



# **GOLDTrak What's New**

## **User's Guide**

Created May 2019

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## GOLDTrak Version 7.5

See the following changes detailing enhancements and changes in GOLDTrak PC version 7.5:

[Boarding Changes](#)

[Credit Reporting Changes](#)

[Errors Corrected](#)

[Field Changes](#)

[Formula Changes](#)

[GOLDTrak PC Setup Changes](#)

[New Features](#)

[Screen Changes](#)

[Text/Email Notification Changes](#)

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## Boarding Changes

CMF# 11326

### Background:

Sometimes renewal loans are being boarded without setting the **Renewal/Prorate?** field (mnemonic is PORNWL) for the loan being paid off. When a loan is being paid off, this field, as well as **Loan Locked for Payoff** (mnemonic is POLOCK), must always be set to true (checked box) before boarding. Locking the loan in the Existing Loans screen, or by using the &LOCKLOAN formula function, calls the Payoff Lock-in Function (BLPK), which properly sets both of these fields. However, some institutions lock loans manually using the Payoff screen in CIM GOLD. In which case, the fields may not have set properly.

### New coding changes:

We have added code to the system that causes the system to verify that both the **Loan Locked for Payoff** and **Renewal/Prorate?** fields are set to true before boarding renewal loans. If PORNWL is not set, boarding will stop and the following error message will be returned:

"Renewal indicator was not set correctly in the Loan Payoff record. Please drop the payoff lock in CIM GOLD, recalculate, and lock the loan for payoff once again in GTPC."

If POLOCK is not set to true, the following message will be returned:

"The loan that is being paid off is not locked for payoff in the Loan Payoff record. Please lock it for payoff and try again."

Users will then need to update the applicable fields on the CIM GOLD Payoff screen.

You do not need a new version of GOLDTrak PC to implement this change.



## Credit Reporting Changes

The following enhancements and changes involve Credit Reporting in GOLDTrak PC:

[Equifax Request Options Update for Credit Reporting](#)

[New TransUnion Scoring Models](#)

[Suffix Added to Experian Credit Reporting](#)

[Vendor ID sent with Credit Report](#)



## Equifax Request Options Update for Credit Reporting

CMF# 8544

We have updated Equifax reporting fields in GOLDTrak PC Setup. Equifax has retired Bankruptcy Navigator 3.0 Models 2781, 2782, 2783, 2784. In order for your institution to retire these models, you must uncheck those options in GOLDTrak PC Setup. Consequently, the following changes have been made to the Credit Report Setup tab on the Institution/Office Setup screen in GOLDTrak PC:

- The Bankruptcy Navigator Index 4.0 model (5146) has been added.
- The SmartScore Probability Scale model has been changed from 1203 to 2903.
- The SmartScore Odds Scale model has been changed from 1204 to 2904.
- The ID Score (31) has been removed (retired).
- The Bankruptcy Navigator 3.0 Models have been flagged as retired, but they still appear on the screen.

See the following example of this screen with the changes highlighted:



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



## New TransUnion Scoring Models

CMF# 9634

We have added two new TransUnion scoring models. If your institution would like to use these, contact your GOLDPoint Systems account manager. The new scoring models are Credit Vision Auto Score 3.0 and TransUnion Income Estimator 3.0.

**GOLDPoint Systems Only:** To set up an institution to use these models, check either of the boxes in front of the **CreditVision Auto Score 3.0** field (TU\_MDL\_CV\_AUTO3) or **TransUnion Income Estimator 3.0** field (TU\_MDL\_INC\_EST3) on the Institution Setup > Institution Offices > Credit Report Setup tab, as shown below:

