



GOLDTrak What's New

User's Guide

Created March 2021

© 2021 GOLDPoint Systems. All rights reserved.

Table of Contents

GOLDTrak PC What's New	3
GOLDTrak Version 7.9.36	4
GOLDTrak Version 7.9.33	17
GOLDTrak Version 7.9.17 - 7.9.25	27
GOLDTrak Version 7.9.7 - 7.9.10	40
GOLDTrak Version 7.9.0 - 7.9.4	70
GOLDTrak Version 7.8.28 - 7.8.39	83
GOLDTrak Version 7.8.26 - 7.8.27	140
GOLDTrak Version 7.8.17 - 7.8.25	151
Archived Versions	157



GOLDTrak PC What's New

Welcome to What's New in GOLDTrak® PC, GOLDPoint Systems' loan origination software. Read the following to learn about all the latest enhancements to GOLDTrak PC. Knowing these enhancements will improve your use of our system and overall effectiveness. **Note:** Numbers that follow enhancement titles (e.g., CMP1000) are for internal tracking purposes.

To download the latest version of GOLDTrak PC, please contact your GOLDPoint Systems account manager.

See what's new in the following versions of GOLDTrak PC:

[7.9.36](#)

[7.9.33](#)

[7.9.17 - 7.9.25](#)

[7.9.7 - 7.9.10](#)

[7.9.0 - 7.9.4](#)

[7.8.28 - 7.8.39](#)

[7.8.26 - 7.8.27](#)

[7.8.17 - 7.8.25](#)

[Archived Versions](#)

Confidential

This document is the property of DHI Computing Service, Inc., DBA GOLDPoint Systems. No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without permission from GOLDPoint Systems. Please honor all copyright laws regarding trademarks and registered trademarks in this document.

Links to Other Sites

This document may contain links to other sites on the Internet. GOLDPoint Systems is not responsible for content, products, or services provided by any linked site.

Copyright © 2021, GOLDPoint Systems. All rights reserved.

DHI Computing Service, Inc.
1525 West 820 North
Provo, UT 84601
(801) 373-8518

www.goldpointsystems.com



GOLDTrak Version 7.9.36

See the following topics for enhancements, corrections, and new features available in GOLDTrak version 7.9.36.

Note: We recommend always downloading the most recent version possible. More recent versions include bug fixes from previous versions that may not be advertised here.

[New TransUnion Droplist](#)

[FIMC Updates](#)

[Checks Screen Error Correction](#)

[Company ID Field in BAFC](#)

[Improvement Information Enhancements](#)

[Alternate Credit Bureau Fields](#)

[TransUnion Product Updates](#)

[Contractor Search Updates](#)

[New Notification Fields](#)



New TransUnion Droplist

CMP: 16166

Work Order: 60334

A new droplist is available for institutions using the TransUnion A9T scoring model. This droplist is called **TU A9T Reasons**. Contact your GOLDPoint Systems account manager if you would like to make use of this new droplist.



FIMC Updates

CMP: 16746

Work Order: 60887

Enhancements have been added to the Auto Plus/Home & Auto (FIMC) screen, specifically the use of the <Get Available Plans> button, to minimize the potential for irrelevant information to cause errors and confusion during the process of selecting policies.

When a user clicks <Get Available Plans>, a dialog will appear and display all existing policies that are relevant to the account (if there are no existing policies that can apply to the account, this dialog will not appear). The dialog instructs the user to select the appropriate policy. If the user selects one of these policies, that policy will appear in the main FIMC list.

If the user clicks <Cancel> in the dialog, they will be allowed to create a new policy for the account. The user will not be allowed to create a new policy for an account that already has a policy assigned to it.



Checks Screen Error Correction

CMP: 17629

Certain institutions were experiencing an error where the Checks screen wasn't updating with correct dollar amounts when multiple payment calculator plans were applied. This error has been corrected and the Checks screen now updates properly.



Company ID Field in BAFC

CMP: 18457

Work Order: 60674

The **Company ID** field (**TF_ACH_COMPANY_ID**) now automatically populates **FCBACOID** when funding loans with BAFC calls.



Improvement Information Enhancements

CMP: 18812

Enhancements have been added to the Improvement Information screen, including new buttons/fields and options to hide unneeded fields. These enhancements are as follows:

- A new <Improvement Information> button can be added to user screens. Clicking this button opens the Improvement Information screen as a pop-up dialog.
- New fields have been added to the **LOAN_REQ_MISC7** group for showing or hiding fields on the Improvement Information screen. These fields are as follows:
 - Use **IMPR_HIDE_CONTRCT_M7** to indicate whether the **Contractor Info** field group should be hidden.
 - Use **IMPR_HIDE_MDL_SER_M7** to indicate whether the **Model and Serial Number** field group should be hidden.
 - Use **IMPR_HIDE_IMP_PER_M7** to indicate whether the **Improvement Performance** field group should be hidden.
 - Use **IMPR_HIDE_REB_INC_M7** to indicate whether the **Rebates/Incentives** field group should be hidden.
 - Use **IMPR_SHOW_ESTPROD_M7** to indicate whether the **Annual Production** field (**EST_ANNUAL_PROD_IMP**, see below) should be visible.
 - Use **IMPR_SHOW_SYSSIZE_M7** to indicate whether the **System Size** field (**SYSTEM_SIZE_IMP**, see below) should be visible.
 - Use **IMPR_SHOW_WATTAGE_M7** to indicate whether the **Wattage** field (**WATTAGE_IMP**, see below) should be visible.
- If the Model and Serial Number, Improvement Performance, and Rebates/Incentives field groups are all hidden, this dialog will appear smaller.
- New fields have been added to the **LOAN_REQ_MISC7** group for indicating information on the Improvement Information screen. These fields are shown in the table below:

Mnemonic	Description
ADVANCE_PERF_IMP	Adv Perf
CHANGED_BY_IMP	Changed By
CHANGED_WHEN_IMP	Changed Date
COMMENTS_IMP	Comments



Mnemonic	Description
CONTRACTOR_ADDR_IMP	Address
CONTRACTOR_CITY_IMP	City
CONTRACTOR_EMAIL_IMP	Email
CONTRACTOR_ID_IMP	Contractor ID
CONTRACTOR_NAME_IMP	Contractor Name
CONTRACTOR_PHONE_IMP	Phone
CONTRACTOR_STATE_IMP	State
CONTRACTOR_ZIP_IMP	Zip
DISBURSE_TYPE_IMP	Disbursement Type
EFFICIENCY_IMP	Efficiency
ENERGY_STAR_IMP	Energy Star
EST_ANNUAL_PROD_IMP	Est Annual Production
FINANCED_AMT_IMP	Financed Amt
FORM_SEQ_IMP	Form Sequence No
IMPROVEMENT_DESC_IMP	Description
IMPROVEMENT_ID_IMP	Improvement ID
INCENTIVE_AMT_1_IMP	Incentive Amt 1
INCENTIVE_AMT_2_IMP	Incentive Amt 2
INCENTIVE_AMT_3_IMP	Incentive Amt 3
INCENTIVE_AMT_4_IMP	Incentive Amt 4
INCENTIVE_DESC_1_IMP	Incentive Desc 1
INCENTIVE_DESC_2_IMP	Incentive Desc 2
INCENTIVE_DESC_3_IMP	Incentive Desc 3
INCENTIVE_DESC_4_IMP	Incentive Desc 4
INST_IMP	Inst No
JOB_COST_IMP	Job Cost
JOB_HOURS_IMP	Job Hours
LENDER_NUMBER_IMP	Loan Request No



Mnemonic	Description
MANUFACTURER_ID_IMP	Manufacturer ID
MANUFACTURER_NAME_IMP	Manufacturer Name
QUALIFY_IMP	Qualifying
QUANTITY_IMP	Quantity
REMOVE_EQUIPMENT_IMP	Remove Equipment
SALES_EMAIL_IMP	Sales Email
SALES_PERSON_ID_IMP	Sales Person ID
SALES_PERSON_IMP	Sales Person
SALES_PHONE_IMP	Sales Phone
SEQUENCE_IMP	Sequence
SYSTEM_SIZE_IMP	System Size
TITLE_QUALIFY_IMP	Title Qualify
TOTAL_INCENTIVE_IMP	Total Incentive
WATTAGE_IMP	Wattage
WHOLE_HOURS_IMP	Whole Hours
WHOLE_HOUSE_IMP	Whole House



Alternate Credit Bureau Fields

CMP: 18813

Alternate credential fields have been added to GOLDTrak PC for use when pulling credit (two sets for each credit bureau). This enhancement was implemented for an institution who wished to credit hard pulls to other institutions (banks and credit unions) while crediting soft pulls to themselves.

These new credential fields are as follows:

Credit Bureau	Original Fields	Alternate Fields #1	Alternate Fields #2
Equifax	EQ_CUSTOMER_NUM_IO EQ_SECURITY_CODE_IO EQ_TEST_OR_LIVE_IO	EQ_CUST_NUM_ALT1_IO EQ_SEC_CODE_ALT1_IO EQ_TEST_LIVE_ALT1_IO	EQ_CUST_NUM_ALT2_IO EQ_SEC_CODE_ALT2_IO EQ_TEST_LIVE_ALT2_IO
TransUnion	TU_MARKET_CODE_IO TU_SUBMARKET_CD_IO TU_INDUSTRY_CODE_IO TU_MEMBER_CODE_IO TU_PASSWORD_IO TU_TEST_OR_LIVE_IO	TU_MKT_CODE_ALT1_IO TU_SUBMKT_CD_ALT1_IO TU_IND_CODE_ALT1_IO TU_MBR_CODE_ALT1_IO TU_PASSWORD_ALT1_IO TU_TEST_LIVE_ALT1_IO	TU_MKT_CODE_ALT2_IO TU_SUBMKT_CD_ALT2_IO TU_IND_CODE_ALT2_IO TU_MBR_CODE_ALT2_IO TU_PASSWORD_ALT2_IO TU_TEST_LIVE_ALT2_IO
Experian	EX_SUBCODE_IO EX_PASSWORD_IO EX_PREAMBLE_IO EX_USER_ID_IO EX_EAI_IO EX_VENDOR_NUM_IO EX_TEST_OR_LIVE_IO	EX_SUBCODE_ALT1_IO EX_PASSWORD_ALT1_IO EX_PREAMBLE_ALT1_IO EX_USER_ID_ALT1_IO EX_EAI_ALT1_IO EX_VNDR_NUM_ALT1_IO EX_TEST_LIVE_ALT1_IO	EX_SUBCODE_ALT2_IO EX_PASSWORD_ALT2_IO EX_PREAMBLE_ALT2_IO EX_USER_ID_ALT2_IO EX_EAI_ALT2_IO EX_VNDR_NUM_ALT2_IO EX_TEST_LIVE_ALT2_IO

To facilitate the use of these alternate credential fields, a new field has been added to the **LOAN_REQ_HEADER** group. This new field is **DO_ALT_CREDIT_PULL**:



- If this field is set to "1," the #1 alternate credentials will be used when pulling credit.
- If this field is set to "2," the #2 alternate credentials will be used.
- If this field is not utilized, the original credentials will be used.

A new button is also available on the Credit Report Setup screen. Use this new <Alt Setup> button to set alternate credentials (if DO_ALT_CREDIT_PULL is in use).



TransUnion Product Updates

CMP: 18815

Enhancements have been made to accommodate more TransUnion functions and products. These enhancements are as follows:

- **New TransUnion Products.** These include CreditVision Credit Summary (addon product 7226), ID Mismatch & Address Analysis (addon product 6400), CreditVision Debt-to-Income Estimator (model U29), and CreditVision Income Estimator (model W16).
- **New Fields and Groups** to facilitate these new products. These include:
 - 3 new fields in the **INST_OFFICE** group (**TU_MDL_DTI_EST**, **TU_MDL_CV_INC_EST**, and **TU_PROD_CV_CRED_SUM**)
 - 13 new fields in the **CBR_ADDRESS** group for indicating ID Mismatch data
 - 19 new fields in the **PTL_MISC2** group for indicating CreditVision Credit Summary data
 - A new subgroup, **CV_ACCT_SUMMARY** (under **PARTY_TO_LOAN**), for indicating CreditVision Account Summary data
 - A new subgroup, **CV_ACCT_SUMMARY_DTL** (under **PARTY_TO_LOAN**), for CreditVision Account Summary Detail data
 - A new subgroup, **CV_ACCT_SUMMARY_CNT** (under **PARTY_TO_LOAN**), for CreditVision Account Summary Counts data
 - A new subgroup, **CV_ACCT_DELIQ_DTL** (under **PARTY_TO_LOAN**), for CreditVision Delinquency Detail data
 - A new subgroup, **CV_TOTAL_PMT_RATIO** (under **PARTY_TO_LOAN**), for CreditVision Total Payment Ratio data)
- Three new checkboxes have been added to the Credit Report Setup screen:
 - CreditVision Income Estimator (00W16)
 - Debt-to-Income Estimator (00U29)
 - CreditVision Credit Summary (07226)



Contractor Search Updates

CMP: 18995

Enhancements have been made to the Contractor Search screen.

- A new user screen button, <Contractor Search>, can be clicked to open the Contractor Search screen in a pop-up dialog.
- This screen will not display any promotion information if DLR_HIDE_PLANS is set to true.
- This screen will not display any sponsor information if USE_DISTRIB_DO is set to false.



New Notification Fields

CMP: 18996

Two new fields have been added to the **NOTIFICATION_INFO** group: **APP_SEQ_NI** and **BORR_SEQ_NI**. If either of these new fields contains a non-zero number, fields in the **APPLICATION_DETAIL** and **PARTY_TO_LOAN** groups (or any of their subgroups) will come from the specified record.

If the field parameter from the template is not a hard-coded mapping (such as **BORROWER_ADDRESS**, **DEALER_NAME**, etc), it will be processed as a real field name. If sequences are specified in a real field name (for example, **FIRST_NAME(1,2)**), they will override those specified in **NOTIFICATION_INFO**.



GOLDTrak Version 7.9.33

See the following topics for enhancements, corrections, and new features available in GOLDTrak version 7.9.33.

Note: We recommend always downloading the most recent version possible. More recent versions include bug fixes from previous versions that may not be advertised here.

[Adjustment to Changed in Last Field](#)

[File Services Plus Attachment Fix](#)

[New Field for Storing Cell Phone Carriers](#)

[Table Export Expansion](#)

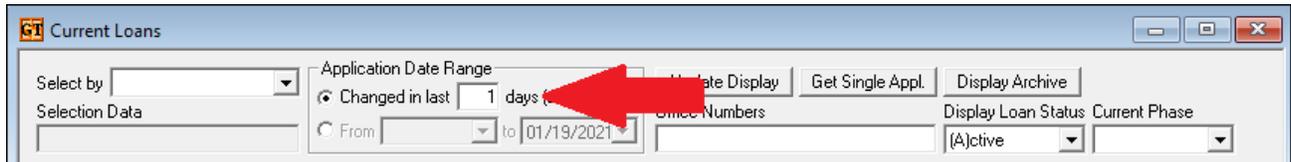
[New Connections to FICO's FACTA Score 9 and VantageScore 4](#)



Adjustment to Changed in Last Field

CMP: 12647

The **Changed in Last Days** numeric field in the **Application Date Range** field group at the top of the main GOLDTrak PC window (see below) has been modified so that it can never be left blank when a user leaves or refreshes the window.



If a user clears this field and attempts to leave or refresh the window, it will automatically be populated by the number 1.

This change was made to prevent errors and freezes in the system.



File Services Plus Attachment Fix

CMP: 18072

Certain institutions were experiencing an error where documents could not be attached to accounts through File Services Plus if there was only one document in the batch.

This error has been corrected, and File Services Plus now properly processes single-file uploads.



New Field for Storing Cell Phone Carriers

CMP: 2504

Work Order: 47290

A new field, **Cell Carrier (CELL_CARRIER_NEW_PNB)**, has been added to the PHONE_NUMBER field group for the purpose of identifying cell phone carrier codes. This field can contain any numeric value that corresponds to a carrier code.

This new field was created because the previous cell phone carrier field (CELL_PHONE_CARRIER_PNB) was unable to store carrier codes numerically greater than 65535 (or transfer them to CIM GOLD). This change was determined to be necessary because an increasing number of cell phone carrier codes are numbers that exceed that limit.

This new field will replace the old field on the Phone Numbers screen as well as in loading, mapping, and boarding. Please note that any documents and formulas using the old field will need to be updated to use this new field. See examples below of this new field, as well as the field in CIM where the information is boarded:



The screenshot shows the 'Phone Numbers' dialog box in the GOLDTrak PC application. The dialog is titled 'Phone Numbers' and contains a table of phone numbers for a borrower. The table has columns for 'Seq', 'Type', 'Phone Number', and 'Primary Phone'. The first row is highlighted in blue and contains the following data:

Seq	Type	Phone Number	Primary Phone
001	2	(801) 555-4613	N

Below the table, there is a 'New' button and a form for adding a new phone number. The form includes the following fields:

- Primary Phone
- Phone Number: (801) 555-4613
- Extension: [Empty]
- Phone Type: [2] Cell Phone Number
- Cell Carrier: [31002] AT&T
- Restriction 1: [0] No restrictions
- Restriction 2: [0] No restrictions

A red callout box with a red arrow pointing to the 'Cell Carrier' dropdown menu contains the text: "This is the CELL_CARRIER_NEW_PNB field in an application example."

GOLDTrak PC Application Example



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

Primary	Phone	Type	Restriction 1	Restriction 2
<input checked="" type="checkbox"/>		Home Phone		
<input type="checkbox"/>		Supervisor Phone		

Information entered in the Cell Carrier field in GTPC will board into CIM on the Customer Relationship Management > Households screen > Phones tab here.

Phone: [] [] [] Country Code: []
 Extension: [] Phone Provider: 31002 - AT & T
 Phone Type: 200 - Home Phone Foreign Phone: []
 Time Zone: []
 Phone Restriction 1: 0 - No Restrictions Foreign Phone
 Phone Restriction 2: 0 - No Restrictions Primary Phone
 Phone Dialer Restriction Text Messaging Capable
 Uses Text Messaging
 Date Last Updated: 01/19/2021 By []
 Date Changed By Logon [] By []

TCPA Fields
 Dialer Control

Cell Phone Carrier Names

DESCRIPTION	Code
American Messaging	90051
Arch Paging (USA Mobility)	90050
Alaska Communications	90022
Thumb US	90021
United Wireless	90019
Next Tech	90018
Unicell	90017
GCI	90016
West Central Wireless	90015
ReVol	90014

New Ho []

Customer Relationship Management > Households Screen > Phones Tab in CIM GOLD



Table Export Expansion

CMP: 17469

Previously, if a user wanted to export a table in GOLDTrak PC to a .txt file (by right-clicking the table and selecting "Export"), the system would only export a maximum of 25 columns.

The system has been upgraded, and now the table export function will support any number of columns when generating the .txt file.



New Connections to FICO's FACTA Score 9 and VantageScore 4

CMP: 15009

GOLDTrak PC can now connect to FICO's FACTA Score 9 and VantageScore 4 credit modeling. It will require a subscription to be able to use these new models. Your GOLDPoint Systems account manager can help you with connecting to these two new resources for underwriting and application approvals. We have coded this new model for all three bureaus, as shown below. Contact GOLDPoint Systems if your institution is interested in using these models.

Note: These options are set by your GPS account manager in GOLDTrak PC Setup.

Equifax ← TransUnion Experian Tri-merge Clarity FactorTrust

Equifax Contact Information

Direct Access

Subscriber #

Security Code

Connection Info

Customer Code Site ID Password

Host Server Mode

Equifax Report Options

Scoring Model Options

FICO Models based on Equifax Data

Standard	FACTA
<input checked="" type="checkbox"/> Score 9 (5200)	<input checked="" type="checkbox"/> Score 9 (5206)
<input type="checkbox"/> Auto 9 (5201)	<input type="checkbox"/> Auto 9 (5207)
<input type="checkbox"/> Bankcard 9 (5202)	<input type="checkbox"/> Bankcard 9 (5208)
<input type="checkbox"/> Score 8 (02352)	<input type="checkbox"/> Score 8 (2369)
<input type="checkbox"/> Auto 8 (2354)	<input type="checkbox"/> Auto 8 (2367)
<input type="checkbox"/> Bankcard 8 (2356)	<input type="checkbox"/> Bankcard 8 (2368)
<input type="checkbox"/> Mortgage 8 (2391)	<input type="checkbox"/> Mortgage 8 (2392)
<input checked="" type="checkbox"/> Score 5 (2801)	<input type="checkbox"/> Score 5 (2958)
<input checked="" type="checkbox"/> Auto 5 (2803)	<input type="checkbox"/> Auto 5 (2964)

SmartScore Models

SmartScore 2.0 Odds Scale (2904)

SmartScore 2.0 Probability Scale (2903)

EQ Risk Score Models

EQ Risk Score 3.0 Odds Scale (2874)

EQ Risk Score 3.0 Probability scale (2875)

Other Models

BNI Index 4.0 (5146)

Pinnacle 2.0 (2825)

FACTA Pinnacle 2.0 (2906)

Telco '98 (2037)

VantageScore (2978)

VantageScore 3.0 (5143)

VantageScore 4.0 (5402)

Insight Score for Credit (5102)

Optional Features

Military Lending Act Search (B)

Product Code Options

None

MarketMax 2.0 (MM)

GOLDTrak PC Setup > Institution Setup > Institution/Offices Screen > Credit Report Setup Tab > Equifax Tab



Equifax	TransUnion ←	Experian	Tri-merge	Clarity	Fact
TransUnion Contact Information					
<input checked="" type="checkbox"/> Direct Access					
Market Code	<input type="text"/>	Member Code	<input type="text"/>	Password	<input type="text"/>
SubMarket Code	<input type="text"/>	Host Server URL	<input type="text"/>		Mode <input type="text"/>
Industry Code	<input type="text"/>	Web Service URL	<input type="text" value="http://172.27.27.67/TUNA/GetTuCreditReport.asmx"/>		
Use Web Service	<input checked="" type="checkbox"/>	TUNA 2 System ID	<input type="text"/>	TUNA 2 Password	<input type="text"/>
TransUnion Report Options					
Scoring Model Options					
<input type="checkbox"/> DELPHI (redeveloped-1997) (00501)			<input type="checkbox"/> VantageScore 1.0 (00P94)		
<input type="checkbox"/> New DELPHI (00032)			<input type="checkbox"/> VantageScore 3.0 (00V60)		
<input type="checkbox"/> TransUnion Auto Model 1.0 (00701)			<input type="checkbox"/> VantageScore 4.0 (001NN)		
<input type="checkbox"/> TransUnion Bankruptcy Model 1.0 (00896)			<input type="checkbox"/> CreditVision Auto Score (00V80)		
<input type="checkbox"/> FICO Score 95 (00002)			<input type="checkbox"/> CreditVision Link Score A (00Z10)		
<input type="checkbox"/> FICO Score 98 (00950)			<input type="checkbox"/> CreditVision New Account Score (00W05)		
<input type="checkbox"/> FICO Bankruptcy Score 1 (00601)			<input type="checkbox"/> CreditVision Bankruptcy Score (00V82)		
<input type="checkbox"/> FICO Score 4 (00P02)			<input type="checkbox"/> CreditVision Alternative Score B (00Z13)		
<input type="checkbox"/> FICO Bankcard Score 4 (00P11)			<input type="checkbox"/> TransUnion Income Estimator 3.0 (00N03)		
<input type="checkbox"/> FICO Auto Score 4 (00P12)			Add-Ons		
<input type="checkbox"/> FICO Installment Score 4 (00P13)			<input type="checkbox"/> High Risk Fraud Alert (was HAWK) (06500)		
<input type="checkbox"/> FICO Personal Finance Score 4 (00P14)			<input type="checkbox"/> Geo Code (07011)		
<input type="checkbox"/> FICO Score 8 (00Q88)			<input type="checkbox"/> Auto Summary (07070)		
<input type="checkbox"/> FICO Auto Score 8 (00N20)			<input type="checkbox"/> Military Lending Act Search (07051)		
<input type="checkbox"/> FICO Score 9 (00W18)					

TransUnion Tab



Equifax	TransUnion	Experian ←	Tri-merge	Clarity
Experian Contact Information				
<input type="checkbox"/> <u>Direct Access</u>				
Subcode	<input type="text"/>	User ID	<input type="text"/>	Vendor # <input type="text"/>
Password	<input type="text"/>	EAI	<input type="text"/>	
Preamble	<input type="text"/>	Host	<input type="text"/>	
Experian Report Options				
Scoring Model Options			Add-On	
<input type="checkbox"/>	Fraud Shield Score Plus (2)		<input type="checkbox"/>	OFAC Check (07011)
<input type="checkbox"/>	National Risk Model (3)		<input type="checkbox"/>	Military Lending Act Search
<input type="checkbox"/>	Bankruptcy Watch Model (5)			
<input type="checkbox"/>	Experian Bankruptcy Model (B)			
<input type="checkbox"/>	Auto Risk Model (E)		Demographics	
<input type="checkbox"/>	Experian/Fair Isaac Risk Model V2 (F)		<input type="checkbox"/> Request Demographics (get full DOB)	
<input type="checkbox"/>	Experian/Fair Isaac Risk Model (I)			
<input type="checkbox"/>	Experian/Fair Isaac Risk Model V8 (AF)		Output Format	
<input type="checkbox"/>	Experian/Fair Isaac Auto Loan Model V8 (AG)		<input checked="" type="radio"/> Raw Data only (ARF)	
<input type="checkbox"/>	Experian/Fair Isaac Bankcard Model V8 (AJ)		<input type="radio"/> Raw Data plus TTY Text (ParallelProfile)	
<input type="checkbox"/>	Experian/Fair Isaac Risk Model V9 (F9)			
<input type="checkbox"/>	VantageScore (Q)			
<input type="checkbox"/>	VantageScore 3.0 (V3)			
<input type="checkbox"/>	VantageScore 4.0 (V4)			

Experian Tab



GOLDTrak Version 7.9.17 - 7.9.25

See the following topics for enhancements, corrections, and new features available in GOLDTrak versions 7.9.17 - 7.9.25.

