping screen, you can select a Solutions by Text template and map it to a specific template within the Notification System. You can also create new mapped templates, delete mapped templates no longer used, and modify mapped templates. See an example of the screen below. The Solutions by Text Mapping screen reads every template, not just active ones. We have also added measures to ensure that if you try to delete a mapped template that has a template tied to it, the system won't allow you to delete the mapped template until it has been removed from the

Enhancement	Description
	template. Also, if a new mapping is created with a duplicate mapping ID, the description and the row with the duplicate stay the same. **Note:** This screen is used only for third-party texting. To use the Solutions by Text Mapping screen, you must be set up to use the Solutions by Text Institution Option (USBT). Additionally, you must first subscribe to the screen under Security > Subscribe to Mini-Applications. If you do *not* have Institution Option USBT set up and you have *not* subscribed to the screen, you will *not* see this screen in your CIM GOLD tree view. Security must also be enabled for all users or profiles who need access to this screen using the Security > Setup screen > CIM GOLD tab (under Notification > **Solutions by Text Mapping**).

New Solutions by Text Mapping Screen in the Notification System

Enhancement	Description
Wrapper ID Visibility CMP: 9366 CIM GOLD 7.9.3	We have updated the requirements for the **Wrapper ID** field on the Other tab on the GOLD Services > Office Information screen. The Wrapper ID field is now visible to both editor users and non-editor users. Previously the field was visible only to editor users.

Wrapper ID Field on the GOLD Services > Office Information Screen, Other Tab

Internet and Phone Systems

Enhancement	Description
New Account Tab on User Profile Security Defaults Screen CMP: 1885 CIM GOLD 7.9.3	We have removed the Internet and Phone Systems > Setup > Alert Defaults screen. The account functionality of this screen has been added to the Internet and Phone Systems > Setup > User Profile Security Defaults as a new tab, Account.

New Account Tab on Internet and Phone Systems > Setup > User Profile Security Defaults Screen

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