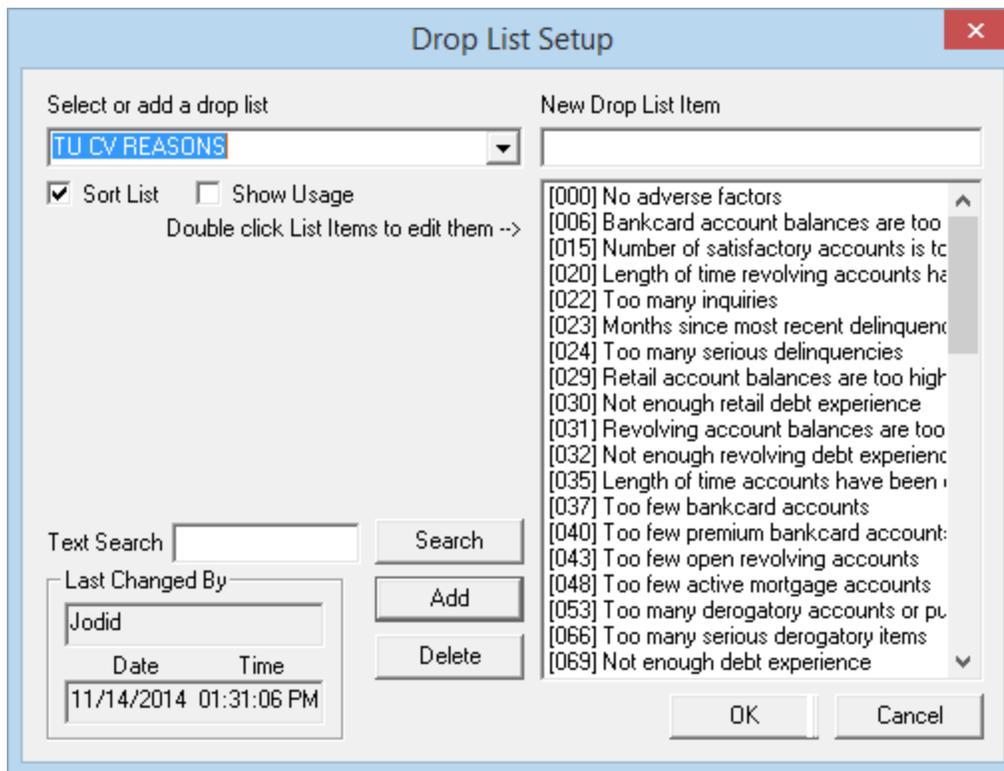
Attorneys		Options	
Institution/Office	Personnel Information	HMDA/CRA Config	Credit Report Setup
Set Bureau Report Options <input checked="" type="radio"/> at Institution Level <input type="radio"/> at Office Level  States Setup	Default Display Format <input checked="" type="radio"/> HTML <input type="radio"/> Plain Text  Existing Reports List <input checked="" type="checkbox"/> Show HTML <input type="checkbox"/> Show Plain Text	Credit Report Processing Options <input type="checkbox"/> Don't add 0 Bal Liabilities <input checked="" type="checkbox"/> Don't add Employers <input checked="" type="checkbox"/> Lock Liabilities <input checked="" type="checkbox"/> Match up Liabilities <input checked="" type="checkbox"/> Sort Trades by Reported	Calculate missing revolving monthly payment as percent of balance <input type="text" value="2.5000"/>  Minimum calculated monthly payment <input type="text" value="25.00"/>
<b>Equifax</b>		<b>TransUnion</b>	
TransUnion Contact Information <input checked="" type="checkbox"/> Direct Access Market Code <input type="text"/> Member Code <input type="text"/> Password <input type="text"/> Port <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://172.27.10/TUNAI/GetTUCreditReport.aspx"/> 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"/> New DELPHI (00032) <input type="checkbox"/> TransUnion Auto (00701) <input type="checkbox"/> Bankruptcy 1.0 (00896) <input checked="" type="checkbox"/> FICO Risk Score, Classic 98 (00950) <input checked="" type="checkbox"/> FICO Bankruptcy Risk Score 98 (00601) <input type="checkbox"/> FICO Risk Score, Classic 2004 (00P02) <input type="checkbox"/> FICO Risk Score, Classic Bankcard 2004 (00P11) <input type="checkbox"/> FICO Risk Score, Classic Auto 2004 (00P12) <input type="checkbox"/> FICO Risk Score, Classic Installment 2004 (00P13) <input type="checkbox"/> FICO Risk Score, Classic Personal Finance 2004 (00P14) <input type="checkbox"/> FICO Risk Score, Classic 08 (00Q88) <input type="checkbox"/> VantageScore (00P94) <input type="checkbox"/> VantageScore 3.0 (00V60) <input type="checkbox"/> CreditVision Auto Score 3.0 (00V80) <input type="checkbox"/> TransUnion Income Estimator 3.0 (00N03)		Add-Ons <input checked="" type="checkbox"/> High Risk Fraud Alert (was HAWK) (06500) <input type="checkbox"/> Geo Code (07011) <input type="checkbox"/> Auto Summary (07070)	