Note: We recommend always downloading the most recent version possible. More recent versions include bug fixes from previous versions that may not be advertised here.

[New Formula to Call Decision Engine](#)

[New Fields on NADA Screen](#)

[Dealer Name/Number in SSN Search](#)

[No Title Transfer Field](#)

[Update for Second Co-signer](#)

[New Options to Hide Decision Buttons](#)

[New Field for Boarding Indicator](#)

[Payment Calculator Type Added](#)



New Formula to Call Decision Engine

CMP: 16089

A new formula function is now available that will call the Galaxy Origination API (SubmitAndDecisionApplication), which is connected to the new Decision Engine. This new formula function is called &GALAXYDECISIONING.

Your GOLDPoint Systems account manager can connect you with the Decision Engine and setup this formula for any program you need. Contact your GOLDPoint Systems account manager if you are interested in implementing the Decision Engine or this new formula.

The screenshot displays the 'Auto Pull Credit' formula editor in the GOLDTrak PC Setup application. The main window shows the formula code and configuration options. A 'Select Functions' dialog box is open, listing various functions available for use in the formula. The function '&GALAXYDECISIONING' is highlighted in the list.

Formula Code:

```

ORIF RESI_ADDRESS = ""
ORIF RESI_CITY = ""
ORIF RESI_STATE = ""
ORIF RESI_STATE = " " //Added
  READY_PULL_CBR_PTL = N //appl
ELSE //all of the fields listed
  READY_PULL_CBR_PTL = Y //Thi
  NEED_PULL_CBR_MISC2 = Y //The
END
FOR EACH_END
FOR EACH_END
END
IF GPS.Y/N = Y //added for internal t
  IF UNDERWRITER_LRM = "Underwriter"
    IF FIC01 < 1
      // MESSAGE "TMC Pre Bureau"
      &GALAXYDECISIONING "TMC Pre Bure
    ELSE
      // MESSAGE "TMC SCRDET"
      &GALAXYDECISIONING "TMC SCRDET"
    END
  END
END
END

```

Select Functions Dialog:

Function Name	Action
&EAPA	(EVENTAPPPTLA
&EFFECTIVE365RATE	Calculate 365 Rab
&ELA	(EVENTLETTERA
&EVENTAPPALLPTLALL	Event letter for all .
&EVENTAPPPTL	Event letter for spe
&EVENTAPPPTLALL	Event letter for spe
&FINALFORMULACHECK	(Y = doing final for
&GA	(GETAGE)
&GALAXYDECISIONING	Call Galaxy Decisi
&GAT	(GETAPPROVALT
&GCCFZ	(GETCOUNTYCOI
&GCD	(GETCHECKDIGIT
&GD	(GALAXYDECISIO
&GDN	(GETDAYNBR)
&GDOW	(GETDAYOFWEE
&GELBS	(GETEXISTLOAN:

Formula Setup in GOLDTrak PC Setup



New Fields on NADA Screen

CMP: 14671

New fields are available on the NADA Vehicle Value screen. These fields are Region and As of, as shown below. This allows loan officers to designate when the NADA value was recorded. NADA values vary from month to month and region to region, so this allows a time and place designation on the values. The NADA database will return the accompanying values from that region and time after <Value> is clicked.

The screenshot shows the NADA Vehicle Value screen. The left-hand menu includes sections for 'Phase - Application', 'Contract Information', 'Collateral', 'Phase - Funding', and 'Review and Finalize'. Under 'Collateral', 'NADA Vehicle Value' is selected. The main window has tabs for 'Vehicle Information', 'NADA Vehicle Value', and 'Kelley Blue Book Vehicle'. The 'NADA Vehicle Value' tab is active, showing a table with columns for Year, Make, Model, Trim, Loan Value, and Vin. Below the table are radio buttons for 'Show NADA Vehicles Only' (selected) and 'Show All Vehicles'. A red box highlights the 'Region' dropdown menu (set to 'North Carolina - Southeast') and the 'As of' dropdown menu (set to 'Jul 2020'). A callout bubble with the text 'New fields' points to these two dropdowns. Below the dropdowns are input fields for VIN, Year, Make, Series, and Body, along with a 'VIN Info' button and a 'Value' button. At the bottom, there are tabs for 'Equipment', 'Trade', 'Loan', and 'Retail'.

NADA Vehicle Value Screen

When an application is first created, today's month and year are defaulted into the **As of** field. NADA only updates their values at the beginning of the month, so a day portion of the date isn't needed.

The **Region** field includes the state, as well as the region.

For the **As of** date to appear on the screen, the SHOW_NADA_ASOF_DT_VI must be set to "Y" (true) in the loan program. Your GOLDPoint Systems account manager can help you set up your loan programs if you want these fields to show on the NADA Vehicle Value screen.

GOLDPoint Systems Only: These new fields are found in the VEHICLE_INFO group:

SHOW_NADA_ASOF_DT_VI (Show NADA As Of Date)



NADA_ASOF_DT_VI (NADA As Of Date)

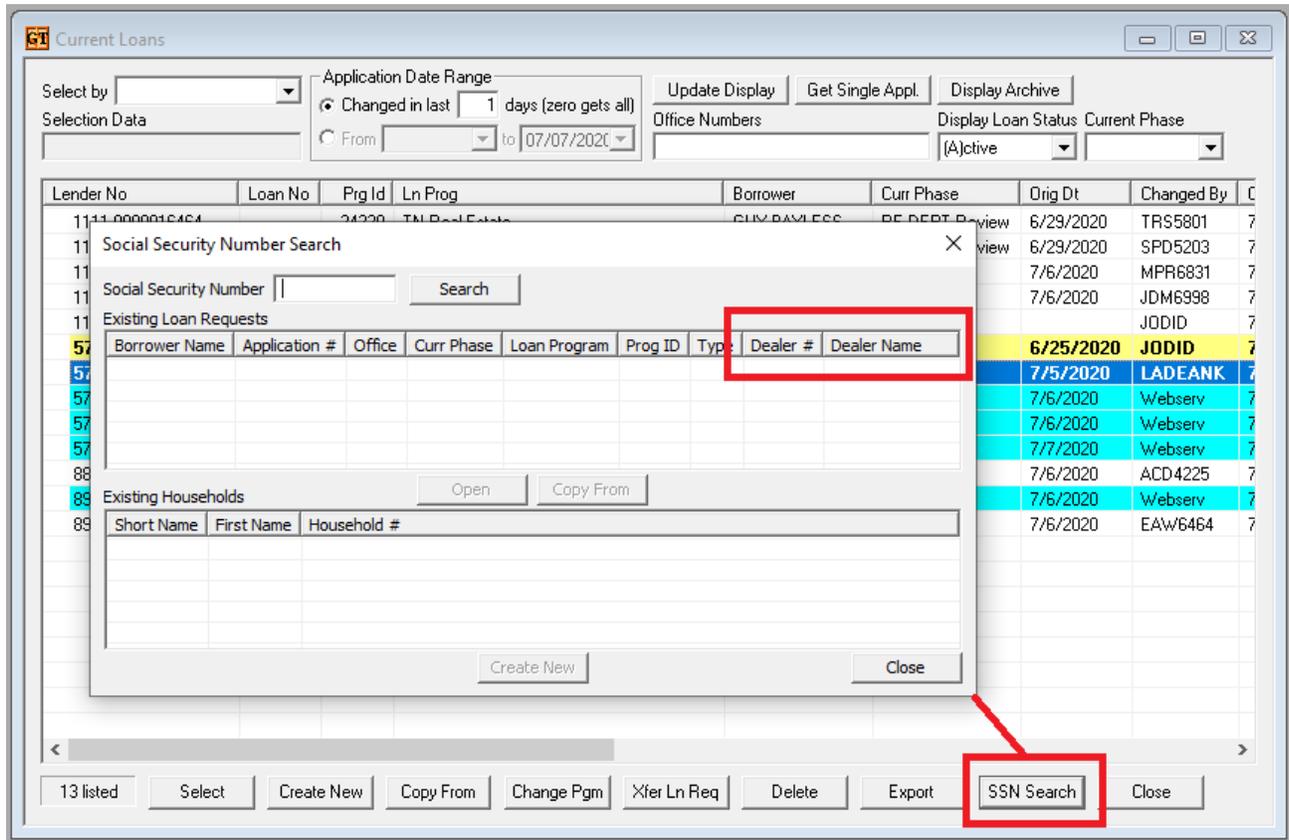
NADA_REGION_NAME_VI (NADA Region)



Dealer Name/Number in SSN Search

CMP: 14581

The **Dealer #** and **Dealer Name** associated with a given borrower are now visible on the Social Security Number Search dialog (accessed by clicking the <SSN Search> button from the Current Loans screen, see below).



No Title Transfer Field

CMP: 15276

A new transfer field has been added to the VEHICLE_INFO group: **NO_TITLE_VI**. This transfer field indicates whether the [No Title](#) checkbox field (CFNOTI) on the Loans > Collateral Detail screen is marked upon boarding.

This is a status field used to indicate whether the collateral item in question is connected to a title (blank means yes, checkbox means no).



Update for Second Co-signer

CMP: 15182

Work Order: 50554

We have updated GOLDTrak PC (GTPC) for a specific institution. We have updated GTPC so that when a second co-signer (co-signer 2) signs documents in [eGOLDSign](#) in addition to the borrower, co-borrower, and co-signer, this information is successfully transferred into GTPC. Previously, co-signer 2 was unable to sign documents in eGOLDSign but we have recently updated that (see [CMP 15567](#) in the August Update). Now, all the borrowers and co-signers can electronically sign documents using eGOLDSign and this information is successfully transferred into GTPC.

Note: This release is for a specific institution. If you are interested in similar programming for your institution, please contact your GOLDPoint Systems account manager.



New Options to Hide Decision Buttons

CMP: 15738

New fields have been added to the LOAN_REQ_MISC7 group: **DECSN_HIDE_APPROVAL**, **DECSN_HIDE_CNTROFFR**, and **DECSN_HIDE_ADVERSE**. These new fields can be used respectively to hide the <Approval>, <Counteroffer>, and/or <Adverse Action> buttons on the Decision screen (see below).

Structure	Underwriting Stips	Decision
Loan Request Info		
Amount Requested	3,000.00	
Term Requested	0	
Rate Requested	0.00000	
Payment Requested	0.00	
Debt and Income		
Total Liabilities	3,000.00	
Recurring Debt	0.00	
Mortgage/Rent	0.00	
Disposable Income	1,800.00	
Borrower Income	2,700.00	
Total Income	2,700.00	
Ratios		
DTI Gross Before	3.70400	
DTI Gross After	3.70400	
DTI Net Before	4.93800	
DTI Net After	4.93800	
LTV	0.00000	
PTI	0.00000	
Housing	0.00000	
Loan Decision		
Decision		
Score Card	0	
Score Card Score	0	
Approved Amount	0.00	

Options available to show or not show these buttons.

Your GOLDPoint Systems account manager can add these fields to formulas in your loan program, so the buttons are automatically shown or hidden.

However, if you want to manually hide these buttons for individual applications, complete the following steps:

1. Right-click the application on the Current Loans screen and select "View Loan Data."
2. Select the LOAN_REQ_MISC7 record in the left column of the dialog and find the field names in the right column (see below).
3. Enter "Y" to hide the buttons, or "N" to allow them to be visible (this entry is case sensitive: must use capitalization). Any button corresponding to one of these fields marked with a "Y" will not be visible on the Decision screen.



TESTING TEST - 0001-0000000028

Loan Request # 0001-0000000028 Delete Group Data N Save Data

Field Name	Field Label	Data
LN_REQ_DEALER		
LN_REQ_MISC(1)		
LN_REQ_MISC(2)		
LN_REQ_MISC(3)		
LN_REQ_MISC(4)		
LN_REQ_MISC(5)		
LN_REQ_MISC(6)		
LN_REQ_MISC(7)		
LN_REQ_MISC(8)		
LN_REQ_MISC(9)		
LN_REQ_MISC(10)		
LN_REQ_MISC(11)		
LOAN_RECOMMENDATION		
LOAN_REQ_MISC		
LOAN_REQ_MISC2		
LOAN_REQ_MISC3		
LOAN_REQ_MISC4		
LOAN_REQ_MISC5		
LOAN_REQ_MISC6		
LOAN_REQ_MISC7		
LOAN_REQ_MISC8		
LOAN_REQ_PRODUCT		
LOAN_REQUEST_PHASE(1)		
LOAN_REQUEST_PHASE(2)		
LOAN_REQUEST_PHASE(3)		
DEAL_HIDE_CLOSE_COST	Closing Costs	Y
DEAL_HIDE_DEALER_BTN	Dealer Selection	N
DEAL_HIDE_EMP_BTN	Employment	N
DEAL_HIDE_FEES_INSUR	Fees & Insurance	N
DEAL_HIDE_FICO	Hide Credit Score Btn	N
DEAL_HIDE_HI_CALC	Home Improv Calc	Y
DEAL_HIDE_HI_DETAIL	Home Improv Detail	Y
DEAL_HIDE_PRINT_APP	Print App	N
DEAL_HIDE_RENEWALS	Renewals	Y
DEAL_HIDE_SECTION32	Section32	Y
DEAL_SHOW_CREDIT_GRD	Show Credit Grade	N
DEAL_SHOW_SC_MODEL	Show Sc Model	N
DEAL_SHOW_SC_SCORE	Show Sc Score	N
DECISION_AID_SELECT	Decision Aid Select	0
DECLINE_NOTIF_TMPLT	Decline Notif Tmplt	
DECLINED_DOC_ID_M7	Cust Declined Doc ID	0
DECSN_HIDE_ADVERSE	Hide Adverse Action	N
DECSN_HIDE_APPROVAL	Hide Approval	N
DECSN_HIDE_CNTROFFR	Hide Counteroffer	N
DECSN_HIDE_NOTES	Hide Notes	N
DECSN_SHOW_APP_TYPE	Show App Type	N

These are the options. When set to "Y," the applicable buttons are hidden on the Decisions screen.



New Field for Boarding Indicator

CMP: 16181

A new field has been added to the LOAN_REQ_HEADER group: IS_BOARDING_LRH (Is Boarding). This field was created for use by GOLDPoint Systems in formulas. This field can be added to formulas to run immediately before boarding so formulas will know that boarding is actually about to happen (as opposed to the formula &FINALFORMULACHECK, which can happen anytime).

Contact your GOLDPoint Systems account manager if you are interested in adding this field to your loan programs or formulas.



Payment Calculator Type Added

CMP: 16326

The **Payment Calculator Type** field (PMT_CALC_TYPE_LM) has been added to the Information tab of the Loan Program Design screen in GOLDTrak PC Setup. This is a screen maintained by your GOLDPoint Systems account manager and is used to create new loan programs for your institution.

This new field was added to designate which calculator is being used when calculating the Interest Calculation Method for this loan program. Interest Calculation Method is an important field for any loan. It is the method used to calculate the interest and principal payment on the loan. We have three calculators that can be used in loan programs:

- A - APRGOLD Calculator
- C - CIM Payment Calculator
- E - eGT Payment Calculator

You should *not* be adjusting this field. Contact your GOLDPoint Systems account manager if you have any further questions.



Loan Program Design - 10001 Sales Loan

Information | Phases | Documents | Formulas | Screens | Required Fields | Validation

Program Id Program Name

Test Program? Loan Type User Type

Qualifying Info	
	From To
Loan Amount	<input type="text" value="0.00"/> <input type="text" value="9,999,999,999.00"/>
Total Payments	<input type="text" value="0.00"/> <input type="text" value="9,999,999,999.00"/>
Debt Ratio	<input type="text" value="0.0"/> <input type="text" value="150.0"/>
LTV	<input type="text" value="0.0"/> <input type="text" value="150.0"/>
APR Limit %	<input type="text" value="0.00000"/>

Number Sequencing
 Application
 Loan Servicing

CIF Import
 Import CSEI Records
 Import Income Amounts

Credit Life? Rule of 78's loan Auto Calc GFE/HUD/Deal Screens
 UFO Tables? Round Up Payments Disable Lock of Existing Loans
 Consumer Loan Fees? Contract Loan? Use 365 Payment Calculation Method
 Disable Fees Show Amort as a Document Restrict Copy? Prohibit after days
 Tracking Triggers?

Asset/Liability Schema
 Backtrack Template
 Default Lending Limit Index
 Payment Calculator Type
 Auto-Fund Rule Set

Last Changed By
 Date Time

New field



Information Added to Trade Lines

CMP: 16944

We have added additional information to the Trade Lines. Now the **Account Number** field is included in the Trade Lines. Also, we now include "Automobile" if there is an automobile as a sub type. And we include "Repossession" if the automobile sub type has a status of "Repossession."

Trade Lines						
Firm Name/ID	Orig Amt	Balance	Chargeoff	Subscriber#	Dt Opened	30
Account Number	HighCred	Mo Pmt	MoReviewed	Delinquency Dates	Dt Reported	60
Account Owner	CredLim	PastDue	Terms	Payment Freq	Dt Last Activity	90
Account Type	Last Pmt	Pattern			Dt Last Payment	
Closed Indicator	Pmt Status				Dt Closed	
Comments						
CRESTAR BANK	-	\$38,246	-	01066003	10/12/2015	-
1111142847339001	\$36,966	0	-	-	04/30/2020	-
Individual account	0	\$38,246	060 Months	Monthly	-	-
Installment account	-	-			-	-
Closed	I9				05/06/2016	
; Unpaid balance charged off						
FRD MOTOR CR	-	0	-	03796665	06/20/2015	-
111115CBHG	\$21,322	\$507	-	-	09/30/2015	-
Individual account	0	0	042 Months	Monthly	-	-
Installment account	-	-			-	-
Closed	I8				09/30/2015	
Automobile; Repossession						
CITI	-	0	-	064DB003	11/19/2015	1
111110318537	0	0	-	-	05/17/2017	-
Individual account	\$500	0	Months	-	-	-
Revolving account	-	X111112			-	-
Closed	R1				04/07/2017	
Credit Line Secured; Account closed by credit grantor						
ANNAPOLI B&T	-	0	-	04122001	08/03/2015	-
111110400427144	\$10,255	\$265	-	-	12/31/2015	-
Individual account	0	0	048 Months	Monthly	-	-
Installment account	-	1111			-	-
Closed	I1				-	-
Automobile						

New Information Added to Trade Lines



GOLDTrak Version 7.9.7 - 7.9.10

See the following topics for enhancements, corrections, and new features available in GOLDTrak versions 7.9.7 - 7.9.10.

Note: We recommend always downloading the most recent version possible. More recent versions include bug fixes from previous versions that may not be advertised here.

[Can Now Turn on Native Boarding at Branch Level](#)

[Option for Delta Save at Office Level](#)

[New Formula Function for Skipping Weekends/Holidays](#)

[Origin Fields Added to Recurring Payments](#)

[New Field Available for Disabling FIMC Calls](#)

[Users Can Now Choose Trays to Print Checks](#)

[Fixes to Prevent CIF Compare Crashes](#)

[New Transfer Field for LOTS Insurance](#)

[FIMC Error Code Clarifications Added](#)

[Factor Trust Report Viewed from Documents Screen](#)

[Delta Save Bug Fixes](#)

[NewSubGroup Error Message Removal](#)

[Fixes to CIF Address Lookup Failure](#)

[Fixes to NADA Crashing and CIF Compare Loading Time](#)

[Fixes to Crashes Corresponding With Invalid Pointers](#)

[New Option Shows Duplicate Applications](#)

[Blank Name Sequence Correction](#)

[Updated Credit Report Dialog Opening Process](#)

[Boarding Messages Now Show](#)

[Update Dialog Minimum Size](#)

[SSN Search Feature Updates](#)

[Bug fixes for screen crashes](#)

[Equifax Custom Credit Score Changes](#)

[Override Notification Messages Updated](#)

[New eGOLDTrak Offer Screen for Institution](#)

[ECOA Code Can Now be Hidden](#)



Can Now Turn on Native Boarding at Branch Level

CMP: 12620

Perhaps you have heard of the Native Boarding project (see [Delta Save Project in version 7.9](#)), which will speed up the time it takes to board loans after funding has occurred. In order to use this new way of boarding (we are calling it "Native Boarding"), a core (host) institution option must be set. However, we have programmed a way for you to test Native Boarding on individual offices before using it for all offices at your institution.

This will allow for better testing and more control before implementing it for your entire institution, as you can try it out on just one office to make sure it works perfectly. However, please be aware of the following settings in order for allow for branch-level Native Boarding:

- If the host USNB is *off* and the branches or institution have the DO_NATIVE_BOARD_IO option turned on (set to "Y") in GPTC Setup at the office or institution level, then Native Boarding does *not* occur. So you must have host option USNB on.
- If the host USNB is "Y" and DO_NATIVE_BOARD_IO is "Y" at the office level, Native Boarding occurs even if the DO_NATIVE_BOARD_IO is *not* set on the institution level. Conversely, if the DO_NATIVE_BOARD_IO is "N" at the office level, Native Boarding does not occur, even if the DO_NATIVE_BOARD_IO is set on the institution level.
- When DO_NATIVE_BOARD_IO is blank at the office level, Native Boarding will occur unless DO_NATIVE_BOARD_IO is "N" at the institution level.

Contact your GOLDPoint Systems account manager if you would like to set up Native Boarding on an office level.



Option for Delta Save at Office Level

CMP: 12547

Similarly to [CMP 12620](#), we have also added an office-level option to use Delta Save. Delta Save is another project designed to improve the amount of time to edit, save, fund, and board loan applications. Since this is such a big change to the system, we created an option for you to be able to test turning on this option for just one office (or a few offices) before converting completely over to using Delta Save.

Before testing these steps, make sure core (host) institution option NDLT is on. If it is not on, Delta Save will not occur, regardless of what options are set up in GTPC Setup.

- When a loan request is about to be saved, GTCOM will read the DO_DELTA_SAVE_IO options, and determine whether to do a Delta Save or not.
- DO_DELTA_SAVE_IO can be set at both the office and institution level (office 0). If it is "Y" or "N" at the office level (user's office), that overrides the setting in office 0 (institution). If it's blank at the office level, the office 0 setting will be used.
- If DO_DELTA_SAVE_IO is blank at both the office and institution level, Delta saving will be allowed by default.
- If the host Delta option (NDLT) is turned off, Delta saving will not happen regardless of the DO_DELTA_SAVE_IO settings.
- A new trace is being added to provide information about checks that are saved to the host. Component: "FPSTiming," Message: "Saving CHECK_INFO data to host," Data: first 53 bytes of the check record.

Your GOLDPoint Systems account manager can help you set up this option on an institution or office level.



New Formula Function for Skipping Weekends/Holidays

CMP: 6885

Work Order: 50631

A new formula function, &ISHOLIDAY, has been added to the system. This formula function can be used to determine a number of days count that excludes Saturdays, Sundays, and holidays.

For example, a regular days count from a Wednesday to the following Tuesday would be determined as six days. However, using this new formula function, the same days count would be determined as four days.

This formula function can be implemented in any process that requires a number of days count, including the determination of promotional deadlines or grace periods.



Origin Fields Added to Recurring Payments

CMP: 3539

Work Order: 48435

Note: This was released in a previous branch of GOLDTrak PC. You may already have this functionality, but it is being advertised now.

Recurring payments can be set up during loan origination (GOLDTrak PC), using the EZPay screen in CIM GOLD, or through your institution's GOLD Account Center (GAC). We have added fields and functionality, so when a recurring payment is set up in GOLDTrak PC, fields are populated to track the source of the recurring payments.

Recurring payments now have three fields to track the origin of recurring payments: **Origin Source** (RAOSCR), **Origin Date** (RAODCR), and **Origin Teller** (RAOTLR).

- **Origin Source** for GOLDTrak is now "GTPC."
- The **Origin Date** is the date the recurring payment was set up in GTPC when the loan was boarded.
- The **Origin Teller** comes from the USERS_TELLER field in the LOAN_REQ_MISC7 field group.

All three are set at the time of boarding.



New Field Available for Disabling FIMC Calls

CMP: 12713

Work Order: 56915

A new field (FIMC_DISABLE_SEL_BTN) is available which can be used to disable the <Select Plan> button on the Auto Plus/Home/Auto screen.

This field can be used in setup formulas to prevent FIMC calls under designated circumstances (for example, if a customer's address has changed or DOB/Name information has been incorrectly entered).

New fields are added to formulas in GOLDTrak PC Setup. Your GOLDPoint Systems account manager can help you set that up if you want that.



Users Can Now Choose Trays to Print Checks

CMP #: 2406

Users can now designate which paper tray is used when printing checks or documents from GOLDTrak PC. Some setup is required before this new option works.

This is a great option if you want to print reports or other documents (such as the pre-check report) from one tray, but use another tray for printing checks. That way, users don't have to load, unload, and reload check paper before printing other documents from the same printer.

We've also added a new option (**Show Print Dialog**) for office managers to designate whether the Print dialog box will show before the final print.