Institution Setup > Institution Offices > Credit Report Setup Tab

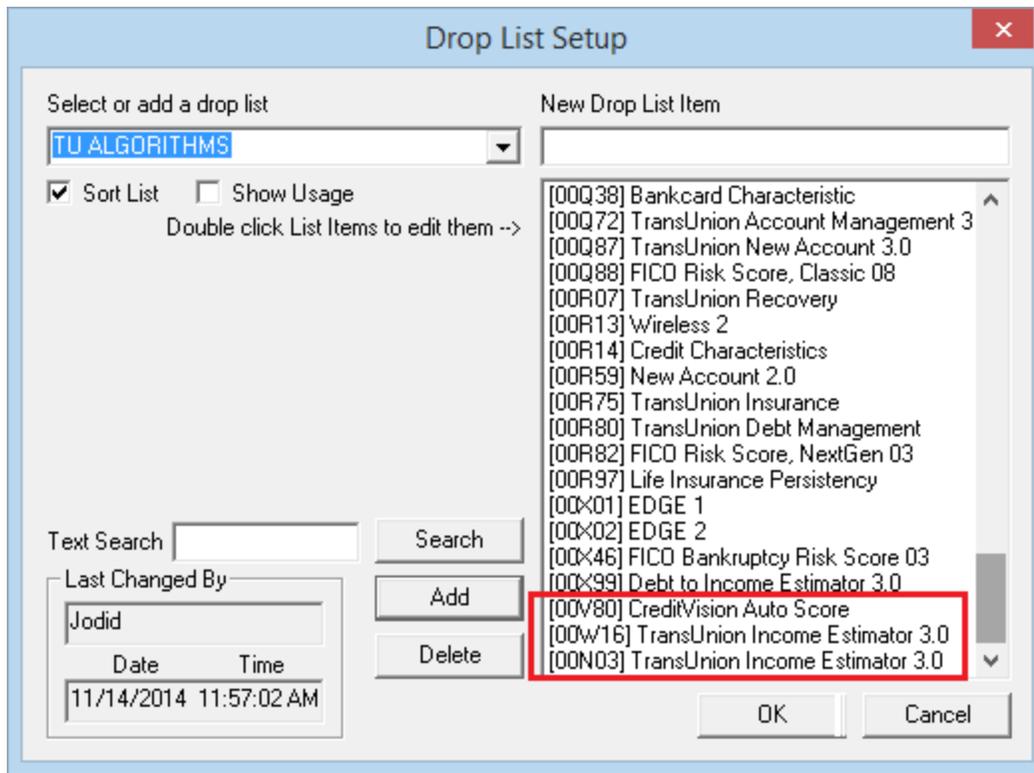


These options have also been included in GOLDTrak PC Setup in order to use these new models:

- For the CreditVision Auto Score 3.0, we created a new drop-list called "TU CV REASONS" (see below).



- We added the new models to the "TU ALGORITHMS" drop-list (see below).



- The additional data from the TransUnion Income Estimator model has been saved into CR\_SCORE\_ATTRIBUTE records under CREDIT\_SCORE record.



## Suffix Added to Experian Credit Reporting

CMF# 10199

If a name suffix (NAME\_SUFFIX) exists on a loan, it is now included in credit reporting to Experian, along with the first, middle, and last names. Examples of suffixes are Jr., Sr., III, and DDS.



## Vendor ID sent with Credit Report

CMF: 11960

Both Equifax and TransUnion have requested that we include a Vendor ID whenever a credit report is requested through GOLDTrak PC. We now include that with our request. This vendor ID identifies us as DHI Computing Service.



## Errors Corrected

The following errors were corrected in GOLDTrak PC version 7.5:

[Correction to Browse Dialog Issue](#)

[Correction to SSN Search](#)

[Enhancements to Inquiry Mode](#)

[Error Message for Checks Over the Limit](#)

[NADA Values Updated](#)

[Print Dialog Now Shows From Check Writer](#)

[Sequencing of Insurance Groups](#)

[Small Wording Change for Cash Disbursements](#)

[SSNs Required with Name Search](#)

[System Auto-saves After Getting Loan #](#)

[Truncate Data Imported from CIF](#)



## Correction to Browse Dialog Issue

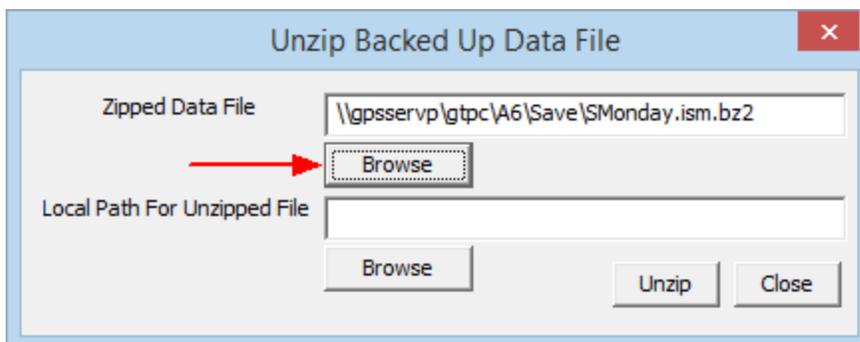
CMF# 9744

A small correction has been made that affected some users running GOLDTrak PC on Windows 8 machines. In some cases, when browsing to open a file in GOLDTrak PC, a message would pop up asking whether you wanted to create the file. This was wrong, because the user was trying to open a file, not create or save one. This bug apparently only occurred when running Windows 8.

This has been corrected, and now the appropriate open dialog appears when browsing for a file.

This fix affects:

- when browsing to select a Local Database at logon time.
- when browsing to select an archived/exported database to import.
- when browsing to select a merge file to be imported.
- when browsing to select a backed-up data file to be unzipped (from the Utilities menu > Unzip Backed Up Data File, as shown below).



## Correction to SSN Search

CMF# 11339

We have corrected an error that occurred when users searched for loan applications based on Social Security number. Previously, the system would bring up multiple instances of the same application from an SSN search. This has been corrected and now only one application is found.



## Enhancements to Inquiry Mode

CMF #: 9338

Work order #: 506714

Changes have been made to address some errors that occur when the loan request has been opened in inquiry mode. A loan request can be in inquiry mode either because the FM button **FM** on the toolbar was turned off when the loan was opened, or the loan request is in use by another user.

1. Contractor Search screen: The program was crashing if the user tried to go into this screen and the FM button was turned off (inquiry mode). Note: This would happen strictly based on the button's state, regardless of whether or not the loan request was actually in inquiry mode.) Also, if anything was changed on the screen, many errors pop up when the screen is closed if the loan is in inquiry mode. The code has been fixed to not attempt to save data if the parent record is not locked.
2. Existing Loans screen: When the screen gets instantiated (runs records), it tries to create several records, if they don't already exist. In inquiry mode, this has been causing a NewSubGroup error. The code has been fixed to not attempt to create the subrecords if the parent record is not locked.
3. Credit Reporting: Several changes have been made to the credit reporting code to ensure that GTCOM doesn't try to write any data to the loan request when it's in inquiry mode.