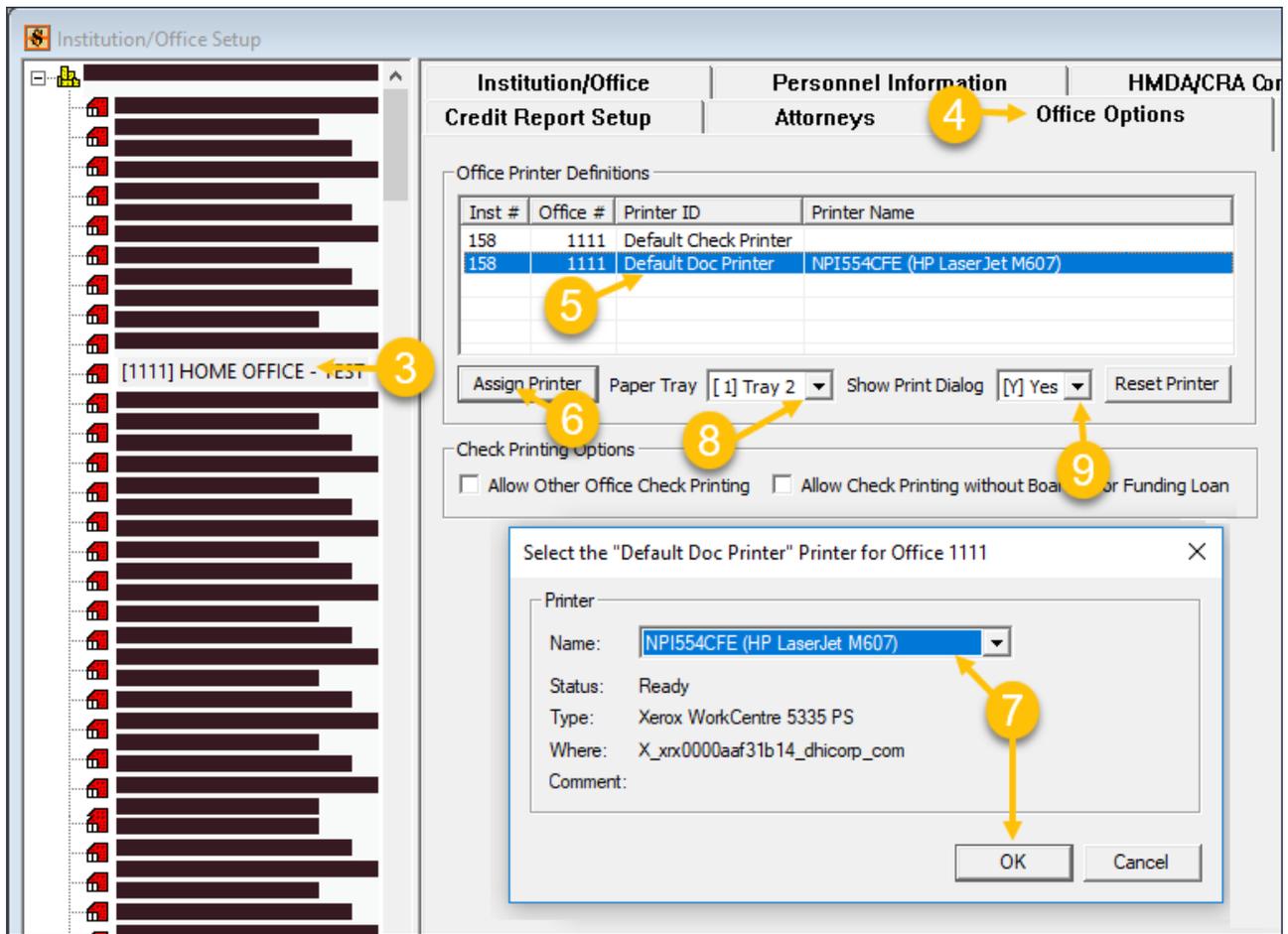
- When this new option is set to "Yes," when users are printing checks or documents from GOLDTrak PC, the Print dialog box will first appear, where the user can designate a printer or preview the print before actually printing.
- When this new option is set to "No," documents and checks will just print as soon as users click <Print> without first showing the Print dialog.

To setup offices with the new **Paper Tray** option or **Show Print** option, complete the following steps:

1. Open GOLDTrak PC Setup.
2. Go to Institution Setup > Institution/Offices from the main menu.
3. Under the institution, select an office to which you want to designate printer settings.
4. Access the Office Options tab.
5. Select the print job (Printer ID) you want to assign to a paper tray.
6. Click <Assign Printer>. A dialog box appears where you can select the printer you want to designate for that type of print job.
7. From the **Name** drop-down list, select the printer for this print job, then click <OK>. The dialog box will close.
8. From the **Paper Tray** field, you can then select the tray to use when these types of documents/checks are printed.
9. If you also want to designate the **Show Print Dialog** appear, set that option to "Yes."

See the following example of these steps:





GOLDTrak PC Setup > Institution Setup > Institution/Office Setup > Office Options Screen



Fixes to Prevent CIF Compare Crashes

CMP: 13309

The CIF Compare screen occasionally caused crashes when users closed or moved away from the screen. Several changes have been implemented to prevent this issue from occurring. These changes include:

- Code changes on screens using the Child Tab Dialog.
- Changes to pop-up dialog allocation code.
- The addition of code that prevents screens from changing or being hidden if they are in the middle of a process or have active pop-ups, including tabs that communicate with NADA.



New Transfer Field for LOTS Insurance

CMP: 8440

We created new fields that can be added to any insurance screen. These new fields are for the Life of the South Company Number for your institution, if you work with Life of the South to offer insurance products. These fields are found in the CL_TABLE_SELECTION:

- CL_CMPNY_NBR
- AH_CMPNY_NBR
- IUI_CMPNY_NBR
- PP_CMPNY_NBR
- AUTO_CMPNY_NBR
- GAP_CMPNY_NBR

To the ADD_POLICY field group, we added: CMPNY_NBR_ADD

To AUTO_POLICY, added: CMPNY_NBR_AU

To GAP_POLICY, added: CMPNY_NBR_GA

To GENERIC_INSURANCE, added: GI_CMPNY_NBR

To NON_FILE_POLICY, added: CMPNY_NBR_NF

The system will transfer the data from the insurance company number fields to the corresponding **Life of the South Company Number** (INCOMP) field in the FPIN record (Loans > Insurance Policy Detail screen > [Miscellaneous Fields tab](#) in CIM GOLD) for the following insurance types:

- CL
- AHealth
- IU
- PP
- Auto
- Gap
- ADD
- Generic
- Non-file



FIMC Error Code Clarifications Added

CMP: 12820

Clarifications have been added to error messages regarding FIMC calls.

For example, error code 3072 now includes the descriptor "No Package Provided," code 3101 includes "Invalid plan type. Allowed plan types are...", and code 3115 includes "Invalid BU number."



Factor Trust Report Viewed from Documents Screen

CMP: 12552

Work Order: 56653

Users found that Factor Trust credit reports were being properly pulled during the loan application process, but when viewed from the Documents screen, the Factor Trust credit reports were blank.

This has been corrected and now the Factor Trust information will be shown on the Documents screen as well.



Delta Save Bug Fixes

CMP: 13277

Check deletion errors were discovered at institutions using Delta Saves. These errors included deletions only occurring on the DB4 server and not being sent to the host when loan requests were saved.

These errors have been corrected.



NewSubGroup Error Message Removal

CMP: 11905

On the CIF Compare screen, an error message was informing users that "NewSubGroup failed to create record OPT_OUT_96" for applications opened in a non-FM mode.

This error message is redundant and unnecessary, so coding has been added to prevent it from appearing.



Fixes to CIF Address Lookup Failure

CMP: 12459

Certain institutions were experiencing errors when renewing loans by applying plans and transferring them to GOLDTrakPC.

Programming has been added to correct this issue.



Fixes to NADA Crashing and CIF Compare Loading Time

CMP: 12371

Certain institutions were experiencing issues where the NADA screen would crash if a user added a second vehicle, and the CIF Compare screen was slow in loading.

Programming has been added to fix both of these issues. These fixes include preventing the CIF Compare screen from calling the host every time it is loaded.



Fixes to Crashes Corresponding With Invalid Pointers

CMP: 12129

The following code changes have been implemented to resolve an issue where GOLDTrakPC was crashing when changing certain screens or closing certain applications.

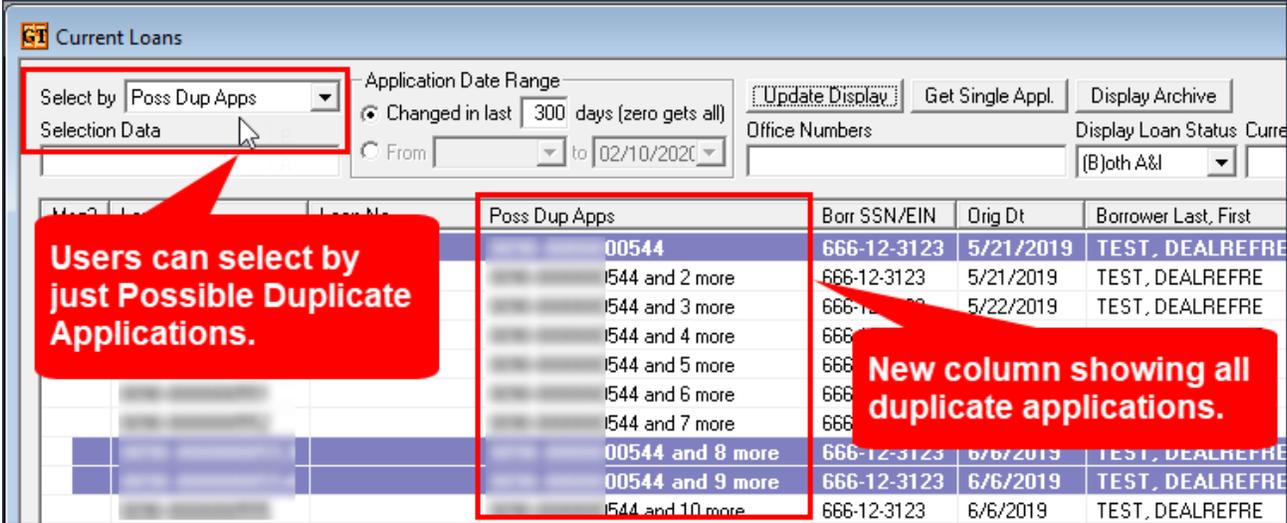
- Messages that request changing screens (when Prev/Next buttons are pressed) will be ignored if the previous screen hasn't finished loading yet.
- Pointers to deleted data are always cleared.
- On NADA screens, the NADA system isn't called until the user selects a vehicle. On the old NADA screen, the Car 1 button will be highlighted until a button is clicked.
- Coding to prevent the Credit Report dialog from crashing GTPC if the screen which launched the dialog has been closed.



New Option Shows Duplicate Applications

CMP: 7056, 8349

A new institution option is available that will flag any duplicate applications that were started from the same Social Security number dating from a specified number of days back. When this institution option is on, GOLDTrak PC will show another column, Poss Dup Apps, where applications with the same SSN's are flagged appropriately, as shown below:



GOLDTrak > Current Applications Screen

This helps your front-end loan officers immediately know if another application was previously started for this person.

Some additional setup and database connections are required before this option will work. If your institution is interested in setting up this new option, please contact your GOLDPoint Systems account manager.



Office/Security Group List

Office List

Office #	A	S...	C..	C...	C...	C.	C	C	C	C...	L...	P...	P.	Dup Apps Days Back	E...	D..	T..	TU H...	TU P
	4.	Y									C...			30	30	N	N		
1	4.	N				I..	3				C...	y..		0	0	N	N		
2	1.	N				I..	3				C...	y..		0	0	N	N		
3	8.	N				I..	3				C...	y..		0	0	N	N		
4	1.	N				I..	3				C...	y..		0	0	N	N		
5												y..		0	0	N	N		
8												y..		0	0	N	N		
9												y..		0	0	N	N		
10												y..		0	0	N	N		
												y..		0	0	N	N		
	8.	N				I..	3				C...	J...	y..	0	0	N	N	www....	3
	1.	N				I..	3				C...	J...	y..	0	0	N	N		

Must set institution option to the number of days back to check for duplicates.

Inst #	Office #	Dbase Name	Database Type	DB User Name	DB Password	Database Path
		Dealer				
		DealerTrack				
		Doc_Service				
		DupApplications				
		ExistingCredit				
		GPS.Config_ConStr				
		GPS_NADA_Service				
		GTPCBoard_Service				
		NADAWebService				
		Notification_Service				
		RouteOne				
		Signature_Portal				
		URL_Shortner_Svc				
		USPS_Verification				
		eGOLDTrak	TP			

GPS must connect you to a database to check for duplicates.

Sub Records: Security Groups Database Locations Printer Definitions

GOLDTrak PC Setup > Institution Setup > Office / Security Group List Screen



Blank Name Sequence Correction

CMP: 8259

Certain institutions reported an issue where some loan accounts transferred to CIM were set up with blank Name and Social Security Number records. This issue was found to be caused by accounts erroneously containing multiple phone numbers flagged as Primary.

These errors have been corrected.



Updated Credit Report Dialog Opening Process

CMP: 13384

We have updated the opening process of the Credit Report dialog. We have made it so that you can no longer access another screen while the dialog is opening. We have also added a Wait dialog so that the user knows the screen is opening the Credit Report dialog. This programming helps to eliminate possible crashes.

The Credit Report dialog is used to view and pull credit report information for the borrower and co-borrower (if any). The Credit Report dialog is accessed by clicking the <Credit Report> button on various screens throughout GOLDTrak PC, including the Consumer Application screen.



Boarding Messages Now Show

CMP: 12109

We have updated boarding to show more feedback messages during loan boarding. The following codes were not being furnished but now they are:

- UF - Host User-defined information
- PI - Host PMI Record information
- RD - Host Reserve Disbursement Record information
- LB - Host LIP information (budget - FPLX)
- RB - Host FHA Risk-Based information
- LT - Flood Insurance
- ML - Host ML Record information (Miscellaneous Loan Fields)
- IR - Host 1099-S information
- OT - Host Loan Origination Tracking information
- PZ - Host PZ Record information (Commercial Loan Property)
- LZ - Host LZ Record info (Loan Payment and Rate Calculation)

The Account Alerts "record skipped" message is also in Boarding Messages, as well as Other Boarding Warnings.

Also, the text for the flood insurance warning has been updated to read: "Unable to read in the FLOOD_INSURANCE."



Update Dialog Minimum Size

CMP: 12125

We have updated the programming to make sure that GOLDTrak PC dialogs retain a minimum size regardless of resizing. This ensures that dialogs cannot be shrunk down past a usable size. This programming affects the following dialogs:

- Ancillary Insurance
- Application Filter
- Contact Client
- Personal Property
- Route 66 Plans
- Vehicle Info
- CheckWriter
- Contractor Search
- Dealer Lookup (eGOLDTrak)
- Dealer Lookup (SQL)
- Document Utility
- Search Document (GOLDTrak PC Setup)
- Search Screen (GOLDTrak PC Setup)



SSN Search Feature Updates

CMP: 10903

We have updated the SSN Search feature in GOLDTrak PC versions that support the new Host interface. This ensures that the SSN Search dialog successfully searches the system. The SSN Search dialog can be accessed from the Current Loans screen.



Bug fixes for screen crashes

CMP: 13169, 13090

Some users found that if they navigate from one screen to another screen quickly, it would cause GOLDTrak PC to freeze and crash. This has been corrected, and these changes should help stop random crashed and speed up the time it takes to load screens.

Additionally, users found some GTPC screens would just disappear while they were working. Research and programming found that if users tried inputting fields on other screens while the "wait" dialog was up, it would cause screens to disappear. We have implemented changes that will hopefully fix this situation by not allowing input on other screens while the "wait" dialog is showing. Please contact your GOLDPoint Systems account manager if you continue to see this problem.



Equifax Custom Credit Score Changes

CMP: 10149

Work Order: 53754

Note: *This enhancement is for a specific institution.*

Equifax has built a new, custom credit score for one of our institutions. In order to retrieve the new credit score, we have made the following updates for that institution:

- Created new drop-down lists to process the following new scoring models:
 - EQ 5501 Attributes
 - EQ 5501 Reasons
 - EQ 5504 Attributes
 - EQ 5504 Reasons
- Made programming changes to properly process the EQ 5501 Attributes and EQ 5504 Attributes drop-down lists



Override Notification Messages Updated

CMP: 9030

We have updated Override notification messages (subject and body) to ensure that the following occurs:

- The Sent_Notify_Formula field is set to "true."
- The Sent_Notify_Form_DT field is automatically set to today's date.
- The loan request is automatically saved.



New eGOLDTrak Offer Screen for Institution

CMP: 8285

Note: *This enhancement is for a specific institution.*

We have created a new eGOLDTrak Consumer Offer screen for an institution. This screen includes the following features:

- **Interested** checkbox fields for multiple insurances
- Loan Information section with eight border-less fields
- Drop-down lists for prepaid fees, loan fees, and insurance policies
- Insurance Detail section with details of the item selected in the **Insurance** drop-down list
- Displays "Offer Accepted" in green text at the bottom of the screen if an offer has been accepted
- Displays "Offer Declined" followed by the reason for declining in red text at the bottom of the screen if an offer has been declined

We have also created a pop-up version of this screen that is accessed by clicking the <eGT Offer> button.



ECOA Code Can Now be Hidden

CMP: 3377

The **ECOA Code** field on the Borrower Additional Information screen can now be hidden. The Borrower Additional Information screen is found from the Consumer Application screen by clicking <Additional Info>. Contact your GOLDTrak account manager if you would like to have this hidden for your institution.



GOLDPoint Systems Only:

A new field in the LOAN_REQ_MISC7 record must be set to "Y" in order for the ECOA code to be hidden. The new field is **Hide ECOA Field (HIDE_ECOA_M7)**. Add that field to any formulas needed on that screen.

The screenshot shows the 'Borrower Additional Information' dialog box. A red arrow points to the 'Additional Info' button in the background window. A red callout box with the text 'With Hide ECOA Field set to "Y."' points to a field in the dialog box. A red box highlights the bottom right corner of the dialog box.

Borrower Additional Information dialog box with Hide ECOA Field set to "Y"



Consumer Application | **Applicant 1** | **Additional Applicant Info 1** | **Applicant 2** | **Additional App**

Borrower | **BORROWER INFORMATION** | **Co-Borrower**

Prefix First Middle Last Suffix Prefix First Middle Last

SSN/EIN Phone Numbers SSN/EIN Phone Numbers

555-12-3881 Phone Numbers Additional Info Phone Numbers

Date of Birth Age Dependents Names Date of Birth Age Dependents

Phy Borrower Additional Information

Borrower Name Preferred Name Ownership Code

Jill E Jersey [001] Buyer

Driver's License

Number Ut324234

Exp Date 2/ 7/2023

State [UT] - Utah

ID Approved?

Marital Status

[A] Not Provid Employee?

Gender Officer?

[F] Female US Citizen?

Borrower ECOA Code

[1] Individual

Email Restriction	Email Address	Delivery Format	Email Type
0	jilljersey@email.com	1	0

Email jilljersey@email.com

Primary Email

Request Approval Email

[1] HTML

With Hide ECOA Field set to "N."

Borrower Additional Information dialog box with Hide ECOA Field set to "N"



GOLDTrak Version 7.9.0 - 7.9.4

The following enhancements have been made to GOLDTrak PC versions 7.9.0 through 7.9.4:

▼ Bank Account Owner Name added to ACH Payments screen

CMP: 9208

Work Order: 53210

A **Bank Account Owner** drop-list has been added to the Recurring ACH Payment screen to select which borrower is the owner of the selected bank account (see example below). This is an important field for applications where more than one borrower or signer is listed on the loan. This allows the user to select which borrower's ACH account is being used for recurring payments.

What to look for

Bank Routing Number
091000019

Routing Number has been Validated

Bank Name and Address
WELLS FARGO BANK NA (MINNESOT
255 2ND AVE SOUTH
MINNEAPOLIS MN 55479
(800) 745-2426

Bank Account Owner
[1] John Doe

Bank Account Number: 123456 Account Type: Checking

ACH Payment Start Date

Consumer Check: ABC Corporation, 123 Main Street, Anyplace, NJ 07000. Amount: 1234 DOLLARS. Routing Number: 123456789, Account Number: 000123456789, Check Number: 1234.

Business Check: ANYTOWN BANK, Anytown, MD 20000. Routing Number: 123456789, Account Number: 000123456789, Check Number: 1234.

The boarding process has also been modified to use the selected borrower for creating the External Payment Account (FPEA) record on the host. This record accompanies the borrower when creating ACH payments from the EZPay screen (see the [E-checks](#) topic in the EZPay manual for more information).

The following GTPC fields will need to be added to your loan programs for this enhancement to work correctly:

Field	Description
OPT_IN_ACH in LOAN_REQ_MISC7	This is a Boolean field used to indicate if the Recurring ACH Payments screen will appear. This show/hide feature can be controlled by formulas.

	Contact your GOLDPoint Systems account manager if you want this added to any of your loan programs.
SHOW_ACH_BORR_LIST in LOAN_REQ_MISC7	This is a Boolean field that will cause the Borrower selection drop-list to appear on the Recurring ACH Payments screen (as shown in the example above). This can be controlled by formulas.
TF_ACH_BORR_IDX in TRANSFER_FIELDS	This is a one byte field used to indicate which borrower's account is used for ACH (1 = borrower, 2 = co-borrower, 3 = signer, 4 = co-signer).

▼ Miscellaneous fixes

CMP: 10965

The following fixes are included in this version of GOLDTrak PC:

1. Improved error handling for responses from the Member New Enrollment call from FIMC, a third-party company that offers home and auto benefit plans.
2. GTPC will now ensure that the employment list is always up-to-date on the Employment tab of the CIF Compare screen when users click <Reload Host Data>.
3. Resolved a potential crash when closing without saving if the application was newly created and multiple applications are open.
4. A minor update to the Credit Report dialog to eradicate a potential bogus error message.
5. An update to fix certain pop-up screens to cause the Field Options dialog box (press <F2> on your keyboard to view) to launch properly when the active control is a drop-list.
6. An update to TILA to ensure data saves properly when a list item changes.
7. DDS support removed from GTPC Setup.
8. &UNDERWRITEATTAIN support removed from formulas.

CMP: 11657

9. Resolved an error that occurred when applying a Payment Calculator plan that included commission values.

CMP: 11714

10. Resolved a ReadRange Error in BackTracking.

▼ GTCOM code updated to sync versions

CMP: 11452

Changes to GTCOM will likely not be noticed by your institution. However, we document these changes here for your information. GTCOM is a backend service that manages communication between GOLDTrak PC and external applications and services.



GTCOM had minor irregularities between 7.9 and other versions that were brought back into sync with this CMP. Affected portions of GTCOM include:

1. GetCookie: Fixed parameters in call to GetIrregularSeqCookie (last updated: 9/26/08).
2. GetIrregularSeqCookie: Will now always return the record sequence if requested to do so.
3. SetData/SetDataString: A parameter is now provided to determine whether the field changed.

▼ Update to Consumer Application screen

CMP: 11374

Bug fix: GTPC will no longer hang or crash when attempting to close the loan request after updating the **Rent/Own** field on the Consumer Application screen. **Note:** This would happen only if attempting to close the application when the **Rent/Own** drop-list still had focus.

▼ Enhancement to document generation issue with Edit Code "X"

CMP: 7854

During design of GOLDTrak documents (GTPC Setup > Design Setup > Documents), an **Edit Code** of X is used to print an "X" in fields only if the field data in the application matches the value that is stored in the **Sub Edit Code**. These are set up in the properties of fields mapped to a document by right-clicking on the field on the Documents screen and editing the Field Properties dialog box. The following is an example of an Edit Code X and where it would print on a document:

Declarations	
Applicant	
(X) Yes (X) No	Do you have established credit?
(X) Yes (X) No	Do you have any credit established in any other name?
(X) Yes (X) No	Are any debts past due?
(X) Yes (X) No	
By signing below, you agree to the terms of this application or in the event you do not sign, you agree to the terms of the application extended. You authorize us to use your name and address for the purpose of extending credit to you and your family members. You agree to offer ourselves, and our services, to any other lender, and to pay debts and obligations.	
12 BORROW	
App	

Field Properties	
Field Name	DECLARE_1_PM
Label	X
Group Name	PTL_MISC
Seq#	1
Parent Seq#	1
Justify	Left
Edit Code	X
Sub Edit Code	N
Sub Edit Code 2	
GFE Item	
Droplist name	
Vert Align	Top

How it currently works:



A **Sub Edit Code** of N (no quotes) is used to mean "false". This means that an X will print if the field in question is blank (or N in case of Y/N fields). In other words, if the user does not enter anything into that field on the application, when the document prints, it prints an X in that field.

We have found that when mapping some fields in documents that use this X code, a field can contain a value of N that would be considered a positive indicator that an X should be printed on the document. Therefore, we have enhanced this field to add flexibility when X is printed.

What we've added:

If the **Sub Edit Code** entry is surrounded by quotes, the X will only get marked in the document if the field value in the application and the **Sub Edit Code** match exactly, regardless of what the value is.

This enhancement was needed to address the aforementioned scenario: **Sub Edit Code** = N (no quotes) and the loan field value on the application was blank.

Be aware that in most cases, adding quotes to the **Sub Edit Code** will not change its behavior, but there are two scenarios where it does:

1. If the **Sub Edit Code** is N (no quotes) or 0 (no quotes), there are some logical gymnastics that take place since N and 0 were assumed to also mean No or false. So if the **Sub Edit Code** is either N or 0, and if the field value is either N or 0 or is empty, the X will appear. Adding quotes will resolve these possible ambiguities.
2. The other scenario where the quotes are important is for differences in case.

Example: The **Sub Edit Code** is Employer (no quotes) and the field value on the application is EMPLOYER (all upper case), the X will appear because the string comparison is *case insensitive* when the **Sub Edit Code** is *not* in quotes. If the **Sub Edit Code** is "Employer" (in quotes) and the field value on the application is EMPLOYER, no X will appear in the document for that field because the strings don't match exactly. Having the option to use quotes or not gives added flexibility that can be useful in some situations.

Additionally, be aware that multiple values can be entered for the **Sub Edit Code** separated by commas, and an X will appear if *any* of those values matches the field value.

Examples:

Sub Edit Code = "N" (quotes included)

Field entry on the application is empty

What prints in the document for that field? Nothing (blank).

Sub Edit Code = "N" (quotes included)

Boolean field entry on the application is set to false (N).

What prints in the document for that field? X



Sub Edit Code = " ", "" (This indicates that if the user does not enter anything or enters a space in the field, then the document will print X in that field.)

Field entry on the application is a single space.

What prints on the document for that field: X

Sub Edit Code = " ", ""

Field entry on the application is empty.

What prints on the document for that field: X

Sub Edit Code = "Employer", "", " "

For that field on the application, the user enters either Employer, leaves the field blank, or enters a space.

What prints on the document for that field: X

Sub Edit Code = "Employer"

For that field on the application, the user enters EMPLOYER (all caps).

What prints on the document for that field: Nothing (blank)

Sub Edit Code = Employer

For that field on the application, the user enters EMPLOYER (all caps).