## Error Message for Checks Over the Limit

CMF# 10720

It was reported that in GOLDTrak PC versions 7.1.x, the system was allowing users to write checks for more than the disbursement amount. We have corrected this problem, and now if users try to create a check for more than the disbursement amount, the error message "Cannot disburse over available amount" appears on the Check Detail screen. The user will not be able to close the Check Detail screen until the check amount is adjusted to be within the available funds.



## NADA Values Updated

CMF# 10066

NADA values are now updated correctly when changes are made on the NADA Vehicle screen. Previously when users would enter or edit car value information, the system would save the information, but it wouldn't be reflected in the list tables. Now the system properly reflects the changes both in the fields and in the list tables.



## Print Dialog Now Shows From Check Writer

CMF #: 9653

Work order: 39738

We have changed the default settings for how checks are printed from Check Writer in GOLDTrak PC. If your institution has a default check printer set up in Institution/Office Setup in GOLDTrak PC and defined in the formulas within your loan program, then when you print checks to Check Writer, the system will automatically send checks to the default printer.

But if a default printer is not set up for check printing, then the system displays a Print dialog box, where you can choose a printer on your computer or network where you want checks to print.

**Note:** The **Display the Print Dialog** option (SHOW\_PRINT\_DLG\_IO) on the Options 2 tab of the Institution/Office Setup screen applies to the printing of regular documents only, not checks.

**GOLDPoint Systems Only:** To set up a default printer for check printing, first provide a name for the check printer in the **Printer IDs** field on the Options 2 tab of the Institution/Office Setup screen in GOLDTrak PC. See the example below.



Once that is set up, you will need to include that printer name in the PRINTER\_ID field in the PRINTER\_DEFINITION group.

Field Name	Type	Length	Label	Class	Description
CHANGED_BY_PDEF	Text	0012	Changed By	BASE	Changed B
CHANGED_WHEN_PDEF	Date/Time	0008	Changed Dt	BASE	Changed C
INST_PDEF	Whole Number less than 65535	0002	Inst #	BASE	Institution I
OFFICE_PDEF	Whole Number less than 65535	0002	Office #	BASE	Office or Bi
PRINTER_ID_PDEF	Text	0024	Printer ID	BASE	Printer ID
PRINTER_NAME_PDEF	Text	0255	Printer Name	BASE	Printer Pat

## Sequencing of Insurance Groups

CMF# 10432

The Ancillary Insurance screen can cause gaps to occur in the sequencing of insurance records when records are deleted. These gaps in sequencing were causing errors in the viewing/updating of records that follow the gap.

In order to correct this problem, we changed the way sequencing is handled for the following groups:

ANCILLARY\_PRODUCT  
ANCILLARY\_PROD\_II  
AUTO\_POLICY  
ADD\_POLICY  
GAP\_POLICY

Previously, when fields from any of these groups were specified in screens, formulas, or documents, the sequences were handled as ordinal values. With this new change, the sequences will now be handled as 1-based literal values. When record data is accessed in this scenario, the sequence values are first adjusted from being 1-based to being 0-based (1 changes to 0, 2 changes to 1, etc.), then it gets the record with the sequence value equal to that value.

### **Before:**

Specifying sequence 4 would get the 4th record, regardless of the value in the record's sequence field.

### **After:**

Specifying sequence 4 will get the record with a sequence value of 3, regardless of how many records come before it.

If a group of records were to have sequences beginning with 0 and have no gaps in sequencing, both ways of handling sequencing would yield the same results. It is when there are gaps in sequencing that the differences occur.

If any institution has any screens, formulas, or documents containing fields from any of these records, those fields may now start behaving differently if there are any gaps in record sequencing.



## Small Wording Change for Cash Disbursements

CMF# 10067

A small wording changes has been made to the message box that appears after funding if a cash disbursement is to be made.

**Old message:**

"Please make cash disbursement of \$xx,xxx.xx."