What prints on the document for that field: X

As a reminder, functionality for when **Sub Edit Code** is N or 0 remains as-is. This ensures that any documents that you currently have mapped remain unaffected by this enhancement until you choose to change them.

▼ Update to File Services Plus Initialization

CMP: 11423

One institution reported that the File Services Plus loading dialog would remain open and never close after logging in to GOLDTrak PC. The institution was still able to work within the application, but the File Services dialog would also remain open. This has been resolved, and the File Services Plus application is now closed after logging on.

File Services Plus is a document and file storage application. If your institution doesn't use File Services Plus currently and would like to learn more about it, see the [File Services Plus User's Guide](#) in DocsOnWeb.

▼ Enhancements to Black Book Screen

CMP: 11060

The following enhancements have been applied to the Black Book screen. The Black Book screen connects to Black Book's collateral database, which provides up-to-date valuation estimates for vehicles.

1. If any **Equipment Options** were selected, the vehicle's total value was being incorrectly recalculated each time the user clicked on the vehicle in the list. This has been fixed to correctly calculate the total, and then keep it the same when the user clicks on the vehicle in the list.



2. The **Tot Val** column has been changed to **Avg Val**.
3. A new column has been added to display the clean value: **Cln Val**.
4. Cars with equipment options that say "Included" were having calculation issues causing the total to be incorrect. These errors would not show up initially but would appear in subsequent visits to the screen.
5. The data in the vehicle list will now be updated more frequently and should always match what is stored in the GTPC data fields (although not necessarily saved to disk).
6. Some of the "GTBlackBook" traces have been enhanced to show the vehicle's year, make, and model to make it easier to make sense of the traces.

The screenshot displays the Black Book software interface. At the top, a table lists vehicle entries with columns for Type, Class, VIN, Published, Year, Make, Model, Series, Style, Mileage, Avg Val, and Cln Val. Two rows are highlighted with red boxes and numbered 2 and 3, corresponding to items 2 and 3 in the list above. Below the table, there are various filters and dropdown menus for selecting vehicle details like Type, Class, Year, Make, Model, and Mileage. To the right, an 'Equipment Specifications' table lists various vehicle features and their values. At the bottom, there are sections for 'Wholesale Values', 'Retail Values', and 'Trade In Values', along with an 'Equipment Options' table. The 'Equipment Options' table has a red box around it and a red circle with the number 1, corresponding to item 4 in the list above. The 'Equipment Options' table shows 'Power Moonroof' selected with a value of 550. At the very bottom, there are buttons for 'New', 'Delete', 'Value Forecast', and 'Clear'.

Type	Class	VIN	Published	Year	Make	Model	Series	Style	Mileage	Avg Val	Cln Val
[UC] Used Car	Small Car	2T1B	4/22/2019	2017	Toyota	Corolla	LE	4D Sedan	44356	10675	11575
[UC] Used Car	Large Cro:	5XYP	4/22/2019	2019	Kia	Sorento	LX	4D SUV A	18150	21700	23450

Name	Value
Wheel Base	106.3
Tire Size	205/55R1
Gross Vehicle W	2855
Seating Capacity	5
Fuel Type	Gas
Fuel Capacity	13.2
Fuel Delivery	EFI
Highway MPG	36
City MPG	28
Engine Descripti	1.8L I-4 FF

	Rough	Average	Clean	Extra Clean
Base \$	9,900	11,200	12,400	13,350
Mileage \$	-300	-625	-925	-1,225
Options \$	550	550	550	550
Regional \$	100	100	100	100
Total \$	10,250	11,225	12,125	12,775

Equipment	Rough	Average	Clean	X Clean
<input type="checkbox"/> Alloy Wheels	300	300	300	300
<input checked="" type="checkbox"/> Power Moonroof	550	550	550	550

Black Book Screen



▼ Bug Fix for Black Book

CMP: 11570

A fix has been put in place to prevent GOLDTrak PC from closing if a vehicle with a valuation from another provider (NADA, KBB, etc.) were to be selected in the Black Book screen. (This would only happen after the **Show All Vehicles** radio button was selected.)

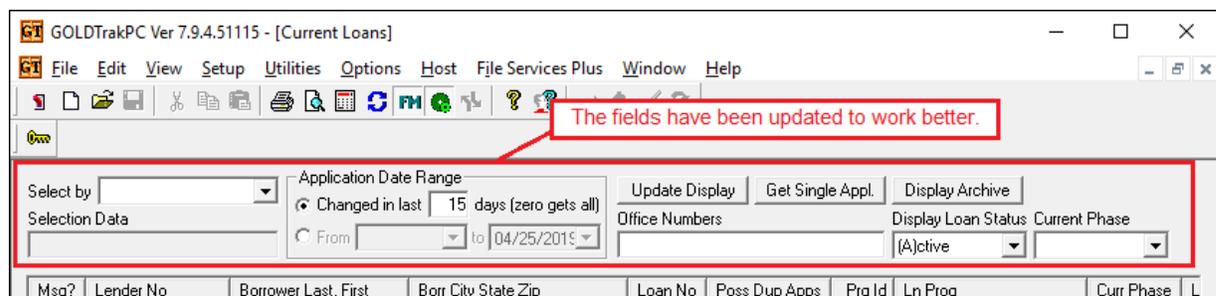
▼ Update to Current Loans Screen

CMP: 11216

Work order: 55561

Updates have been made to ensure that the correct filter settings are written to your computer's Registry before reloading the Current Loans screen. Previously, the screen was depending on triggers to update these settings and those triggers could potentially be avoided, preventing the correct filters from being used when reloading the screen.

- Registry settings (from filter data) now being updated in HKEY_CURRENT_USER/SOFTWARE/DHI Computing Service/GOLDTrakPC each time the Current Loans screen is reloaded
- The **Select by** drop-list selection is stored in "SelectByFieldName"
- The **Selection Data** edit control data is stored in "SelectByData"
- The **Application Date Range** radio button selection is stored in "UseDateRange"
- The **Changed in last** edit control data is stored in "DaysBack"
- The **From** date control data is stored in "DateLow"
- The **to** date control data is stored in "DateHigh"
- The **Display Loan Status** drop-list selection is stored in "LoanStatus"
- The **Current Phase** drop-list selection is stored in "SelectCurrentPhase"



Current Loans Screen in GTPC

(Note that CMP 11606, which is related to this one, has not yet been completed. That error manifests when the "Refresh" button is pressed again after the previous load had been aborted using the "Discontinue" button. When this happens, the loan data that comes in is a continuation from the previous refresh, using the old filter settings, rather than a new refresh using the current filter settings. We will notify you through this release when this CMP has been completed.)

▼ Update to Income Screen



CMP: 11249

We have restored some functionality to the Income screen that existed in GOLDTrak PC prior to version 7.9. The default label of **Payday Income** has been restored to be a more accurate description ("Monthly Income," "Weekly Income," etc.) based on the value entered in the **Payday Frequency** field (PAY_FREQ_I) when it is updated. The label "Payday Income" is only displayed if the **Payday Frequency** (PAY_FREQ_I) has not yet been selected, as shown below:

Job Information

Position / Title: Cashier

Date From: 4/3/2003 To: 4/25/2019

Years on the Job: 0 Months: 0

Years in Profession: 0 Months: 0

Hours Worked: [1] Full Time

Hours at Work: 7 a.m. - 3 p.m.

Income Type: [003] Hourly

Current Employer
 Additional Employer
 Previous Employer

Self Employed?
 Unemployed?
 Retired?
 Employed by Military?
 Send Verification?

Income Information

Hourly Hourly Rate: 11.25

Salary

Payday Frequency: [3] Weekly

	Weekly Income	Monthly Income
Gross	450.00	1,950.00
Net	0.00	0.00

Pay Days: _____ Next Pay Date: _____

Direct Deposit

Job Information

Position / Title: Cashier

Date From: 4/3/2003 To: 4/25/2019

Years on the Job: 0 Months: 0

Years in Profession: 0 Months: 0

Hours Worked: [1] Full Time

Hours at Work: 7 a.m. - 3 p.m.

Income Type: [003] Hourly

Current Employer
 Additional Employer
 Previous Employer

Self Employed?
 Unemployed?
 Retired?
 Employed by Military?
 Send Verification?

Income Information

Hourly Hourly Rate: 11.25

Salary

Payday Frequency: []

	Payday Income	Monthly Income
Gross	0.00	0.00
Net	0.00	0.00

Pay Days: _____ Next Pay Date: _____

Direct Deposit

Consumer Application > Borrower/Co-borrower Income



▼ Updates to Formula Functions

CMPs: 11168, 11175

The following changes have been made to formula functions. These changes are more for GOLDPoint Systems account managers, but we list them here for your information.

- We have updated a rare scenario that would cause GOLDTrak PC to crash if the &HIDESCREEEN formula function was attempted to be used on the active screen.
- GTPC will keep track of all &SHOWSCREEN and &HIDESCREEEN formula function requests that are made during an entire batch of formulas. Now later requests may possibly override previous requests. If both &HIDESCREEEN and &SHOWSCREEN are used for the same screen, the last one wins. GTPC will not carry out any &SHOWSCREEN and &HIDESCREEEN actions during formula processing.
- All &SHOWSCREEN and &HIDESCREEEN requests will be performed after all formulas have finished processing.
- Support has been added to allow a quasi-field (a field name that is constructed inside a LOOP) to be successfully used as the field parameter in the STOP function.

▼ Enhancement for Pulling Credit for Borrowers and Co-borrowers from FactorTrust

CMP: 11092

The Credit Report dialog no longer restricts users from selecting both the borrower and co-borrower for a FactorTrust credit report. When both borrowers are selected with FactorTrust, a red warning now appears: "Two individual reports will be pulled rather than a joint report."

When FactorTrust credit is pulled with both borrowers selected, two separate reports are now pulled. See the example below.



Application 1

New Report

Bureau

Equifax Tri-merge
 Trans Union Clarity
 Experian FactorTrust

Borrower

Jill Jensen SSN: 555-11-1234 Access PIN:
 William W. Jensen SSN: 555-22-5678 Access PIN:

Request

Existing Reports

Show: HTML Reports Text Reports All Reports

Bureau	Borrower Name	Report Date	Joint	Format	SSN	Joint Name	Original Lender #
FactorTrust	Jill Jensen	2019/04/26 13:51		HTML	555-11-1234		
FactorTrust	William Jensen	2019/05/10 04:55		HTML	555-22-5678		

*From Loan Request

Credit Scores

Jill Jensen William W Jensen

Score Date	Bur	Score	Model	Joint	I-1s	I-2s	I-3s	I-4s	Prev I	I-9s w/Zero Bal	I-9s w/Bal	Inqs-12mc

Consumer Application, then click <Credit Report>

 **GOLDPoint Systems Only:** The Formula Functions that pull credit reports are:

- &PULLCREDIT FT 1, which pulls the credit report for the borrower.
- &PULLCREDIT FT 2, which pulls the credit report for the co-borrower.
- &PULLCREDIT FT J, which is a joint credit report. In the case of Factor Trust, it pulls two separate reports, not an actual joint credit report.

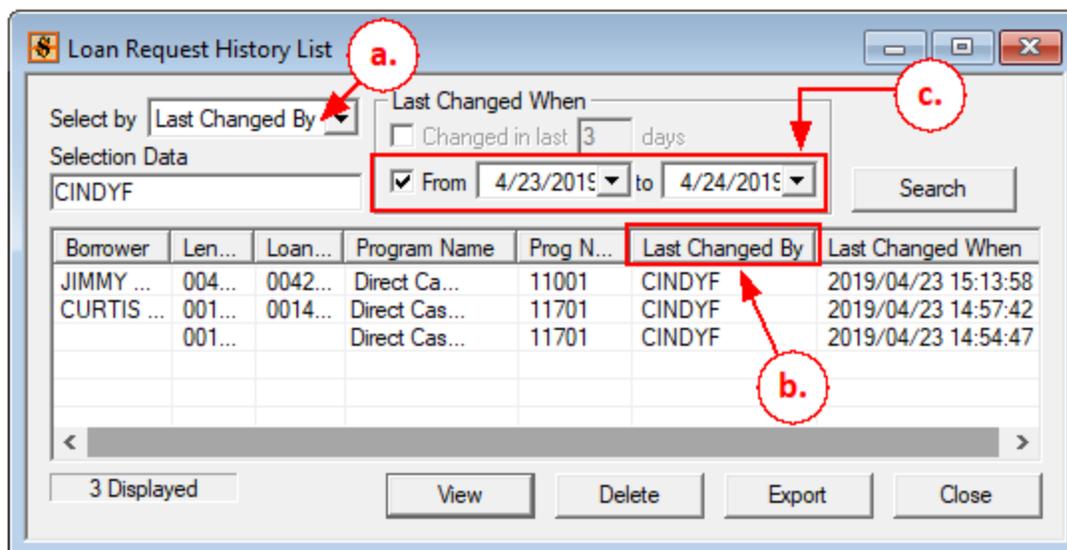
▼ **Enhancement to Loan Request History in GTPC Setup**

CMP: 11298

The following changes have been made:



1. Whenever Loan Request History is saved, the HISTORY_MAIN record will now be updated to reflect the last changed date/time and the last changed user name. This will correct a problem in the View Loan Request History screen in GOLDTrakPC Setup (GTPC Setup > Utilities > View Loan Request History). Previously, the Search button would not find all history items within the specified date range; going forward, it will correctly find the items in the specified date range. However, please note that date range searching will only be fixed for loan requests that have had history updates using the new version of GOLDTrakPC; older history items will still manifest the date range search problem.
2. In the View Loan Request History screen in GOLDTrakPC Setup, the following updates have been made:
 - a. New search option, "Last Changed By," was added to the **Select by** drop-list. (Please be aware that the search results based on this option may not be accurate for older history items that have not been updated since the new version of GOLDTrakPC has been released.)
 - b. New column, **Last Changed By**, was added to the search results list control.
 - c. When a date range is selected in **Last Changed When**, it will now handle dates that were entered in reverse order and it will set the times to include the entire day.



Loan Request History List (GTPC Setup > Utilities > View Loan Request History)

▼ Fix for Event Letter Data Saved on Host from GTPC

CMP: 11502
Work Order: 55704

We have corrected a merge field error in GOLDTrak PC when using some credit score fields. Miscommunication with host fields and GTPC fields was causing certain fields to round credit scores when including them in event letters printed from GOLDTrak PC.



For example, if the merge field <<CBR_SCORE1_PM>> was 759, the event letter record data (Host field) was only displaying one digit and rounding that digit. So "759" became "8" when the fields were merged with data in the event letter.

This was only occurring in GTPC versions 7.9 and above. Previous versions worked fine. If you use any of the following merge fields, be sure to use the latest version of GOLDTrak PC (7.9.4), and check the fields on your documents to see if they are merging data correctly with this version.

<<CBR_SCORE1_PM>>
<<CBR_MDL_MIN_RANGE_PM>>
<<CBR_MRL_MAX_RANGE_PM>>
<<CBR_PERCENTILE_PM>>

GTPC will now ensure that when the G0 record (GOLDTrak Event) on the host is populated with integer values from GTPC, they are stored as decimal values properly for the following fields:

- G0TT01 (Work Total 1)
- G0TT02 (Work Total 2)
- G0TT03 (Work Total 3)
- G0TT04 (Work Total 4)
- G0TT05 (Work Total 5)

Your credit score: **6**
Date: 04/01/2019
Scores range from a low of **3** to a high of **9**.

Incorrect Merge
data in version
7.9.0-7.9.3

Your credit score: **576**
Date: 04/01/2019
Scores range from a low of **299** to a high of **850**.

Correct merge data
in version 7.9.4.

▼ New Transfer Field for Original Unearned Interest

CMP: 9472

A new transfer field, **Unearned Int No 510 Tran** (TF_LN78OI_INT), is now available to be added to loan programs in GOLDTrak PC for precomputed loans.

This transfer field populates the **Original Unearned Interest** field (mnemonic LN78OI) on various CIM GOLD screens (Loans > Account Information > Precomputed Loans, Loans > Original Loan Disclosure, Loans > Purchase Disclosure, and Loans > Statistics and Summaries > Summary). This transfer field is not dependent on the interest increase transaction (tran code 510).



This field is found in the TRANSFER_FIELDS group. The information in this field will only transfer to CIM GOLD if it has a positive value.

▼ **Native Boarding Support Added**

CMP: 9658

We are working on some extensive programming to speed up boarding for applications created in GOLDTrak PC. This new way of boarding is called "Native Boarding" and it uses GOLDPoint System's Sierra Boarding Service to board loans.

We are not yet ready to launch Native Boarding, as it is still undergoing some testing. However, with this release, we have added some functionality in the backend of GTPC that should not affect the current processing. Once Native Boarding is ready, we will notify you through this What's New document.



GOLDTrak Version 7.8.28 - 7.8.39

The following enhancements have been made to GOLDTrak PC versions 7.8.28 through 7.8.39:

[New Kelley Blue Book/Black Book Pop-up Screen](#)
[Enhancements to Black Book Screen](#)
[Bug Fix for Black Book](#)
[More Data Sent to Equifax](#)
[TCPA Transfer Fields Now Available](#)
[Update to Income Screen](#)
[eSignatures Now Show in Default Browser](#)
[Changes for Signing Applications](#)
[Enhancement for Pulling Credit for Borrowers from FactorTrust](#)
[Update to File Services Plus Initialization](#)
[New Fields for Delinquency Status/Date in Credit Report](#)
[Bank Account Owner Name Added to ACH Payments Screen](#)
[New Security Option for Approval Screen](#)
[Duplicate FPI4 Record Correction for Recording MLA Status](#)
[GOLDAcquire Plus Credit Retrieval Changes](#)
[Cancel Button Added to Tier Table Setup Warning Message](#)
[States Removed For Institution](#)
[New Fields Created for Resend Offer](#)
[Enhancement to Loan Request History in GTPC Setup](#)
[New Fields for Branding Texting and Emails](#)
[List Column Filtering Fields Added](#)
[Personal Property Error Corrections](#)
[Printer Updates in Citrix Environment](#)
[New Fields for CBD Decisioning](#)
[Enhancements Made to Other Income on Consumer Application](#)
[New NADA Buttons](#)
[Fields Added to Transfer to INFxEA](#)
[Fix to Equifax Credit Pull](#)
[New Changes to Equifax Reports](#)
[New Option for Approve Record](#)
[User Screens Can Now Be Pop-ups](#)
[Phone Number Dialog Updated for an Institution](#)



[New GTPC Option for Printing Documents After Funding](#)

[New Address Verification Methods Linking to the USPS](#)

[New Field on Budget Screen](#)

[Update to Refinancing Balances](#)

[More Updates to Funding Balance Screen](#)

[New Security Bit for Approving Loans Out of State](#)

[MLA Link Updated](#)

[Trans Union Credit Report Now Includes Date Hired](#)



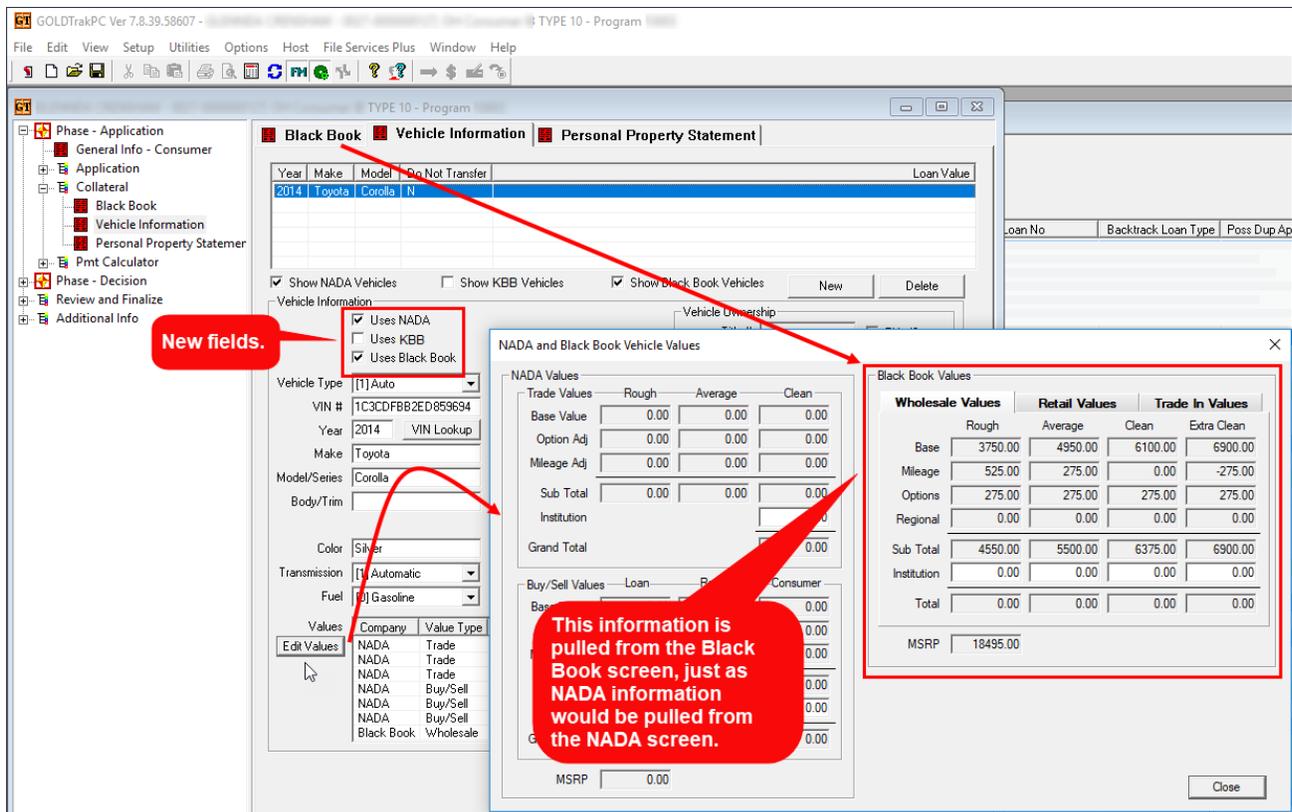
New Kelley Blue Book/Black Book Pop-up Screen

CMP: 10762

The Vehicle Information screen has been enhanced to show NADA, Kelley Blue Book, and Black Book information for vehicles, depending on whether you use NADA, Kelley Blue Book, or Black Book. To aid in this effort, three new checkbox fields, **Uses NADA**, **Uses KBB**, and **Uses Black Book**, show near the top of the Vehicle Information screen.

- If the **Uses NADA** box is checked, clicking <Edit Values> will show the NADA information tied to the collateral.
- If the **Uses KBB** is checked, clicking <Edit Values> will show the Kelley Blue Book information tied to the collateral.
- If the **Uses Black Book** box is checked, clicking <Edit Values> will show the Black Book information tied to the collateral.
- If all are checked, the values from all entities will show.

See the following example of these fields and changes on the Vehicle Information screen in GOLDTrak PC:



Vehicle Information Screen



Enhancements to Black Book Screen

CMP: 11060

The following enhancements have been applied to the Black Book screen. The Black Book screen connects to Black Book's collateral database, which provides up-to-date valuation estimates for vehicles.

1. If any **Equipment Options** were selected, the vehicle's total value was being incorrectly recalculated each time the user clicked on the vehicle in the list. This has been fixed to correctly calculate the total, and then keep it the same when the user clicks on the vehicle in the list.
2. The **Tot Val** column has been changed to **Avg Val**.
3. A new column has been added to display the clean value: **CIn Val**.
4. Cars with equipment options that say "Included" were having calculation issues causing the total to be incorrect. These errors would not show up initially but would appear in subsequent visits to the screen.
5. The data in the vehicle list will now be updated more frequently and should always match what is stored in the GTPC data fields (although not necessarily saved to disk).
6. Some of the "GTBlackBook" traces have been enhanced to show the vehicle's year, make, and model to make it easier to make sense of the traces.



Black Book

Type	Class	VIN	Published	Year	Make	Model	Series	Style	Mileage	Avg Val	Cln Val
[UC] Used Car	Small Car	2T1B	4/22/2019	2017	Toyota	Corolla	LE	4D Sedan	44356	10675	11575
[UC] Used Car	Large Cro:	5XYP	4/22/2019	2019	Kia	Sorento	LX	4D SUV A	18150	21700	23450

Show Black Book Only
 Show All Vehicles

Using: Black Book Kelley Blue Book
 NADA Car Value NADA Powersports

Type: [UC] Used Car Year: 2017 State: [UT] Utah

Class: Small Car Make: Toyota Model: Corolla Region: 3

VIN: 2T1BURHE3HC923401 Series: LE Mileage: 44356

First Values Style: 4D Sedan Get Values

Equipment Specifications

Name	Value
Wheel Base	106.3
Tire Size	205/55R1
Gross Vehicle W	2855
Seating Capacity	5
Fuel Type	Gas
Fuel Capacity	13.2
Fuel Delivery	EFI
Highway MPG	36
City MPG	28
Engine Descriptio	1.8L I-4 FF

	Wholesale Values				Retail Values				Trade In Values			
	Rough	Average	Clean	Extra Clean	Rough	Average	Clean	Extra Clean	Rough	Average	Clean	Extra Clean
Base \$	9,900	11,200	12,400	13,350								
Mileage \$	-300	-625	-925	-1,225								
Options \$	550	550	550	550								
Regional \$	100	100	100	100								
Total \$	10,250	11,225	12,125	12,775								

Equipment Options	Equipment Options			
	Rough	Average	Clean	X Clean
<input type="checkbox"/> Alloy Wheels	300	300	300	300
<input checked="" type="checkbox"/> Power Moonroof	550	550	550	550

MSRP \$ 18,935 Publish Date 4/22/2019

	Rough	Average	Clean	Extra Clean
Totals	550	550	550	550

New
Delete
Value Forecast
Clear

Black Book Screen

© 2021, GOLDPoint Systems. All rights reserved.

Last updated: 3/16/2021

Bug Fix for Black Book

CMP: 11570

A fix has been put in place to prevent GOLDTrak PC from closing if a vehicle with a valuation from another provider (NADA, KBB, etc.) were to be selected in the Black Book screen. (This would only happen after the **Show All Vehicles** radio button was selected.)



More Data Sent to Equifax

CMPs: 11961, 12117, 12370

We now send additional data to Equifax in order to comply with an Indiana law that was enacted in May of 2019 which prevents credit bureaus from using the Social Security Number (SSN) as criteria for determining the identity of a borrower. This additional data can be used by Equifax to identify borrowers and co-borrowers and will help ensure that Equifax credit requests for Indiana borrowers are not returned citing "insufficient data."

The following information will now be sent to Equifax in addition to what was previously sent:

- Co-borrower's address
- Co-borrower's phone number
- Co-borrower's date of birth

We also updated error identification for co-borrower credit requests.



TCPA Transfer Fields Now Available

CMP: 12017

Work Order: 55573

Transfer fields have been programmed for TCPA consent information, and as such the TCPA project is now complete. For more information about the TCPA project, see the [CIM GOLD What's New Version 7.9.10](#) (which includes links to relevant CMPs advertised in past Updates) and/or help documentation for the [TCPA fields in CIM](#).

The following fields are now available for transferring TCPA information to CIM:

- The **DIALER_CONSENT_PNB** field transfers information into the **Dialer Consent** field (P0DCON)
- The **DIALR_CONSENT_DT_PNB** field transfers information into the **Dialer Consent Date** field (P0CRDT).
If this date is invalid, the current date will be entered at the time of boarding.

These transfer fields can be added to your loan programs in GOLDTrak PC, eGOLDTrak, and GOLDTrak Express. Your GOLDPoint Systems account manager can help adjust any of your loan programs to include these fields. Once these fields are completed during the loan origination process, they will be boarded into CIM GOLD on the Customer Relationship Management > Households screen > [Phones](#) tab.

These fields ensure that phone numbers are compliant with TCPA standards.



Update to Income Screen

CMP: 11249

We have restored some functionality to the Income screen that existed in GOLDTrak PC prior to version 7.9. The default label of **Payday Income** has been restored to be a more accurate description ("Monthly Income," "Weekly Income," etc.) based on the value entered in the **Payday Frequency** field (PAY_FREQ_I) when it is updated. The label "Payday Income" is only displayed if the **Payday Frequency** (PAY_FREQ_I) has not yet been selected, as shown below:

The screenshot shows the 'Income Information' section of the application. The 'Hourly' radio button is selected. The 'Payday Frequency' dropdown menu is set to '[3] Weekly'. A red box highlights the dropdown, and a red arrow points to the 'Weekly Income' column header. The 'Gross' value is 450.00 and the 'Monthly Income' value is 1,950.00.

The screenshot shows the 'Income Information' section of the application. The 'Hourly' radio button is selected. The 'Payday Frequency' dropdown menu is set to '[]'. A red box highlights the dropdown, and a red arrow points to the 'Payday Income' column header. The 'Gross' value is 0.00 and the 'Monthly Income' value is 0.00.

Consumer Application > Borrrower/Co-borrower Income



eSignatures Now Show in Default Browser

CMP: 9762

We have made an enhancement to the eSignature function accessed from the Documents screen in GOLDTrak PC. Previously, when users clicked <Sign>, then clicked the URL address to finish signing the document, the eSignature portal would load in Internet Explorer instead of the user's default web browser. Now if users click that link, it opens the document in the user's default browser.



Changes for Signing Applications

CMP: 10044

GOLDTrak PC loan applications are now locked when documents are being signed and the following message is displayed if a user attempts to close or save the application:

By clicking the "Sign" button, the application was automatically saved. Any changes that occurred after that time will need to be re-entered once the document upload is complete and the application is unlocked.

The following changes have been made to how the Documents screen functions after the user presses the <Sign> button:

- Locks the buttons whenever in inquiry mode.
- After getting the PIN, the loan request is unlocked and forced into inquiry mode.



Enhancement for Pulling Credit for Borrowers from FactorTrust

CMP: 11092

The Credit Report dialog no longer restricts users from selecting both the borrower and co-borrower for a FactorTrust credit report. When both borrowers are selected with FactorTrust, a red warning now appears: "Two individual reports will be pulled rather than a joint report."

When FactorTrust credit is pulled with both borrowers selected, two separate reports are now pulled. See the example below.

Credit Report
✕

Application 1

New Report

Bureau

Equifax Tri-merge

Trans Union Clarity

Experian **FactorTrust**

Borrower

Jill Jensen SSN: 555-11-1234 Access PIN

William W Jensen SSN: 555-22-5678 Access PIN

Two individual reports will be pulled rather than a joint report.

Existing Reports

Show: HTML Reports Text Reports All Reports

Bureau	Borrower Name	Report Date	Joint	Format	SSN	Joint Name	Original Lender #
FactorTrust	Jill Jensen	2019/04/26 13:51		HTML	555-11-1234		
FactorTrust	William Jensen	2019/05/10 04:55		HTML	555-22-5678		

*From Loan Request

Credit Scores

Jill Jensen William W Jensen

Score Date	Bur	Score	Model	Joint	I-1s	I-2s	I-3s	I-4s	Prev I	I-9s w/Zero Bal	I-9s w/Bal	Inqs-12m

Consumer Application, then click <Credit Report>





GOLDPoint Systems Only: The Formula Functions that pull credit reports are:

- &PULLCREDIT FT 1, which pulls the credit report for the borrower.
- &PULLCREDIT FT 2, which pulls the credit report for the co-borrower.
- &PULLCREDIT FT J, which is a joint credit report. In the case of Factor Trust, it pulls two separate reports, not an actual joint credit report.



Update to File Services Plus Initialization

CMP: 11423

One institution reported that the File Services Plus loading dialog would remain open and never close after logging in to GOLDTrak PC. The institution was still able to work within the application, but the File Services dialog would also remain open. This has been resolved, and the File Services Plus application is now closed after logging on.

File Services Plus is a document and file storage application. If your institution doesn't use File Services Plus currently and would like to learn more about it, see the [File Services Plus User's Guide](#) in DocsOnWeb.



New Fields for Delinquency Status/Date in Credit Report

CMP: 10215

Work order: 53100

We have added the following fields to the LIABILITY group:

Field Name	Type	Length	Label	Description
DEL_DATE1_LB	Text	0005	DelinqDate1	Delinquency Date 1
DEL_DATE2_LB	Text	0005	DelinqDate2	Delinquency Date 2
DEL_DATE3_LB	Text	0005	DelinqDate3	Delinquency Date 3
DEL_DATE4_LB	Text	0005	DelinqDate4	Delinquency Date 4
DEL_STATUS1_LB	Text	0002	DelinqStatus1	Delinquency Status 1
DEL_STATUS2_LB	Text	0002	DelinqStatus2	Delinquency Status 2
DEL_STATUS3_LB	Text	0002	DelinqStatus3	Delinquency Status 3
DEL_STATUS4_LB	Text	0002	DelinqStatus4	Delinquency Status 4

This delinquency information was already being stored in the TRADE_LINE group in the DELINQ_DATES_TL field, but for convenience, it is now being broken out into more accessible components in the LIABILITIES group.

These fields show up to four delinquency dates and status information when pulling credit report information. If you would like any of these fields to show on the Liabilities list-view table, complete the following steps:

1. On the Asset/Debt Info screen, right-click the Outstanding Debts table and select "Setup List Columns."
2. A message will appear asking if you want to save changes for all users or just temporary changes. Click <Yes> for all users or <No> for just temporary changes.
3. In the List Control Column Setup, select any or all of the new fields, then click <Add> (as shown below).



List Control Column Setup

List Control (Group): Consumer Liability [LIABILITY]

Field Names () Descriptions (x)

Columns to Use:

- CIM Liability description
- Alt Name
- Long Acct No
- Incl pmt?
- Debt Status
- Mthly Pmt
- Orig Amt
- Name of in Acct
- Narrative 1
- Narrative 2
- High Credit
- Finco Loan

Columns Available:

- CR Real Est
- Curr Amt LT 25P of HC
- Delinq Date 1**
- Delinq Date2
- Delinq Date3
- Delinq Date4
- Delinq Status1
- Delinq Status2
- Delinq Status3
- Delinq Status4
- Delinq Trade
- Description

Field Selections (separate with colons) Match whole word

Add Remove Defaults OK Cancel

New fields (red arrow pointing to Delinq Date 1)

Those columns are now added to the Liabilities list view.

Asset and Debt Information

SECTION D - ASSET AND DEBT INFORMATION

ASSETS Add Detail Remove

CIM Asset description	Asset type	Acct Name	Account No	Acct Open Dt	Cash Val	Face Val	Name of in Acct

Total Assets 0.00

OUTSTANDING DEBTS Add Detail Remove

Delinq Date1	Delinq Status1	Delinq Date2	Delinq Status2	Delinq Date3	Delinq Status3
08/17	R2				
10/15	R3	09/15	R2		

Debt Amount Monthly Payment Gross Income 83,333.33 Net Income 58,333.33

Original	74,272.00	Before	0.00	DTI Before	4.85300 %	DTI Before	4.85300 %
Current	246,134.00	After	2,831.00	DTI After	4.85300 %	DTI After	4.85300 %

Close



When you load credit information, those columns will show delinquency statuses and the date those accounts became delinquent.

Note: Delinquency status codes are brought over from the credit report. They are defined as follows:

Installment Account	Revolving Account	Mortgage Account	Meaning
I0	R0	M0	Too new to rate
I1	R1	M1	Pays account as agreed
I2	R2	M2	Not more than two payments past due
I3	R3	M3	Not more than three payments past due
I4	R4	M4	Not more than four payments past due
I5	R5	M5	More than 120 days or four payments past due
I7	R7	M7	Making regular payments under WEP.
I8	R8	M8	Repossession
I9	R9	M9	Bad debt; placed for collection
IA	RA	MA	Account is inactive
IB	RB	MB	Lost or stolen card
IC	RC	MC	Contact member for status
ID	RD	MD	Refinanced or renewed
IE	RE	ME	Consumer deceased
IF	RF	MF	In financial counseling
IG	RG	MG	Foreclosure process started
IH	RH	MH	In WEP of other party
IJ	RJ	MJ	Adjustment pending
IM	RM	MM	Included in Chapter 13





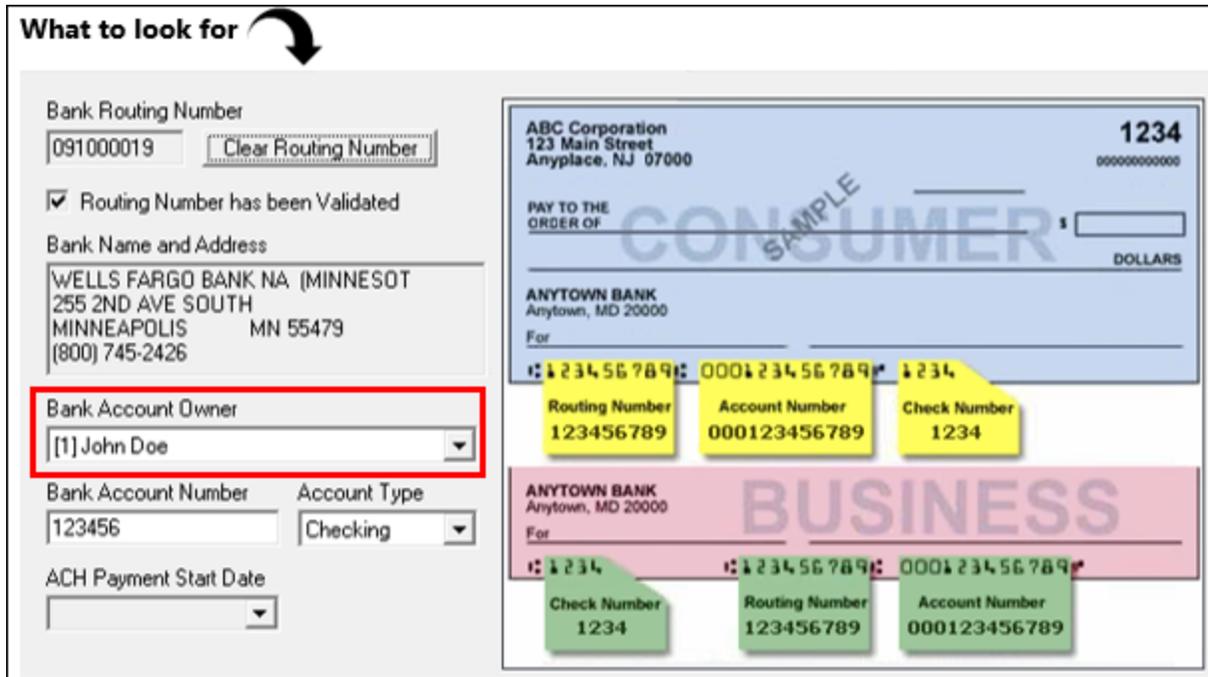
Remember: An institution option is available that will not show trade lines (accounts) with zero balances when pulling liabilities from credit reports. This option, **Don't Add 0 Bal Liabilities**, is found in GOLDTrak PC Setup > Institution Setup > Credit Report Setup tab, as shown below:



Bank Account Owner Name Added to ACH Payments Screen

CMP: 9208
 Work Order: 53210

A **Bank Account Owner** drop-list has been added to the Recurring ACH Payment screen to select which borrower is the owner of the selected bank account (see example below). This is an important field for applications where more than one borrower or signer is listed on the loan. This allows the user to select which borrower's ACH account is being used for recurring payments.



The boarding process has also been modified to use the selected borrower for creating the External Payment Account (FPEA) record on the host. This record accompanies the borrower when creating ACH payments from the EZPay screen (see the [E-checks](#) topic in the EZPay manual for more information).

The following GTPC fields will need to be added to your loan programs for this enhancement to work correctly:

Field	Description
OPT_IN_ACH in LOAN_REQ_MISC7	This is a Boolean field used to indicate if the Recurring ACH Payments screen will appear. This show/hide feature can be controlled by formulas. Contact your GOLDPoint Systems account manager if you want this added to any of your loan programs.
SHOW_ACH_BORR_LIST in LOAN_REQ_MISC7	This is a Boolean field that will cause the Borrower selection drop-list to appear on the Recurring ACH Payments screen (as shown in the example above). This can be controlled by formulas.



TF_ACH_BORR_IDX in TRANSFER_FIELDS	This is a one byte field used to indicate which borrower's account is used for ACH (1 = borrower, 2 = co-borrower, 3 = signer, 4 = co-signer).
---------------------------------------	--



New Security Option for Approval Screen

CMP: 8834

We have created a new security option for the Approval III screen. This new option allows three levels of security to sign loan amount approvals, not just one or two.

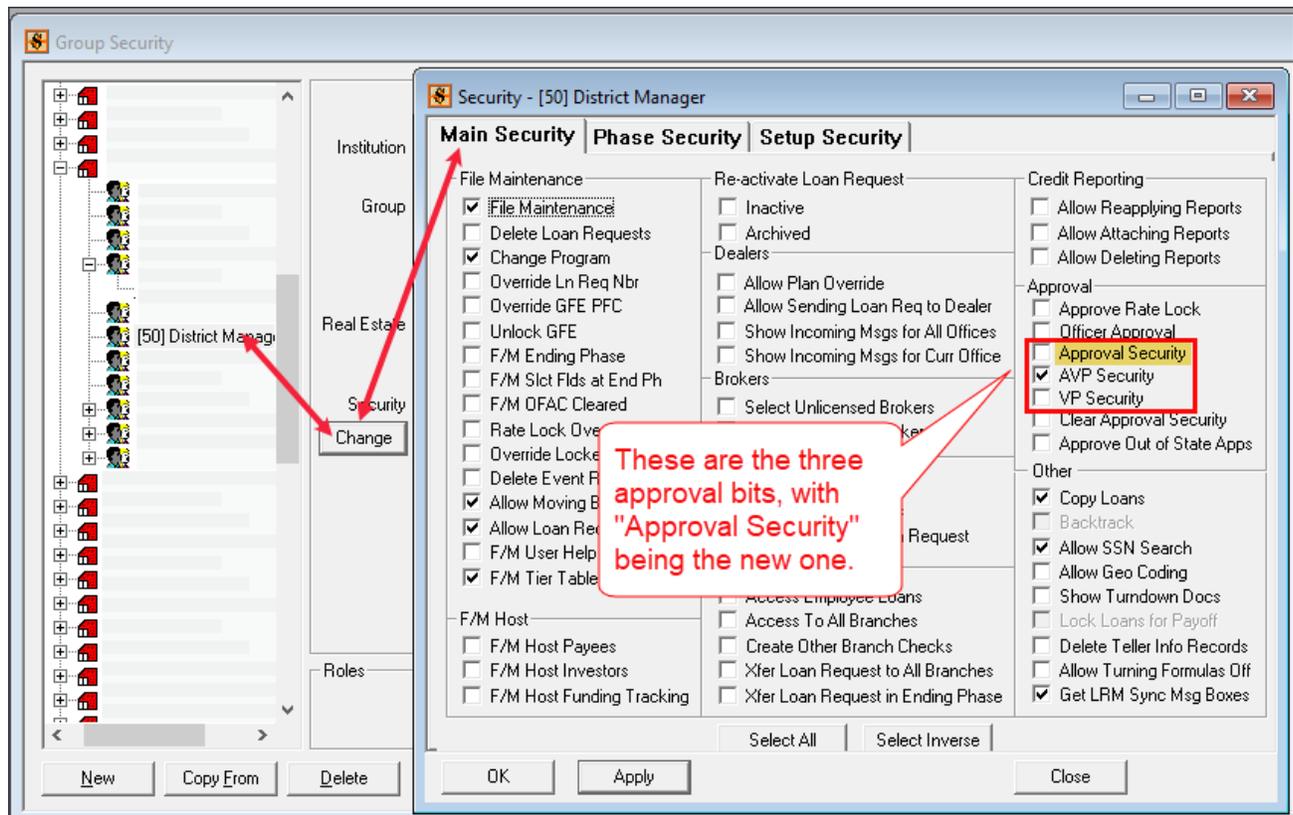
On the Approval III screen, there are three approval areas. There is always an "Approval" section and two other sections that have customizable names, such as "AVP Approval" and "VP Approval" sections. Those are the default labels if a custom label has not been entered, as will be described later.

The latter two approval areas are available to users depending on their group security. There are corresponding security bits that determine if these sections are active/available when a user accesses the screen. For example, if a user belongs to a security group that has the AVP security bit checked, then the AVP Approval section is made available to that user on the Approval III screen.

Problem: If either of the AVP or VP security bits are checked, the Approval section is grayed out and made unavailable. Only if both the AVP and VP security bits are *not* checked in the security group for a user will the Approval section be active for that user. One institution requires that three levels of approval be required on loans more than a set amount (such as \$15,000). Therefore, we adjusted our system as follows.

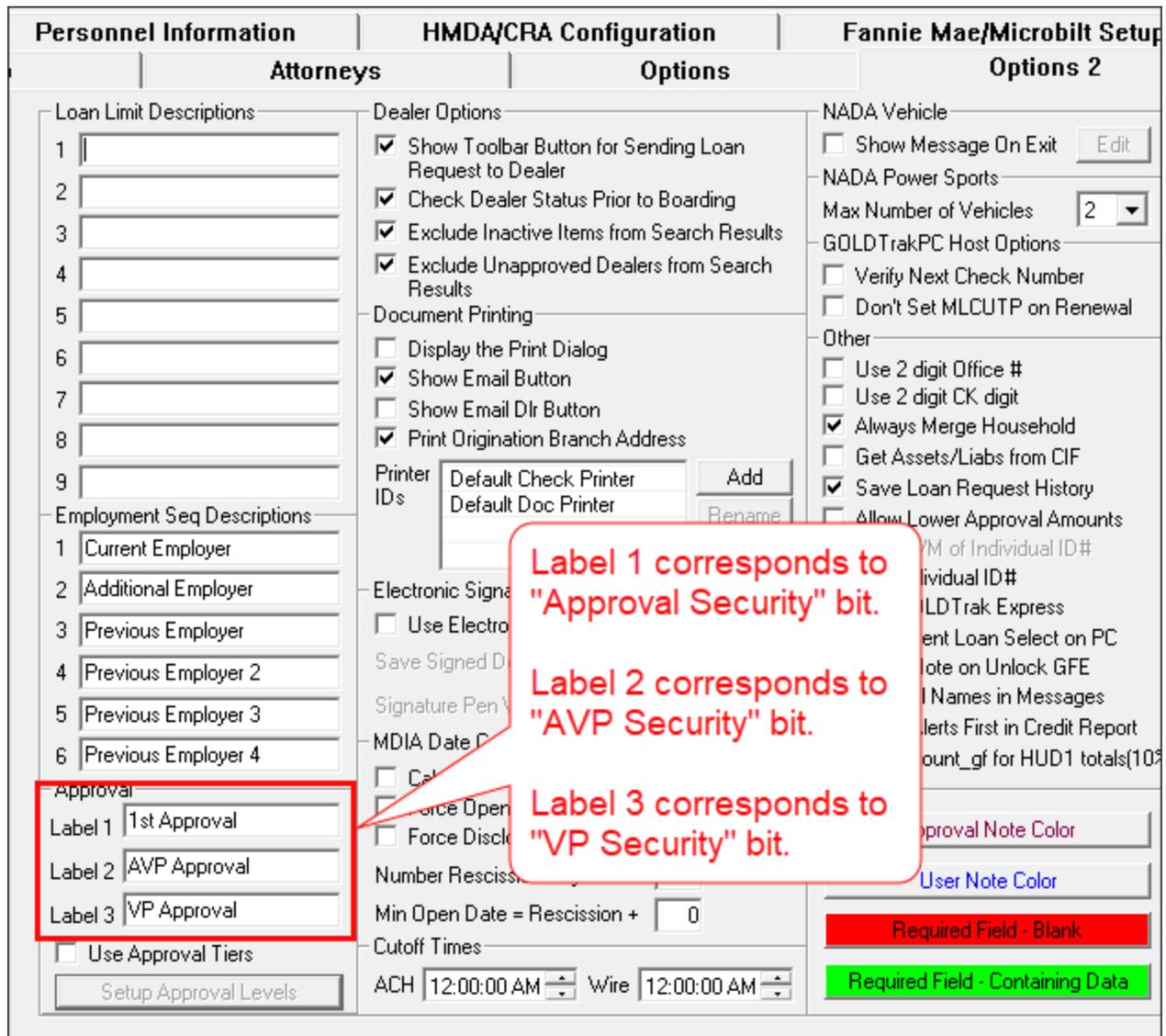
Solution: We have created a new security bit, **Approval Security**, for group security that when set, can open that first approval level. This option has been added to the Group Security screen, then click the group (profile) who you want to allow approval levels. The Group Security screen is found under Institution Setup > Security Groups in GTPC Setup, then find and select a person in the left tree, then click <Change> to open the Security screen, as shown below.





GOLDTrak PC Setup > Institution Setup > Security Groups, then select user and click <Change>

We have also added a new custom label for that new security bit in the Approval section of the Options 2 tab in GOLDTrak PC Setup > Institution Setup > Institution/Office Setup, as shown below:



GOLDTrak PC Setup > Insitution Setup > Institution/Office Setup > Options 2 Tab

Notes about the new security field:

- The new security field will be disabled unless either of the other two approval security fields are checked. If one is checked, the button becomes active.
- When the new field is unchecked, the other two fields operate as they always have.
- If the label field corresponding to the new security field is empty, the default field name will be "Approval Security."

Once you close out of that screen, the changes can be viewed in GOLDTrak PC as soon as someone clicks <Refresh> at the top of the GOLDTrak PC application.



Loan Approval

Amounts				Term & Rate		Debt F	
Total Principal	Renewal Acct Num	Renewal Amount	Cash to Cust or Dlr	Term of Loan		Gross	
0.00		0.00	0.00	0			
Orig Amt Requested	Payout Amount	Odd 1st Payment	Payment Amount	Rate	APR	Gross	
0.00	0.00	0.00	0.00	0.00000	0.00000		

Approval Information				Clear Approval	
Total to be Approved				Approval for \$	
0.00				0.00	
Approved by	Approved for	Approval Date	Approval Exp Date	Cleared by	
Cindy Fisher	2,000.00	11/13/2019	12/13/2019		

1st Approval Approval

Approval Amount	Good credit history.	Approved for \$
2,000.00		2,000.00
Approve		Approval Date
Current User's Limit		Approval Exp Date
9,999,999,999.00		

AVP Approval Approval

Approval Amount		Approved for \$
2,000.00		0.00
Approve		Approval Date
Current User's Limit		Approval Exp Date
9,999,999,999.00		

VP Approval Approval

Approval Amount		Approved for \$
0.00		0.00
Approve		Approval Date
Current User's Limit		Approval Exp Date
9,999,999,999.00		

These three boxes correspond to the labels in Institution Options.

Loan Approval Screen (also known as Approval III Screen) in GTPC



Duplicate FPI4 Record Correction for Recording MLA Status

CMP: 7892

Work Order: 50920

Certain institutions were experiencing an issue where manually removing a customer's MLA Lending status in CIM GOLD did not properly update certain GOLDMiner reports.

To address this issue, changes were to be made in GOLDTrakPC and GTCOM so the FPI4 record could be handled uniformly across all programs. As such, the short name is no longer required when reading an FPI4 record. Only the Social Security number needs to match. The short name will no longer be written to the FPI4 record and I4 boarding won't populate the short name field. The short name will also no longer be required on the CIF Compare and CIF Lookup screens when reading in FPI4.



GOLDAcquire Plus Credit Retrieval Changes

CMP: 12078

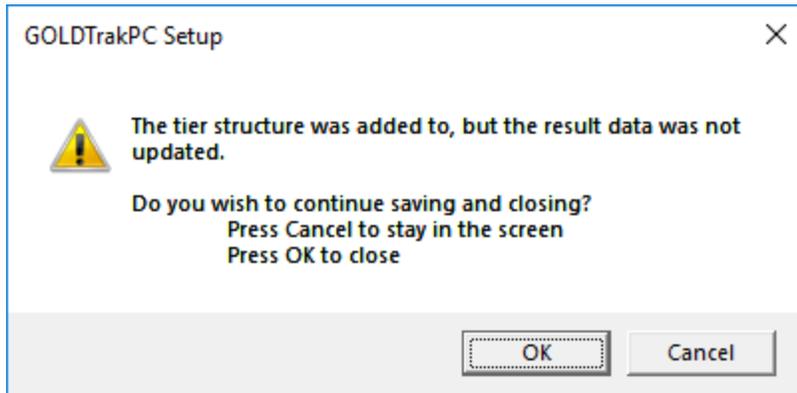
We have updated how GOLDTrak PC responds during a credit retrieval from GOLDAcquire Plus. Previously the program would crash if the Loan Program was not available during the credit retrieval. We have updated the programming to prevent these crashes.



Cancel Button Added to Tier Table Setup Warning Message

CMP: 8858

A Cancel button has been added to a message that would appear sometimes when adjusting tiers on the Tier Table Setup screen in GOLDTrak PC Setup and clicking the <OK> button. This warning message would say,



But the message did not have a Cancel button. This has been corrected, and now if that message appears, a Cancel button will be there, as shown above.



States Removed For Institution

CMP: 8099

Note: *This enhancement is for a specific institution.*

"GU" and "CN" have been removed from the Credit Reporting States Setup dialog for a specific institution.



New Fields Created for Resend Offer

CMP: 9011

An institution needed a way to resend an offer after changes were made to the offer amounts or insurance coverage. Therefore, we made the following changes in GOLDTrak PC Setup:

- A new field was added to LOAN_REQ_MISC8 field group: Resend Offer URL (RESEND_OFFER_URL_M8).

This new field can be made into a button on a screen. Then if a user clicks it, the offer can be resent to the applicant.

Note: This button should also be tied to a formula to work correctly. Your GOLDPoint Systems account manager can help with formulas.

Controls are being added to both of the eGT Offer screens (main screen and popup screen).

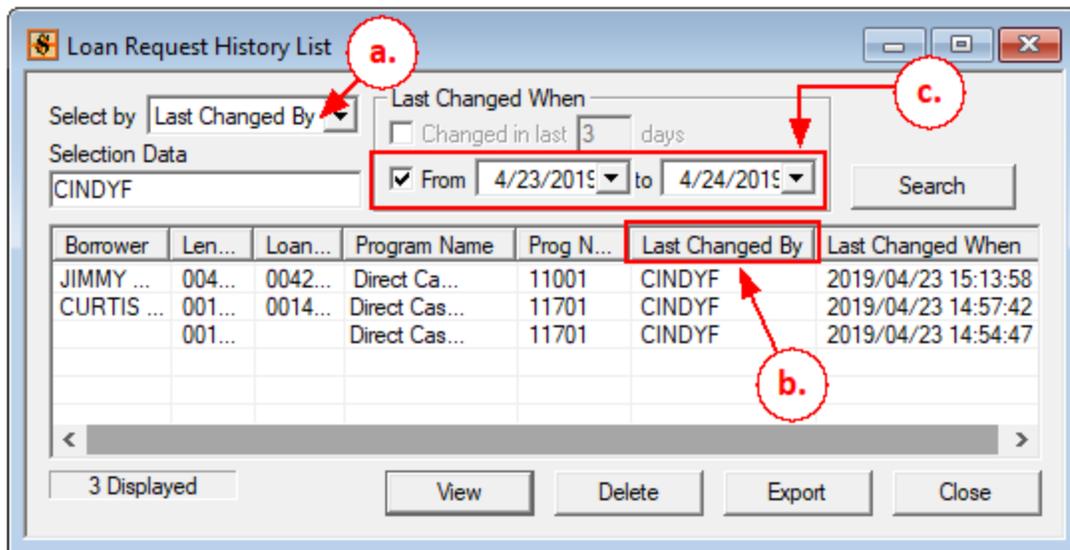


Enhancement to Loan Request History in GTPC Setup

CMP: 11298

The following changes have been made:

1. Whenever Loan Request History is saved, the HISTORY_MAIN record will now be updated to reflect the last changed date/time and the last changed user name. This will correct a problem in the View Loan Request History screen in GOLDTrakPC Setup (GTPC Setup > Utilities > View Loan Request History). Previously, the Search button would not find all history items within the specified date range; going forward, it will correctly find the items in the specified date range. However, please note that date range searching will only be fixed for loan requests that have had history updates using the new version of GOLDTrakPC; older history items will still manifest the date range search problem.
2. In the View Loan Request History screen in GOLDTrakPC Setup, the following updates have been made:
 - a. New search option, "Last Changed By," was added to the **Select by** drop-list. (Please be aware that the search results based on this option may not be accurate for older history items that have not been updated since the new version of GOLDTrakPC has been released.)
 - b. New column, **Last Changed By**, was added to the search results list control.
 - c. When a date range is selected in **Last Changed When**, it will now handle dates that were entered in reverse order and it will set the times to include the entire day.



Loan Request History List (GTPC Setup > Utilities > View Loan Request History)

New Fields for Branding Texting and Emails

CMP: 7637

Work Order: 51391

If your institution has multiple organizations, we can now brand texts and email message sent from SolutionsByText using the specific organization for the applicant. For example, if your institution allows loans for two companies (Company A on the West Coast and Company B on the East Coast), and all applicants from offices 1000 to 2000 should receive emails indicating they're from Company A, we can now allow for that.

Significant setup is required by GOLDPoint System's programmers in order to use the different brands. The setup is done automatically for you when loan applications are processed. The brand the application comes from is shown when the phone number is added on the Consumer Application screen (then click <Phone Numbers>), as shown below:

Phone Numbers

Phone numbers for borrower Cindy C. Fisher

Seq	Primary Phone	Phone Number	Ext	Cell Carrier	Borr/Coborr	Opt-in Acct Msg	Opt-in Marketing	Text Msg
	Y	(801) 615-3100		31004		N	N	Y

New Delete

Primary Phone

Phone Number (801) 615-3100

Extension

Phone Type [2] Cell Phone Number

Cell Carrier [31004] T-Mobile

Restriction 1 [0] No restrictions

Restriction 2 [0] No restrictions

Time Zone

Dialer Restricted

Texting

Brand	Account	Marketing	Changed
GPS Finance	Y	Y	

Change Subscriptions for GPS Finance

Text Account Information

Text Marketing Information

Phone number is valid for text messaging.

Close

This information will be boarding over to CIM GOLD on the Households screen once the loan has been funded.

See [CMPs 7266, 7638, 8636](#) in the Update document for other important information regarding updates to CIM GOLD as well.



List Column Filtering Fields Added

CMP: 10213

Work Order: 53100

Two new fields have been added to the LIST_CONTROL_COLUMN field group: SELECTOR_LCK and EXCLUDE_LCK.

These fields, which are read/written whenever LIST_CONTROL_COLUMN fields are read/written, are used to define the selector information for field columns. If a column is not displayed but a selector is specified, EXCLUDE_LCK is active.

These fields contain the same information as stored under "List Control Selections" in the registry. Note that registry settings will continue to be updated when LIST_CONTROL_COLUMN data is used.

These fields were added as a required part of the new Underwriting/Loan Analysis screen project. They are necessary to keep filtering on list columns consistent among all users.

Contact GOLDPoint Systems for more information about this project if it applies to your institution.



Personal Property Error Corrections

CMP: 10716, 8671

An error on the Personal Property screen was causing the Detail dialog to display incorrect Category items.

Another error was found on the version of the screen when it is accessed as a dialog (by pressing the <Personal Property> button on certain screens). The screen was not properly keeping the Total Personal Property Item \$ (or Total Insurable Amount \$) value included in the calculated Total when the dialog was closed and reopened.

These errors have been corrected.



Printer Updates in Citrix Environment

CMP: 10375

An institution that works in a Citrix environment found some conflicts when printing checks from one tray and documents from another tray. We have implemented some changes that should fix this error.

In order to match up the correct printer name in a Citrix environment, the printing code has been changed to strip off the text that Citrix added to the printer name in PRINTER_DEFINITION, and also strip off the Citrix text from the available printer names. Then the system does a comparison to identify the printer that was originally selected. This change is being made in the following places:

1. In GOLDTrakPC at print time.
2. In GOLDTrakPC Setup in Office Options when gathering the available trays for the selected printer.

Please notify your GOLDPoint Systems account manager if you run into any other printing errors.



New Fields for CBD Decisioning

CMP: 8524

The following fields have been added to the Party-to-loan Decision Summary (PTL_DECISION_SUMMARY) field group:

- Decision Rule Verbiage (DEC_RULE_VERB_PDS)
- Hard Decline Bankruptcy (HARD_DECL_BNKRPT_PDS)
- Hard Decline Charge-off (HARD_DECL_CHOFF_PDS)
- Hard Decline Other (HARD_DECL_OTHER_PDS)
- Hard Decline Reason (HARD_DECL_READ_PDS)



Enhancements Made to Other Income on Consumer Application

CMP: 6856

Fields have been added to the Consumer Application screen in GOLDTrak PC. In the Other Income field group, we added the following:

1. Added additional other incomes to the **Describe Other Income** drop-list.
2. Added the **Monthly Amt** field to designate how much the borrower or co-borrower makes in additional monthly income.
3. Increased the **Nbr Years** decimal to be three instead of two.

See changes below:

Describe Other Income	Monthly Amt	Nbr Years
Education, Training, and Library	350.00	5.355
Education, Training, and Library	0.00	0.000
Farming, Fishing, and Forestry	0.00	0.000

1. More entries

2. New field

3. Three decimals



New NADA Buttons

CMP: 8131

Work Order: 52218

Two new buttons (and the setup fields corresponding to them) have been created for accessing NADA information from the Consumer Application screen:

- The new <NADA Veh> button will appear on the screen if APPL_SHOW_NADA_VEH is enabled. Clicking this button will open a pop-up version of the NADA Vehicle screen.
- The new <NADA PS> button will appear on the screen if APPL_SHOW_NADA_PS is enabled. Clicking this button will open a pop-up version of the NADA Powersports screen.

The screenshot displays the 'Consumer Application Screen' with a focus on the 'MONTHLY INCOME INFORMATION' section. A red callout box with white text reads: 'New Buttons can be added to Consumer Application screen.' The callout points to two buttons, 'NADA Veh' and 'NADA PS', which are highlighted with a red rectangular box. The 'NADA Veh' button is positioned above the 'NADA PS' button. To the right of these buttons are other buttons: 'MLA', 'Verify Addr', and 'Asset Liab'. The 'MONTHLY INCOME INFORMATION' section includes a table with columns for 'Monthly Income', 'Resources', and 'Total'. The table lists various income sources such as Base, Over, Bonu, Divid, Net Rental Income, and Other, all with values of 0.00. The 'Total' row also shows 0.00. To the right of the table is the 'Other Income' section, which includes a 'Describe Other Income' field and three radio buttons labeled 'B', 'C', and 'M'.

Monthly Income	Resources	Total
Base		0.00
Over		0.00
Bonu		0.00
Divid		0.00
Net Rental Income	0.00	0.00
Other	0.00	0.00
Total	0.00	0.00

Consumer Application Screen



Fields Added to Transfer to INFXEA

CMP: 10678

Recently, GOLDPoint Systems added the Fixed Earnings Amount field (INFXEA) to the [Additional Fields](#) field group on the Loans > Insurance > Policy Detail screen, Miscellaneous Fields tab. This field is used to indicate any fixed earning amount your institution requires when calculating the return of insurance premiums to customers.

Transfer fields have been created to transfer data from GOLDTrak PC to this field in CIM GOLD.

Thirteen transfer fields have been created (one for each kind of insurance). These new transfer fields are as follows:

1. CL_FIXED_EARN_AMT - to CL_TABLE_SELECTION
2. AH_FIXED_EARN_AMT - to CL_TABLE_SELECTION
3. IU_FIXED_EARN_AMT - to CL_TABLE_SELECTION
4. PP_FIXED_EARN_AMT - to CL_TABLE_SELECTION
5. AU_FIXED_EARN_AMT - to CL_TABLE_SELECTION
6. HO_FIXED_EARN_AMT - to CL_TABLE_SELECTION
7. GAP_FIXED_EARN_AMT - to CL_TABLE_SELECTION
8. API_FIXED_EARN_AMT - to AGREE_PROVIDE_INS
9. FIXED_EARN_AMT_AU - to AUTO_POLICY
10. FIXED_EARN_AMT_GA - to GAP_POLICY
11. FIXED_EARN_AMT_ADD - to ADD_POLICY
12. FIXED_EARN_AMT_NF - to NON_FILE_POLICY
13. GI_FIXED_EARN_AMT - to GENERIC_INSURANCE

Contact your GOLDPoint Systems account manager if you would like any of these fields added to any of your loan programs.



Fix to Equifax Credit Pull

CMP: 9031, 9107

We have corrected an issue where credit pulls were failing the first time users attempted to pull credit from Equifax. On subsequent pulls, it worked okay. The credit will now pull correctly when users pull credit for Equifax the first time.



New Changes to Equifax Reports

CMP: 14045

Added code to handle the upcoming changes in the Equifax Employment data. Beginning on 2/01/2020, the meaning of the fields in the employment segment will change. Since the code will continue to process data from old reports, as well as new reports, the code will process the data differently depending on whether the report date is before or after 2/01/2020.

In the Equifax data, **Date Employment Began** is changing to **Date Last Reported**, and **Date Employment Verified** is changing to **Date First Reported**.

In keeping with the trend to simply identify the first and last reported dates, the text on the HTML report has changed to be more generic too:

OLD WAY:

Date Hired:

Separation Date:

NEW WAY:

First Reported:

Last Reported:

(Note: This text change will also affect HTML reports for other bureaus.)



New Option for Approve Record

CMP: 9928

We have added a new GOLDTrak PC Setup option. When this option, Keep Approve Record, is set for your institution, the APPROVE record is not removed if an application is changed to a different program. That way, the approval settings will still be in place on the application even after the program may have changed, and a new approval will not be required.

Contact your GOLDPoint Systems account manager if your institution would like this option set up.



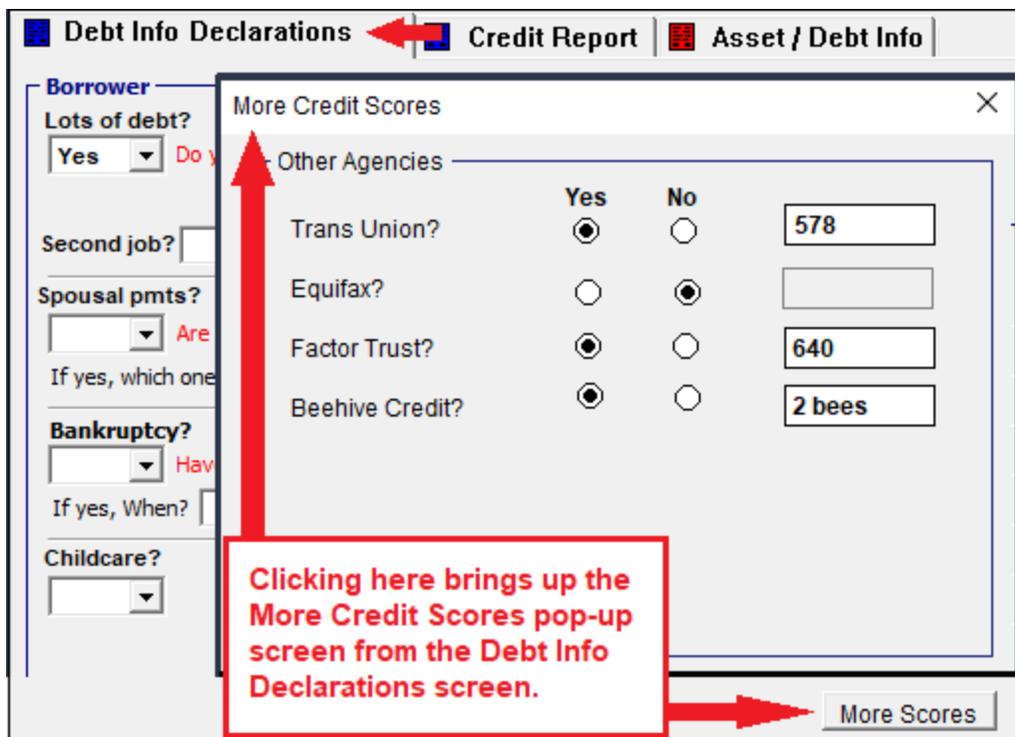
User Screens Can Now Be Pop-ups

CMP: 9380

Work Order: 53364

Have you ever wanted a screen to be accessed from a button on another screen? And when users click the button, the other screen just pop-ups in its own window? Well, now you can do that for any of the blue (user) screens in GOLDTrak PC, and link them to another screen.

Your GOLDPoint Systems account manager can help set up any of your blue user screens to be pop-ups from another blue user screen. When you open GOLDTrak PC and select a program that has that screen, your button will be displayed. And when users click that button, it will bring up the other screen in a pop-up. See example below:



Phone Number Dialog Updated for an Institution

CMP: 9005

Note: *This enhancement is for a specific institution.*

We have updated the Phone Number dialog to perform a table refresh after updating Solutions by Text information or making phone type changes. This ensures that any changes made to Solutions by Text subscriptions outside of GOLDTrak PC are also made to the information on the Phone Number dialog.

These changes should not interfere with Solutions by Text phone number validation.



New GTPC Option for Printing Documents After Funding

CMP: 3211

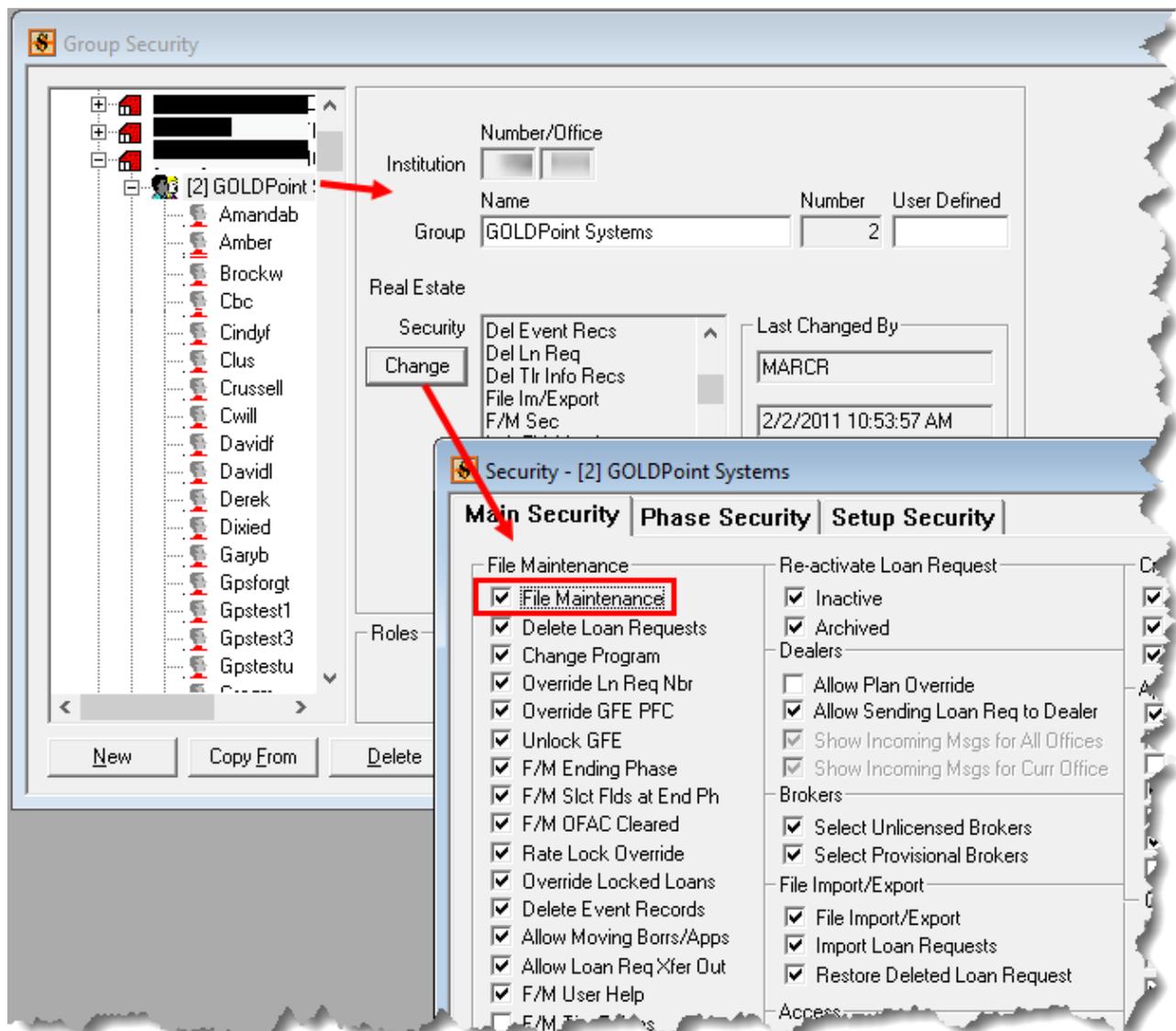
We have added a new institution option in GOLDTrak PC Setup that allows users to go back into a loan once it's been funded and print documents. The print date and time are updated accordingly, as shown below:

The screenshot displays the 'Documents' screen in the GOLDTrak application. The left sidebar shows a navigation tree with 'Print Documents' and 'Documents' selected. The main area shows a table of documents for loan '5401 Loan Applic [ELMER FUDD]'. The table has columns: Name of Doc, Doc ID, No Copies, Dt Printed, and Printed By. A red box highlights the 'Dt Printed' column for the first document, which shows '2/7/2020 06:57:13 AM' and 'Cindyf'. A red callout box points to this row with the text 'Date Printed and Printed By gets updated'. Another red callout box points to the 'Print' button at the bottom of the screen with the text 'Even though this loan has already been funded, users can still print documents.' The 'Print' button is highlighted with a mouse cursor.

Name of Doc	Doc ID	No Copies	Dt Printed	Printed By
5401 Loan Applic [ELMER FUDD]		001	2/7/2020 06:57:13 AM	Cindyf
		001	11/5/2019 10:44:07 AM	
		001	11/5/2019 10:44:11 AM	
		001	11/5/2019 10:44:14 AM	
		001	11/5/2019 10:44:18 AM	
		001	11/5/2019 10:44:21 AM	
		001	11/5/2019 10:44:25 AM	
		001	11/5/2019 10:44:28 AM	
		001	11/5/2019 10:44:32 AM	
		001	11/5/2019 10:44:35 AM	
		001	11/5/2019 10:44:38 AM	
		001	11/5/2019 10:44:43 AM	

GOLDTrak Application Showing Documents Screen with <Print> Button Enabled

Users attached to groups will need at least File Maintenance Security (FILE_MAINTAIN_UG) to be able to print documents from inquiry mode. See example below of the security option that must be set up for the group in GOLDTrak PC Setup:



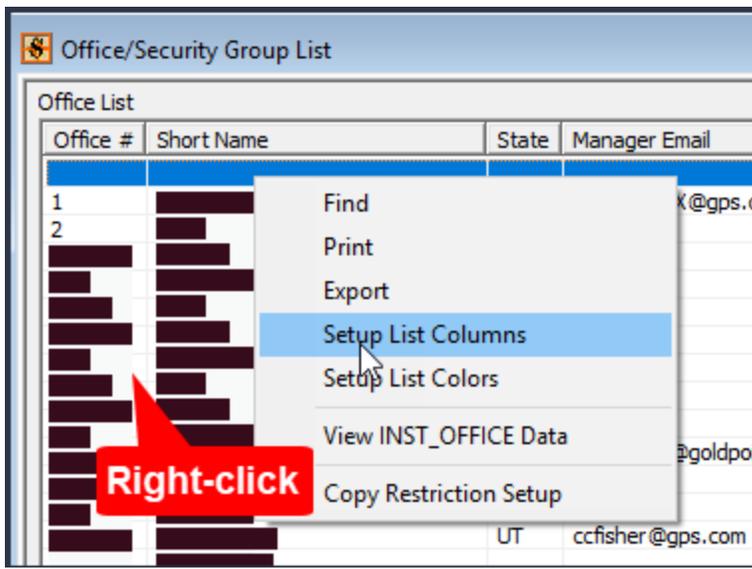
GOLDTrak PC Setup > Institution Setup > Security Groups Screen (after selecting a group, then clicking <Change>)

Setup

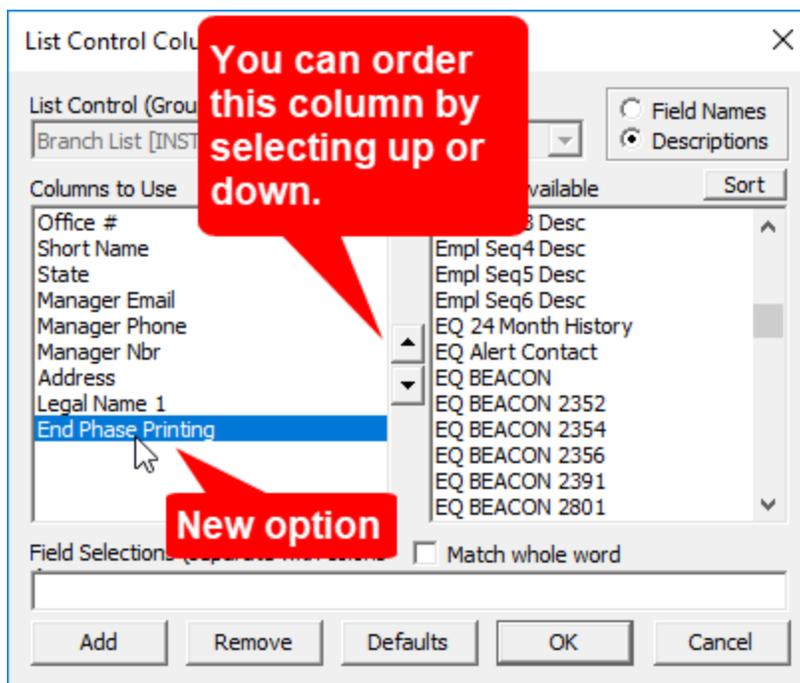
To set this new option, complete the following steps:

1. Open GOLDTrak PC Setup.
2. Go to Institution Setup > Institution/Office Setup > Office Security Group List.
3. Right-click on the list and select "Setup List Columns." The List Control Column Setup dialog box appears.





- In the Columns Available list, scroll to find the End Phase Printing column (or the PRINT_END_PHASE_IO if **Field Names** radio button is selected). Double-click it to move it from the right to the left Columns to Use.



- Click <OK> to close the dialog box.
- The columns will re-sort. Scroll to find the End Phase Printing column, and for any or all offices at that institution, you can change it from "N" to "Y" if you want that feature.

Office #	Short Na...	S	Man...	M..	M.	Address	L	End Phase Printing
1								Y
2								Y
5								N
								N
								N
								N
								N
								N

Change to "Y" if printing allowed after funding.



New Address Verification Methods Linking to the USPS

CMP: 781

New functionality is now available for better address verification with the U.S. Postal Service database. This is a great way for users to include the extra four digits of a Zip code, which can help save costs when doing mass mailings, as the U.S. Postal Service gives a discount if the extra four digits of a Zip code are included.

Your GOLDPoint Systems account manager will need to help you with the set up and connecting to the U.S. Postal Service's database, but once it is set up, this is how it will work:

A new <USPS> button can be added to the Consumer Application screen, 1003 III & V screen, in the borrower's and co-borrower's address sections. Clicking this button launches the USPS Address Verification dialog. See examples below:

The screenshot displays the 'Consumer Application' screen for a borrower named Cindy C Fisher. The 'Physical Address' section includes fields for Address 1, City, County, State, and Zip. A 'USPS' button is visible next to the Zip field. A yellow callout box points to the 'USPS' button with the text: 'A different symbol will show depending on the USPS designation and data'. A red callout box points to the 'USPS' button with the text: 'Clicking here will bring up the USPS Address Verification dialog box (see example below)'. The screen also shows fields for SSN/EIN, Date of Birth, Age, and Phone Numbers.



USPS Address Verification

Please review the addresses below and press the arrow buttons to accept the addresses suggested by the USPS. If you choose not to use the USPS addresses, you will be required to provide a reason.

APPLICATION DATA	← Copy from USPS	USPS DATA
<p>Resident Address</p> <p>Address 1 <input type="text" value="1234 Cherry Tree Lane"/></p> <p>Address 2 <input type="text"/></p> <p>City <input type="text" value="Provo"/></p> <p>State <input type="text" value="[UT] - Utah"/> Zip <input type="text" value="84601"/></p> <p>Status * Overridden <input type="button" value="Override the Verification"/></p>	←	<p>Resident Address</p> <p>Address 1 <input type="text"/></p> <p>Address 2 <input type="text"/></p> <p>City <input type="text"/></p> <p>State <input type="text"/> Zip <input type="text"/></p> <p>Address Not Found.</p>
<p>Mailing Address</p> <p>Address 1 <input type="text" value="8924 N. Pine Hollow Drive"/></p> <p>Address 2 <input type="text"/></p> <p>City <input type="text" value="Cedar Hills"/></p> <p>State <input type="text" value="[UT] - Utah"/> Zip <input type="text" value="84062"/></p> <p>Status ✗ Failed</p>	←	<p>Mailing Address</p> <p>Address 1 <input type="text" value="8924 N PINE HOLLOW DR"/></p> <p>Address 2 <input type="text"/></p> <p>City <input type="text" value="CEDAR HILLS"/></p> <p>State <input type="text" value="UT"/> Zip <input type="text" value="84062-8033"/></p>

If the U.S. Postal Service has a slightly different address than the one entered, it will suggest a change on that screen, as shown above. The user can choose to use the suggested changes or override them.

The exclamation point next the address will change as follows:

-  This indicates the address has not been verified against the address listed in the U.S. Postal Service database.
-  This indicates the address was overridden by the user.
-  This indicates the address does not match the address on file from the U.S. Postal Service. The user should click the green arrow  to update the entered address with the one from the USPS. Usually, this error occurs when the zip code is missing the four extra digits (e.g., 84062-8033).
-  This indicates the user verified it with the U.S. Postal Service and the address is up to date.

No symbol shows if the address entry is blank.



Contact your GOLDPoint Systems account manager if you want to implement this feature.



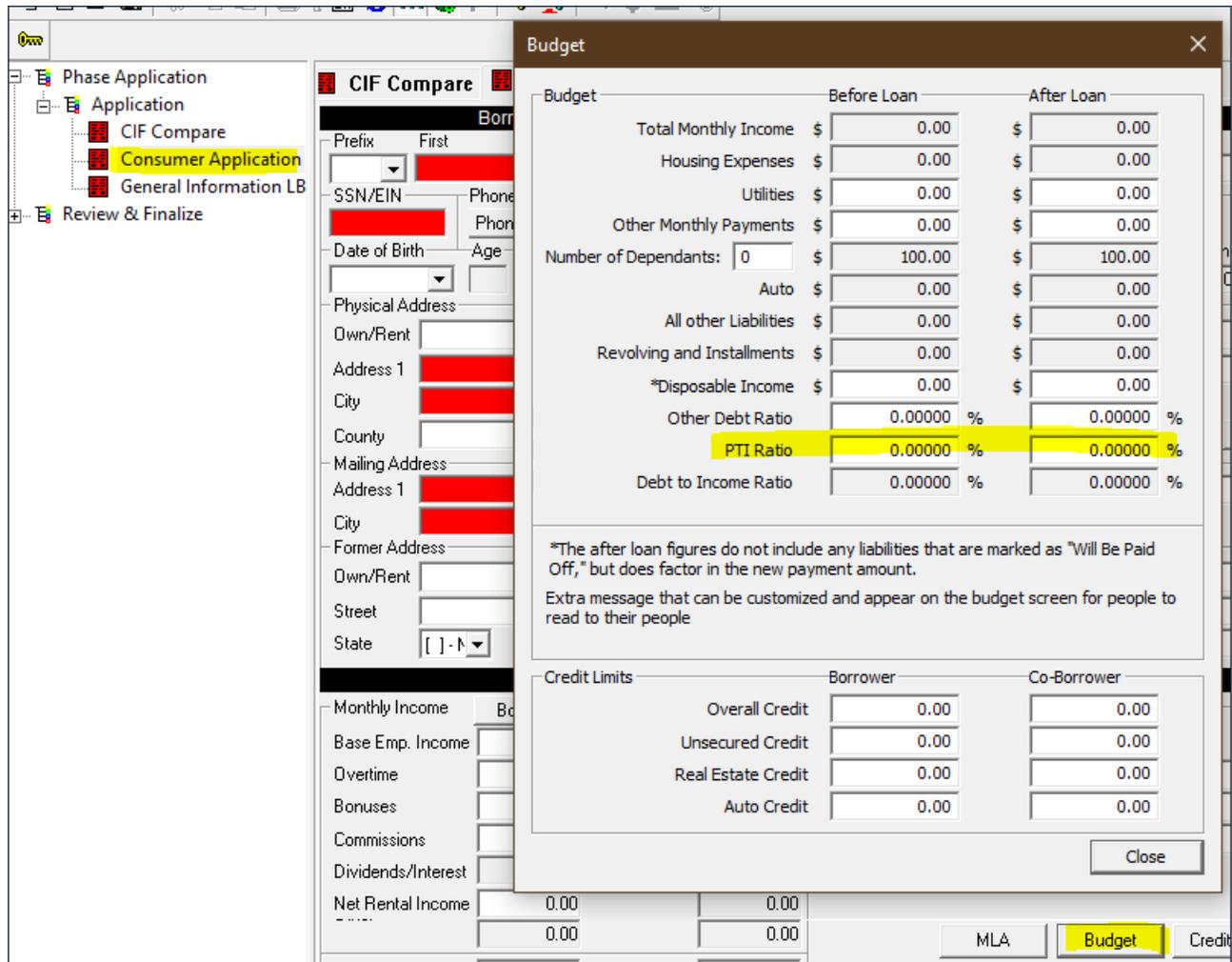
New Field on Budget Screen

CMP: 6945

New PTI fields have been added to the Budget screen, which is a pop-up screen accessed by clicking the <Budget> button on the Consumer Application screen. (Your GOLDPoint Systems account manager will need to enable this functionality if you want it in your loan programs.)

The Budget screen gives a quick overview of the applicant's budget before and after the loan is opened. It helps applicants get a better view of their financial situation and how a new loan will effect their overall budget.

The PTI field shows the payment-to-income ratio, as shown below:



Consumer Application Screen > then click <Budget>



Update to Refinancing Balances

CMP: 5986

We have updated the way the Funding Balance screen shows other payoff amounts on a refinancing loan. Previously, the Funding Balance screen would show a total amount of all outstanding loans connected to a borrower. Now the system shows the amount of each loan and payoff.

For example, if a customer has three loans with your institution and chooses to refinance those three loans into a new loan, the Funding Balance screen will show each of the payoff amounts for those three loans.

See the following before and after examples.

Before:

Debits		Total Debits	Credits		Total Credits
		35,117.63			35,105.23
Debit Item		Amt	Credit Item		Amt
Loan Amount		35,117.63	Wire Disbursement		30,998.00
			NonCash Payoff Amount		4,107.23
			Other Payoff Amt Total		4,119.63
			Amount to Dealer		30,998.00

After:

Debits		Total Debits	Credits		Total Credits
		35,166.73			35,105.23
Debit Item		Amt	Credit Item		Amt
Loan Amount		35,166.73	Wire Disbursement		30,998.00
			NonCash Payoff Amount		4,107.23
			Other Payoffs		
			Loan #1		12.10
			Loan #2		12.20
			Loan #3		12.30
			Loan #4		12.40
			Loan #5		12.50
			Amount to Dealer		30,998.00



More Updates to Funding Balance Screen

CMP: 6835

The Funding Balance screen has been updated to show "Buy Rate Premium Amount" in the Debit table and "Buy Rate Discount Amount" in the Credit table if those amounts are greater than 0 on the loan. Previously, the Funding Balance would not show those amounts. See the following example:

Debit Item	Amt	Credit Item	Amt
Loan Amount	12,785.00	Fees	
Dealer Participation	100.00	VSI Fee	150.00
Buy Rate Premium Amount	13.50	Title Fees	10.00
		License & Registration	15.00
		Document Preparation	20.00
		Insurance	
		Gap Insurance	795.00
		Total Insurance Premiums	2,590.00
		Ancillary Products	
		Service Contract	500.00
		Total Ancillary Products	500.00
		ACH Disbursement	11,345.00
		Amount to Dealer	11,345.00
		Discount Amount	50.00
		Advance Adjustment (+)	1,295.00
		Buy Rate Discount Amount	13.50

Validate Ln Req

Funding Balance Screen



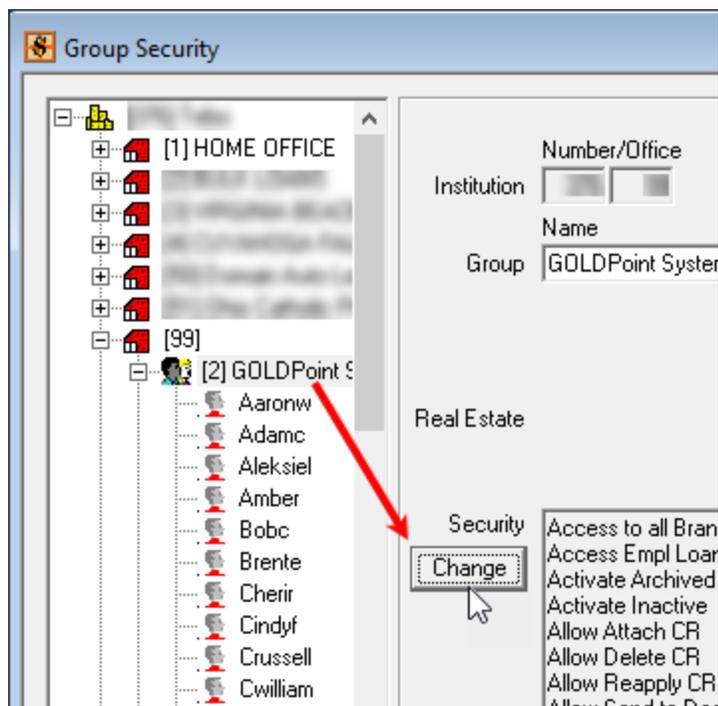
New Security Bit for Approving Loans Out of State

CMP: 3339

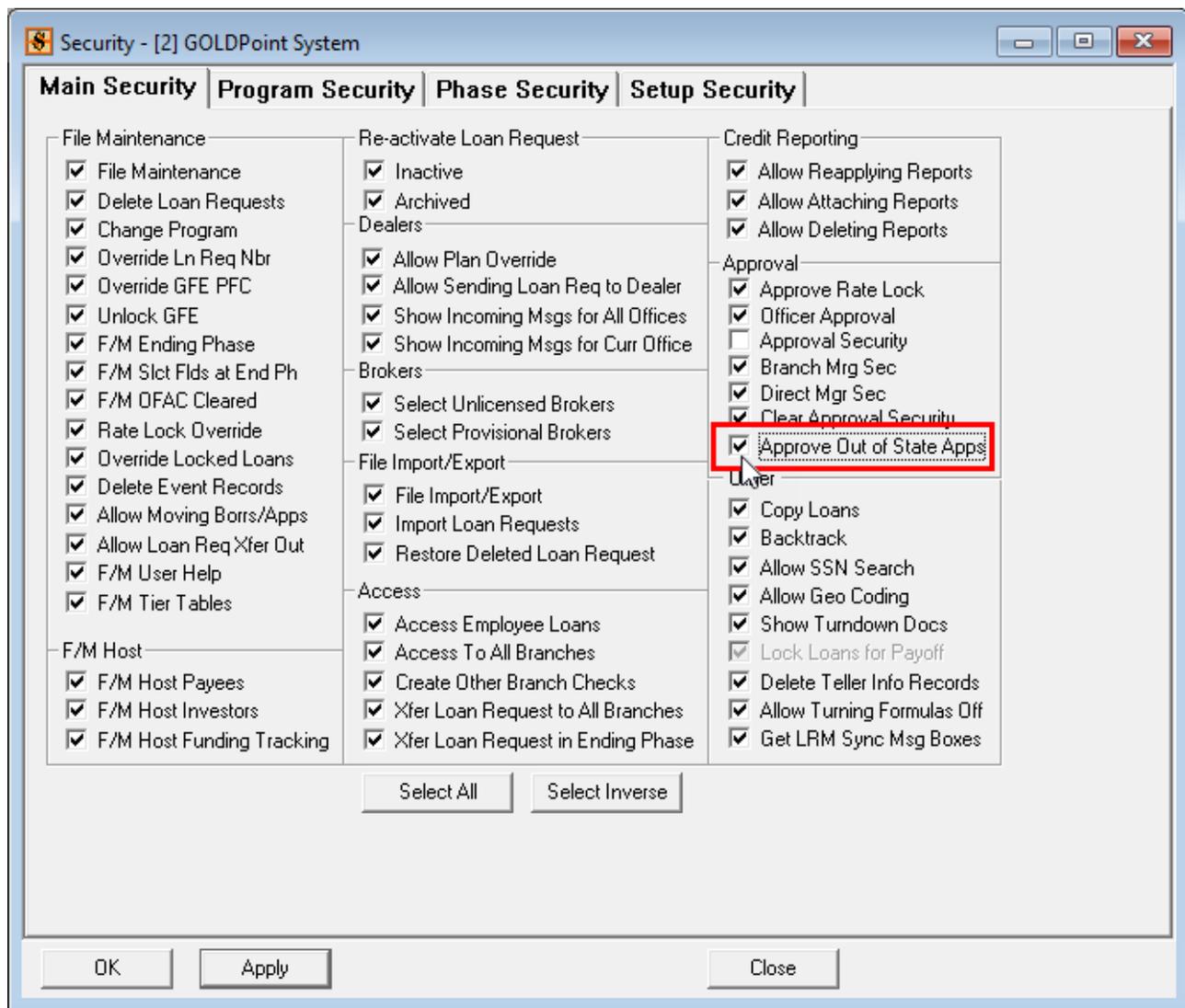
You can now restrict or allow users in a group to approve applications from a different state than the office resides. If a user does not have access to approve out-of-state applications, they will receive an error message when the user attempts to approve the application.

To set up this new security bit, access GOLDTrak PC Setup > Institution Setup > Security Groups screen. Scroll down the list of offices until you find the group you want to allow or restrict out-of-state applications.

Select the group, as shown below, then click <Change>.



When the Security screen for that screen appears, check (or uncheck) the **Approve Out of State Apps** box, as shown below.



MLA Link Updated

CMP: 14197

We have updated the MLA link that checks the MLA status of a loan against the U.S government's Military Lending Act's website. Previously, this link would render a 404 error, which means the link cannot be found. This was due to the government changing the MLA address slightly.

We have updated this link to take users to the correct login site. This link is found on the bottom of the Military Lending Act pop-up screen, which is accessed from the Consumer Application screen by clicking <MLA>, as shown below:

The screenshot shows the 'Military Lending Act' pop-up window. The form includes the following sections:

- Military Lending Act Information:**
 - Does MLA Apply?
 - Purchase Money Loan? [N] No (If Yes, MLA status check is NOT required)
 - Real Estate Secured by Dwelling? [N] No (If Yes, MLA status check is NOT required)
 - First Lien Secured? [N] No (If Yes, MLA status check is NOT required)
 - Number of Payments: 0 (If < 4 payments, MLA status check is NOT required)
 - Amount Financed: 0.00 (If > \$54,600, MLA status check is NOT required)
- MLA Status Check is Required**
- MLA Status of Borrowers:**
 - Borrower 1:**
 - Borrower Name: [Text Box]
 - Active Military? [N] No
 - Status Checked On: 2/10/2020 08:28:20 AM
 - Status Checked By: CINDYF
 - MLA Data Source: CINDYF
 - Check MLA Status via Equifax [Button]
 - Borrower 2:**
 - Borrower Name: [Text Box]
 - Active Military? []
 - Status Checked On: [Text Box]
 - Status Checked By: [Text Box]
 - MLA Data Source: [Text Box]
- MLA APR Applies
- Check MLA Status via MLA Website: <https://mla.dmdc.osd.mil/mla/#/login>

A red callout bubble points to the URL: **New link takes you to the U.S. government's MLA website login page.**

At the bottom of the window, there is a yellow button labeled 'MLA' and a 'Close' button. The background shows the 'Consumer Application' screen with a 'Verify Addr' button highlighted.



Trans Union Credit Report Now Includes Date Hired

CMP: 6962
 Work Order: 50269

When processing employment data in a TransUnion credit report, if the **Hire Date** (offset 65) is blank (which it almost always is) in the Employment Information section, we now use the effective/reported date (offset 81) instead.

Note: The employment dates now appear in the HTML report as **First Reported** and **Last Reported**. Until recently, they appeared as **Date Hired** and **Separation Date**.

Employment Information									
Company Name: GOLDPoint Stack and Save			First Reported: 12/18						
Occupation:			Last Reported:						
Income: 0									
Company Name: GOLDPoint Grocery			First Reported: 06/18						
Occupation:			Last Reported:						
Income: 0									
Report Summary									
Total Trades:	1	Curr Past Due:	0	Total Inquiries:	4	Amt Past Due:	0	Non-RE High Cred:	
Always Curr:	1	Prev Past Due:		Last 12 Months:	4	Monthly Pmt:	\$31	Revolving Credit:	
New Curr:	1	30 Days:	0	Last 6 Months:	2	Accts Balance:	0	High Credit:	



GOLDTrak Version 7.8.26 - 7.8.27

The following enhancements have been made to GOLDTrak PC versions 7.8.26 through 7.8.27:

▼ New Fields for Delinquency Status/Date in Credit Report

CMP: 10215

Work order: 53100

We have added the following fields to the LIABILITY group:

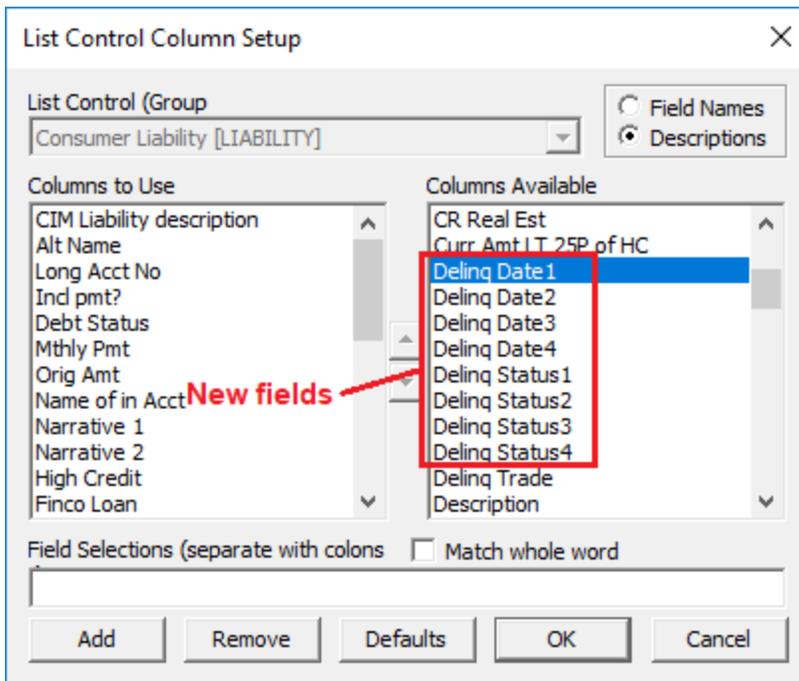
Field Name	Type	Length	Label	Description
DEL_DATE1_LB	Text	0005	DelinqDate1	Delinquency Date 1
DEL_DATE2_LB	Text	0005	DelinqDate2	Delinquency Date 2
DEL_DATE3_LB	Text	0005	DelinqDate3	Delinquency Date 3
DEL_DATE4_LB	Text	0005	DelinqDate4	Delinquency Date 4
DEL_STATUS1_LB	Text	0002	DelinqStatus1	Delinquency Status 1
DEL_STATUS2_LB	Text	0002	DelinqStatus2	Delinquency Status 2
DEL_STATUS3_LB	Text	0002	DelinqStatus3	Delinquency Status 3
DEL_STATUS4_LB	Text	0002	DelinqStatus4	Delinquency Status 4

This delinquency information was already being stored in the TRADE_LINE group in the DELINQ_DATES_TL field, but for convenience, it is now being broken out into more accessible components in the LIABILITIES group.

These fields show up to four delinquency dates and status information when pulling credit report information. If you would like any of these fields to show on the Liabilities list-view table, complete the following steps:

1. On the Asset/Debt Info screen, right-click the Outstanding Debts table and select "Setup List Columns."
2. A message will appear asking if you want to save changes for all users or just temporary changes. Click <Yes> for all users or <No> for just temporary changes.
3. In the List Control Column Setup, select any or all of the new fields, then click <Add> (as shown below).





Those columns are now added to the Liabilities list view.



Asset and Debt Information ✕

SECTION D - ASSET AND DEBT INFORMATION

ASSETS Add Detail Remove

CIM Asset description	Asset type	Acct Name	Account No	Acct Open Dt	Cash Val	Face Val	Name of in Acct

Total Assets 0.00

OUTSTANDING DEBTS Add Detail Remove

	Delinq Date1	Delinq Status1	Delinq Date2	Delinq Status2	Delinq Date3	Delinq Status3
	08/17	R2				
	10/15	R3	09/15	R2		

Debt Amount	Monthly Payment	Gross Income	83,333.33	Net Income	58,333.33
Original 74,272.00	Before 0.00	DTI Before	4.85300 %	DTI Before	4.85300 %
Current 246,134.00	After 2,831.00	DTI After	4.85300 %	DTI After	4.85300 %

Close

When you load credit information, those columns will show delinquency statuses and the date those accounts became delinquent.



Note: Delinquency status codes are brought over from the credit report. They are defined as follows:

Installment Account	Revolving Account	Mortgage Account	Meaning
I0	R0	M0	Too new to rate
I1	R1	M1	Pays account as agreed
I2	R2	M2	Not more than two payments past due
I3	R3	M3	Not more than three payments past due
I4	R4	M4	Not more than four payments past due
I5	R5	M5	More than 120 days or four payments past due
I7	R7	M7	Making regular payments under WEP.
I8	R8	M8	Repossession
I9	R9	M9	Bad debt; placed for collection
IA	RA	MA	Account is inactive
IB	RB	MB	Lost or stolen card
IC	RC	MC	Contact member for status
ID	RD	MD	Refinanced or renewed
IE	RE	ME	Consumer deceased
IF	RF	MF	In financial counseling
IG	RG	MG	Foreclosure process started
IH	RH	MH	In WEP of other party
IJ	RJ	MJ	Adjustment pending
IM	RM	MM	Included in Chapter 13



 **Remember:** An institution option is available that will not show trade lines (accounts) with zero balances when pulling liabilities from credit reports. This option, **Don't Add 0 Bal Liabilities**, is found in GOLDTrak PC Setup > Institution Setup > Credit Report Setup tab, as shown below:



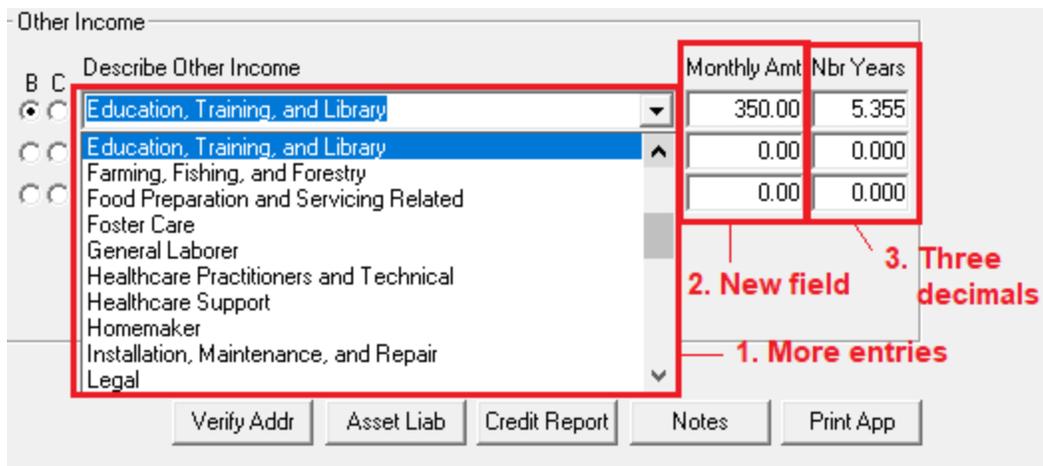
▼ Enhancements Made to Other Income on Consumer Application

CMP: 6856

Fields have been added to the Consumer Application screen in GOLDTrak PC. In the Other Income field group, we added the following:

1. Added additional other incomes to the **Describe Other Income** drop-list.
2. Added the **Monthly Amt** field to designate how much the borrower or co-borrower makes in additional monthly income.
3. Increased the **Nbr Years** decimal to be three instead of two.

See changes below:



Describe Other Income	Monthly Amt	Nbr Years
Education, Training, and Library	350.00	5.355
Education, Training, and Library	0.00	0.000
Farming, Fishing, and Forestry	0.00	0.000
Food Preparation and Servicing Related		
Foster Care		
General Laborer		
Healthcare Practitioners and Technical		
Healthcare Support		
Homemaker		
Installation, Maintenance, and Repair		
Legal		

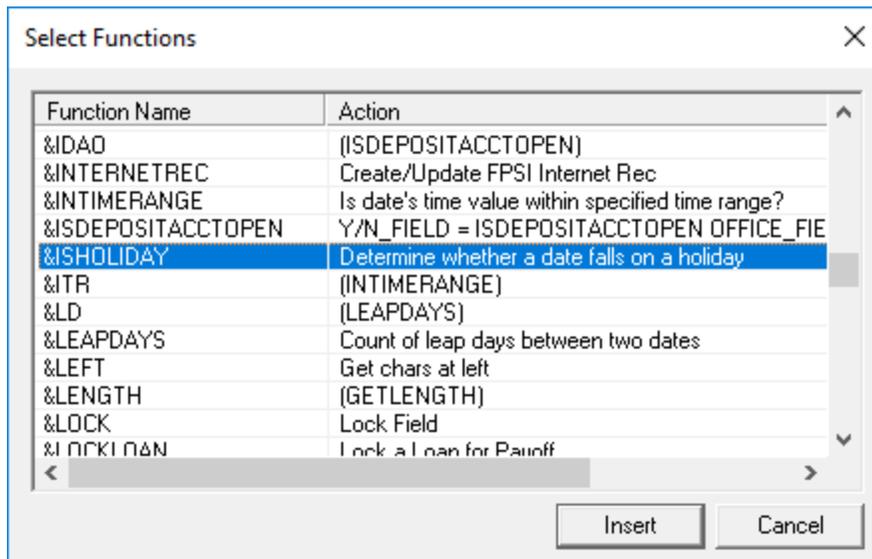
▼ New Formula Function

CMP: 6885

Work order: 50631

We have added a new formula function, &ISHOLIDAY, which can be used in formulas.





This formula function takes into account Sundays and holidays. This formula was requested by one institution for the Notice of Cancellation to populate the maximum notice date by adding three business days but excluding Sundays or federal holidays to the Contract Date.

Your GOLDPoint Systems account manager can add this function to any formula using GOLDTrak PC Setup. The following is an example of how this formula can be used (the formula is highlighted in yellow below):

```

DATE.DTE = &MAKEFIRSTOFMONTH DATE.DTE
COUNTER.NBR = 1
LOOP 28
  TEMP.TXT = "February "
  TEMP.TXT += COUNTER.NBR
  TEMP.TXT += " is a "
  &ISHOLIDAY.Y/N = &ISHOLIDAY DATE.DTE
  IF &ISHOLIDAY.Y/N = Y
    TEMP.TXT += "Holiday"
  ELSE
    DAYOFWEEK.NBR = &GETDAYOFWEEK DATE.DTE
    IF DAYOFWEEK.NBR = 1
      TEMP.TXT += "Sunday"
    ELSE
      IF DAYOFWEEK.NBR = 7
        TEMP.TXT += "Saturday"
      ELSE
        TEMP.TXT += "Work day"
      END
    END
  END
END
END

```

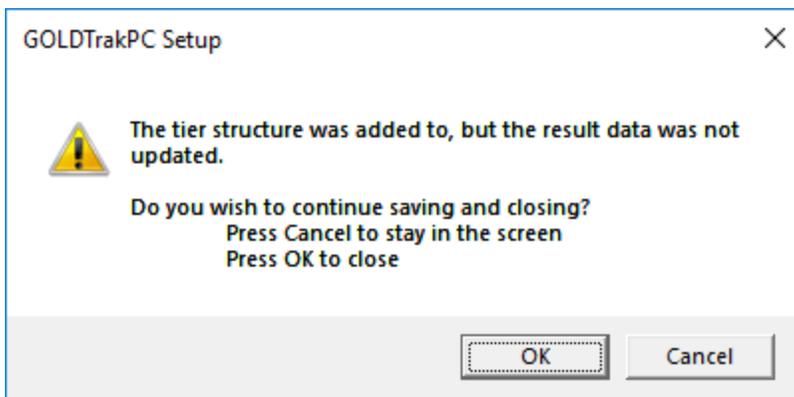


```
MISC_LNRM_01(COUNTER.NBR) = TEMP.TXT  
DATE.DTE = &ADDDAYS 1 DATE.DTE  
COUNTER.NBR += 1  
LOOP_END
```

▼ **Cancel Button Added to Tier Table Setup Warning Message**

CMP: 8858

A Cancel button has been added to a message that would appear sometimes when adjusting tiers on the Tier Table Setup screen in GOLDTrak PC Setup and clicking the <OK> button. This warning message would say,



But the message did not have a Cancel button. This has been corrected, and now if that message appears, a Cancel button will be there, as shown above.

▼ **New Screen for Third-party Ancillary Product Integration**

CMP: 7967, 10379, 10560, 10688
Work Order: 51372

We have created a new red screen for third-party ancillary product integration called Auto Plus/Home/Auto. Currently, this screen only integrates with FIMC to bring up and offer their plans. Future development may include other companies. Contact your GOLDPoint Systems account manager if you are interested in implementing this screen with other ancillary companies or FIMC.

To implement this new screen, additional fields were added to the ANCILLARY_PRODUCT record. Some highlights of this screen include:

- Any member of the family, even if they are not on the loan, can be added to this screen for Family plans.
- Plans that are offered are dependent on the office number for the loan. Office numbers help locate where the loan is being created, and therefore, different plans may be offered in different states/locations.



- Once the loan is funded and boarded, the ancillary product will show in CIM GOLD under Loans > Optional Products > [Ancillary Products](#).
- All documents will be included with loan finalization.

In order to use this screen, backend programming connecting to FIMC's API's must be completed. You will need to contact your GOLDPoint Systems account manager if you are interested in adding this screen to any of your loan programs. The following is an example of this screen in GOLDTrak PC:

Auto Plus/Home / Auto
 Documents

Available Plans Get Available Plans

Name	Plan Type	Description	Coverage	Term	Premium	Status	Member Nbr	Enroll Date	Exp Date
Anita Aloan	ATO	Auto Security Plan	FAM	12	199.95	Available	F19		
Anita Aloan	ATO	Auto Security Plan	FAM	24	379.95	Available	F19		
Anita Aloan	ATO	Auto Security Plan	FAM	36	499.95	Available	F19		
Anita Aloan	ATO	Auto Security Plan	FAM	60	799.95	Available	F19		
Allen Aloan	ATO	Auto Security Plan	FAM	12	199.95	Available	F19		
Allen Aloan	ATO	Auto Security Plan	FAM	24	379.95	Available	F19		
Allen Aloan	ATO	Auto Security Plan	FAM	36	499.95	Available	F19		

Select Plan

Selected Plans

Status	First Name	Last Name	Prod type	Desc	Premium	Finalized	Plan Type	Fund Date	Full Premium	Policy Nbr	Product Code	Term
Adding	Abe	Aloan		Auto Security Plan	199.95	N	ATO			F19		7 12

Member Information

First Name

Last Name

Address

Address 2

City

State

Zip

SSN

Date of Birth

Phone

Email

Gender

Language

Plan Details

Status Enroll Date Type Coverage: Individual Family

Member# Premium Term

Warnings

Errors

Number of Additional Members

Additional Members

Select from Loan Applicants	First Name	Last Name	Gender	Date of Birth	Relationship
[1] Anita Aloan (Borrower)	Anita	Aloan	[F] Female	1/ 1/1990	[SP] Spouse
[2] Allen Aloan (Co-borrower)	Allen	Aloan	[M] Male	6/12/1994	[SP] Spouse
<input type="checkbox"/> Non-applicant	Abe	Aloan	[M] Male	4/11/2002	[CN] Child
<input type="checkbox"/> Non-applicant					
<input type="checkbox"/> Non-applicant					

Unselect Existing Plan

Total Cost

Auto Plus/Home/Auto Screen

▼ **Fix to Equifax Credit Pull**

CMP: 9031, 9107

We have corrected an issue where credit pulls were failing the first time users attempted to pull credit from Equifax. On subsequent pulls, it worked okay. The credit will now pull correctly when users pull credit for Equifax the first time.

▼ **Update to Two Users in Same Application Error**



CMP: 9009

Two people cannot be in the same application at the same time and both making changes. The first person in the application can make changes, and the second person will be able to view the application but not make changes (all fields will be grayed out). After version 7.8.28 of GOLDTrak was released, a user found that two people could be on the same application at the same time and both make changes. This has been corrected, and the lock is back in place.

▼ **Bug Fix to Buttons on Consumer Application Screen**

CMP: 8656

We have updated the Consumer Application screen to no longer require a double-click on the Phone Number button and Copy to Mail button in order for the pop-up screens to show. We discovered that this only happened if data was being entered in a control (field or drop-list) and the user didn't navigate to another field before clicking those buttons. Regardless of whether the user navigates away from a field after entering data or not, those buttons will now work correctly on a single click.

▼ **New Fields for Branding Texting and Emails**

CMP: 7637

Work Order: 51391

If your institution has multiple organizations, we can now brand texts and email message sent from SolutionsByText using the specific organization for the applicant. For example, if your institution allows loans for two companies (Company A on the West Coast and Company B on the East Coast), and all applicants from offices 1000 to 2000 should receive emails indicating they're from Company A, we can now allow for that.

Significant setup is required by GOLDPoint System's programmers in order to use the different brands. The setup is done automatically for you when loan applications are processed. The brand the application comes from is shown when the phone number is added on the Consumer Application screen (then click <Phone Numbers>), as shown below:



Phone Numbers

Phone numbers for borrower Cindy C. Fisher

Seq	Primary Phone	Phone Number	Ext	Cell Carrier	Borr/Coborr	Opt-in Acct Msg	Opt-in Marketing	Text Msg
	Y	(801) 615-3100		31004		N	N	Y

New Delete

Primary Phone

Phone Number (801) 615-3100

Extension

Phone Type [2] Cell Phone Number

Cell Carrier [31004] T-Mobile

Restriction 1 [0] No restrictions

Restriction 2 [0] No restrictions

Time Zone

Dialer Restricted

Texting

Brand	Account	Marketing	Changed
GPS Finance	Y	Y	

Change Subscriptions for GPS Finance

Text Account Information

Text Marketing Information

Phone number is valid for text messaging.

Close

Name of the organization automatically populated based on office number

This information will be boarding over to CIM GOLD on the Households screen once the loan has been funded.

See [CMPs 7266, 7638, 8636](#) in the Update document for other important information regarding updates to CIM GOLD as well.

▼ More Fields for LexisNexis Integration

CMP: 8930

An institution needed additional data with their LexisNexis integration for loan applications in eGT. Therefore, we updated the &GETLONGTERMPIN formula function to send these additional XML tags to LexisNexis:

FirstName, SSN, PhoneNumber, Address, City, ZipCode, and Country.

This is for the LexisNexis API integration. LexisNexis provides a way to securely verify that the applicant is who they say they are before eSignature is allowed. A screen or pop-up fields usually appear during the loan application process in eGT, where the applicant can verify certain information about themselves, such



as a last known address, a previous loan on a car, or maiden name. That information is pulled from LexisNexis APIs.

Note 1: Last4SSN was being sent previously (and will continue to be sent) but now they need the full SSN, which will be sent as a 9-character string of numbers.

Note 2: The Country item comes from RESI_COUNTRY. "US" will be sent if RESI_COUNTRY is blank.

▼ **Version 7.9-Delta Save Project**

The GTPC - Delta Saves project is a change to the way we save GOLDTrak PC applications. Before these changes, we were saving all data for an application both to the host and the server database each time we did a save. With the Delta Saves Project, we only save the records that were changed. This "delta" save process has been implemented both on the "Save to the host" and the "Save to the server database." This will provide significant time savings when saving applications, as well as speed up updating applications and the boarding process. There is an institution option, NDLT, that needs to be turned on and is available in beta to test this functionality.



GOLDTrak Version 7.8.17 - 7.8.25

The following enhancements have been made to GOLDTrak PC versions 7.8.17 through 7.8.25:

▼ 1. &CALCSALES Formula

Corrections were made to the total payments calculation, when doing validation, to account for odd first and last payments. Previously, GOLDTrak PC was assuming all payments were the normal payment amount, so the total payment calculation was incorrect in cases where the first or last payment was not that amount.

▼ 2. Miscellaneous fixes

- CALCSALES GTPC formula function changes:
 - Correction to the calculation of the **Amount to Dealer** (subtract the total payoff amount).
 - Ability to process a FINANCING_TYPE1 value of 8 the same as types 2, 5, and 6 when calculating the Total Net Balance.
- Contract Booking screen:
 - Added controls for **First Payment**, **Last Payment**, and **Next Payment Date**, and show/hide them based on new fields and display features.
 - **First Payment**, **Next Payment**, and **Last Payment** are now only editable if doing validation.
 - Changes to the display of term and number of payments for clarification:
 - was: "Term/Nbr Pmts ____ ____"
 - now: "Term nn, Nbr Payments ____" (nn = Term in Months)
 - Decimal number fields were fixed so that when pasting a value (Ctrl + V), the value will be saved in the field and formulas will run.
- NADA Vehicle Values screen
 - Mileage no longer gets cleared when the state changes.
 - Formulas will run for key state/region NADA fields after selecting "New."
 - NADA screen will now accept data with case mismatch in region, make, model or trim (e.g., COUPE 2D instead of Coupe 2D)
- Dealer Send Change: If successful, won't show message asking whether to view a message.

▼ 3. BlackBook Enhancement

New GTPC vehicle, commercial vehicle, RV, and powersports valuation interface. Database information must be present in order to use this new service. Please contact your GOLDPoint Systems account manager for details.

▼ 4. Solutions by Text Interface Enhancement

For institutions with contracts with Solutions by Text, a third party offering "compliance guaranteed" texting solutions, we can set up GOLDTrak PC to communicate with SolutionsByText interface. An institution option, as well as CIM GOLD version upgrade is required with these changes.



▼ 5. FactorTrust Interface

This version contains a functional interface to FactorTrust as an alternative credit bureau. Some set up is required. A bug was found in 7.8.21 that closed GTPC if a blank was returned from a credit bureau. This has been resolved in 7.8.22. Setup of credit bureau data is necessary in GTPC Setup. Contract with FactorTrust is required for setup.

▼ 6. CBD Interface

This version contains a functional interface with Creative Business Decisions, a third-party decisioning company. Contract with CBD is necessary for setup. A new screen listing decisioning response and rationale is available in any selected loan program once setup is completed.

▼ 7. Consumer Payments

Consumer Payments view screen now recalculates points or percentage any time a change is made to insurance. The following error message will now be displayed if the points exceed 4 and the override is checked: "Points may not exceed 4. Please adjust loan amounts accordingly." Check occurs prior to boarding and a stopper is in place.

▼ 8. &CALCSALES Formula Function Change

When calculating the dealer participation amount (DLR_PARTICIPATE_AMT) and the amount is to be based on a percentage (PARTIC_TYPE_DLR_LRD is P), the code will now calculate the percentage based on the field identified in PART_CALC_FIELD_LRD, rather than always basing it on AMOUNT_FINANCED. (If PART_CALC_FIELD_LRD is blank, it will use AMOUNT_FINANCED.) The valid field names are: AMOUNT_FINANCED, LOAN_AMOUNT, PURCHASE_PRICE and CASH_TO_CUSTOMER. If a different field name is entered in PART_CALC_FIELD_LRD, an error will be issued. **Note:** Some formula adjustment may need to occur.

▼ 9. GTPC Date/Time Stamp

GTPC now has the ability to track changes within an application. In order for event tracking to occur, the loan program must have field USE_APP_TRACK_TRIGGR set to true in GOLDTrakPC Setup. Once that is set, the fields for each individual event must also be set to "true" in order for that event to be tracked.

- To set USE_APP_TRACK_TRIGGR, check the **Tracking Triggers?** checkbox in the Loan Program Editing screen in GOLDTrak PC Setup.
- To set the fields for the individual events, click on the "Tracking Triggers" tab and check the check boxes that should be tracked.

Please note that formulas are primarily responsible for tracking the events. The program will set the APP_EVENT_TRACK_CODE field to a value indicating the event that just occurred, and then formulas will run. A formula will need to check that field against the codes it is interested in and create tracking records as needed. Two new groups have been added for recording the tracking data: APP_EVENT_HEADER and APP_EVENT_ITEM. (Formulas are able to manage these groups; they are not able to manage the old group, APP_EVENT_TRACKING, because of the way the key is set up.) If the **Save Any** event is turned on but the **1st Save** or **Auto Save** is not, the event will come through as **Save Any**.



New Groups/Fields in LOAN_PROGRAM_MAIN

We have added new groups/fields in LOAN_PROGRAM_MAIN to accommodate tracking changes:

USE_APP_TRACK_TRIGGR	APP_TRACK_CLR_APPRV
USE_APP_TRACK_TRIGGR	APP_TRACK_UNDERWRITE
APP_TRACK_CREATE	APP_TRACK_CO_EXTEND
APP_TRACK_1ST_SAVE	APP_TRACK_CO_ACCEPT
APP_TRACK_AUTO_SAVE	APP_TRACK_PMT_CALC
APP_TRACK_ANY_SAVE	APP_TRACK_CREDIT
APP_TRACK_APPROVAL	APP_TRACK_FUND

New Groups/Fields in LOAN_REQ_MISC8

We added the following fields/groups in LOAN_REQ_MISC8 to accommodate tracking changes:

APP_EVENT_TRACK_CODE	COMP_NOAA_DT_M8
UNDERWRITE_COMPL_DT	COMP_APPR_AMT_M8
COMP_UNDERWRITE_DT	COMP_ASSIGNED_M8

New Groups

We added the following new groups to accommodate tracking changes:

- APP_EVENT_HEADER: new group (subgroup of LOAN_REQ_HEADER)
- APP_EVENT_ITEM: new group (subgroup of APP_EVENT_HEADER)

Screen Changes in GOLDTrakPC Setup

We have made the following screen changes in GOLDTrakPC Setup to accommodate tracking changes in applications:

- Added a new checkbox, **Tracking Triggers?**, to the Loan Program Design > Information tab. When that box is checked, the Tracking Triggers tab is displayed, as shown below. (The Loan Program Design screen is accessed from File > Open Loan Program, then open a current loan program by double-clicking it from the list.)



GOLDTrakPC Setup Ver 7.8.22.34060 - [Loan Program Design - 6000 Test Copy Restriction]

File Edit View Design Setup Design Items Entities Institution Setup Options Utilities Window Help

Information Phases Documents Formulas Screens Required Fields Validation Fields **Tracking Triggers**

Program Id: 6000 Program Name: Test Copy Restriction

Test Program? Loan Type: [2] Consumer Loan User Type: _____

Qualifying Info

	From	To
Loan Amount	0.00	5,000.00
Total Payments	0.00	36.00
Debt Ratio	0.0	60.0
LTV	0.0	25.0
APR Limit %	15.00000	

Number Sequencing

Application: 0
Loan Servicing: 0

CIF Import

Import CSEI Records
 Import Income Amounts

Credit Life? Rule of 78's loan Auto Calc GFE/HUD/Deal Screens
 UFO Tables? Round Up Payments Disable Lock of Existing Loans
 Consumer Loan Fees? Contract Loan? Use 365 Payment Calculation Method
 Disable Fees Show Amort as a Document Restrict Copy? Prohibit after 30 days

Tracking Triggers?

Asset/Liability Schema: _____
 Backtrack Template: _____
 Default Lending Limit Index: Default
 Auto-Fund Rule Set: 0 State: [] - No Stab

Last Changed By: CINDYF
 Date: 12/26/2017 Time: 02:13:27 PM

File > Open Loan Program > Loan Program Information Tab in GOLDTrak PC Setup

Open the Tracking Triggers tab and check the boxes next to each event your institution wants a notification to generate, as shown below:

Formulas	Screens	Required Fields	Validation Fields	Tracking Triggers
Select the events that should trigger event notifications:				
<input checked="" type="checkbox"/> Loan Created	Code 1	<input checked="" type="checkbox"/> Counter Offer Extended	Code 40	
<input type="checkbox"/> First Save	Code 2	<input checked="" type="checkbox"/> Counter Offer Accepted	Code 42	
<input type="checkbox"/> Auto Save	Code 3	<input type="checkbox"/> Payment Calculator Applied	Code 50	
<input type="checkbox"/> Any Save	Code 4	<input type="checkbox"/> Credit Pulled	EQ: Codes 100 - 111 TU: Codes 200 - 211 EX: Codes 300 - 311 TM: Codes 400 - 411	
<input checked="" type="checkbox"/> Loan Approval	Code 20			
<input checked="" type="checkbox"/> Approval Cleared	Code 22			
<input type="checkbox"/> Underwriting Complete	Code 30	<input checked="" type="checkbox"/> Funded	(No Code)	

Codes that are set in APP_EVENT_TRACK_CODE for the various events:



Code	Event
1	Loan Created
2	First Save
3	Auto Save
4	Any Save
20	Loan Approval
22	Approval Cleared
30	Underwriting Complete
40	Counter Offer Extended
42	Counter Offer Accepted
50	Payment Calculator Applied
	Credit pulled:
100-111	Equifax Credit pulled (100 + borrower number 0-11)
200-211	TransUnion credit pulled (200 + borrower number 0-11)
300-311	Experian credit pulled (300 + borrower number 0-11)
400-411	Tri-merge credit pulled (400 + borrower number 0-11)

- If the **Funding** event is selected for tracking, the tracking will happen automatically rather than by formulas. APP_EVENT_HEADER and APP_EVENT_ITEM records will automatically be created as event type 65000 "Fund."
- The APP_EVENT_TRACK_CODE field will be automatically cleared at the end of formula processing.
- The credit pulling events will be sent individually for each borrower whose credit was pulled, even for joint reports.
- An enhancement was made to formulas to allow for multiple or intermixed sequence types. Multiple fields can now be used as sequence values for fields. Example:
`USER_NAME_AEI(ISEQ.NBR,HSEQ.NBR) = LOCKED_BY_LRM`

▼ 10. Special characters in document titles

Special characters are now accepted in the title of documents. Previously, special characters were causing an error when users went to sign documents. Special characters are now converted to valid HTML values before sending to Signature Portal.

▼ 11. Mouse wheel scrolling

We have added the ability to use the scroll on your mouse for screens that have extra fields and the screen is not resized to view all those fields. Now a drag bar appears on the right, and you can use your mouse wheel to scroll to view additional information. This is for all screens, dialogs, and tabs in GTPC and GTPC Setup.

▼ 12. Loan Servicing Fields Added



GTPC existing Loan fields that are now available to pull back in from loan servicing fields:

Loan Servicing Field	GTPC Field
CFLN LNDCAT (Loan Category)	EXIST_LNDCAT
CFLN LNINNO (Installment Number)	EXIST_NBR_PMTS_MADE
CFLN LN1DUE (1st Due Date)	EXIST_1ST_DUE_DATE
FPUF UFNO1 (User-defined number 1)	EXIST_UFNO1
FPUF UFNO2 (User-defined number 2)	EXIST_UFNO2
FPUF UFNO3 (User-defined number 3)	EXIST_UFNO3
FPUF UFNO4 (User-defined number 4)	EXIST_UFNO4
FPUF UFNO5 (User-defined number 5)	EXIST_UFNO5

▼ 13. Update to Loan Funding with Payoff

During the funding of a loan with a loan to payoff, the loan to payoff is updating the field **Renewal Date 1** (MLRNW1) from the field TF_OPEN_DATE. This process was changed to put today's date in MLRNW1 if TF_OPEN_DATE does not fill it properly.

▼ 14. Update to Documents Screen

The URL for the Doc_Service DBASE_INFO item now pulls from the office the user is currently logged into first, and if it is empty, then the code looks at office 0. This is to make it so the **EMAIL** and **Save PDF** buttons will appear on the Documents screen when you just have the Doc_Service item setup in office 0.

▼ 15. Adding/Removing Tabs

Added code to dynamically add or remove tabs according to the check boxes selected without having to close and save, and then reopen, the program. This will update using the "Apply" button.

▼ 16. Version 7.9-Delta Save Project

The GTPC - Delta Saves project is a change to the way we save GOLDTrak PC applications. Before these changes, we were saving all data for an application both to the host and the server database each time we did a save. With the Delta Saves Project, we only save the records that were changed. This "delta" save process has been implemented both on the "Save to the host" and the "Save to the server database." This will provide significant time savings when saving applications, as well as speed up updating applications and the boarding process. There is an institution option, NDLT, that needs to be turned on and is available in beta to test this functionality.



Archived Versions

A PDF copy of GOLDTrak PC What's New for prior versions are found by clicking any of the following links:

[GOLDTrak Version 7.8](#)

[GOLDTrak Version 7.7](#)

[GOLDTrak Version 7.6](#)

[GOLDTrak Version 7.5](#)

[GOLDTrak Version 7.1](#)

[GOLDTrak Version prior to 7.1](#)