**New message:**

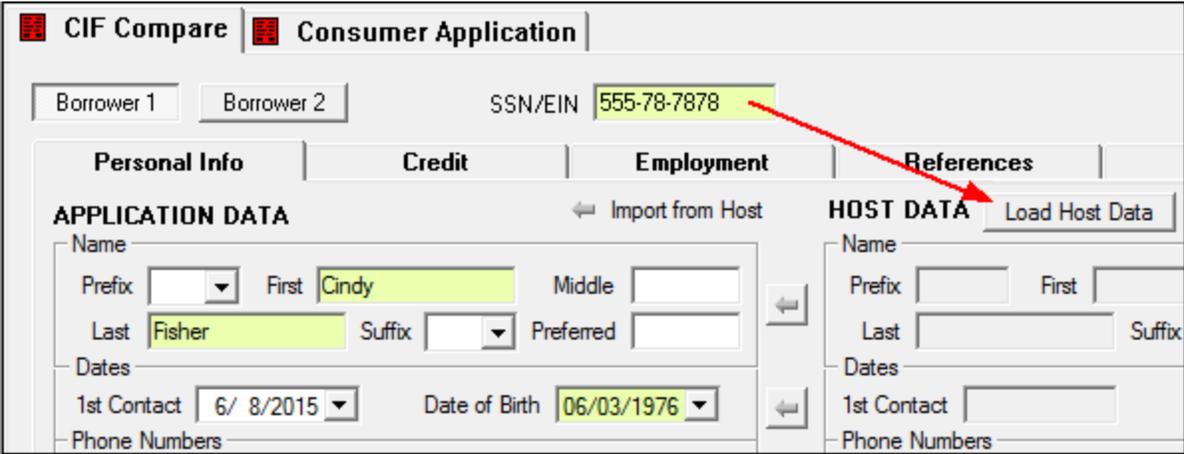
"Don't forget to give the customer the cash proceeds of \$xx,xxx.xx."



### SSNs Required with Name Search

CMF# 9951

GOLDTrak PC no longer allows a name search on the CIF Lookup screen or CIF Compare screen if the **SSN/EIN** field contains all zeros. Previously, the system would occasionally return faulty names when nothing, or zeros, was entered in the **SSN/EIN** field. In order to avoid faulty data during look up, we have made it so users cannot import CIF information from the host computer until information (not all zeros) is entered in the **SSN/EIN** field. See the following example of the CIF Compare screen with information in the **SSN/EIN** field, thereby causing the **Load Host Data** button to be enabled.



CIF Compare Screen



## System Auto-saves After Getting Loan #

CMF# 10719

The system now automatically saves the loan request after getting a loan number. This happens anytime a new loan number is generated, which includes the following:

- Checks screen

- Disbursements screen

- General Information screen

- Any user screen with a <Get Loan Number > button

This change was implemented because we found some instances where a loan number was obtained and a loan was closed without saving. This resulted in a skipped number. This new change prevents that from happening.



## Truncate Data Imported from CIF

CMF# 9996

A message no longer appears in some instances when data is being imported from CIF host records to GOLDTrak PC records. This warning message would appear if the host data exceeded the GOLDTrak field length:

"Field: XXX, Data: abc. The data will be saved with a field length of n."

This message no longer appears when importing host CIF data. Whenever the field data is too long for the field length, the system will simply truncate the data.

These changes apply to both the CIF Lookup screen and the CIF Compare screen.



## Field Changes

The following changes and enhancements involve fields in GOLDTrak PC version 7.5:

[Ability to Set Semi-Monthly Payments Added](#)

[Change to Initial Rate Transfer](#)

[Date Fields Expanded](#)

[New Fields Available for MLA Loans](#)

[New Fields for Ancillary Products](#)

[New Fields for Credit Card Disbursements](#)

[New Fields for Non-file Insurance](#)

[New Fields for Opt In Marketing](#)

[New Fields for Recurring ACH](#)

[New Option for Emailing](#)

[New Option Hides Stop at Maturity Box](#)

[New Transfer Field for Recency](#)

[New Transfer Fields](#)

[New User Defined Field](#)

[Tiers Expanded from 10 to 50](#)

[Update 1st Contact Date](#)



## Ability to Set Semi-Monthly Payments Added

CMF# 11232

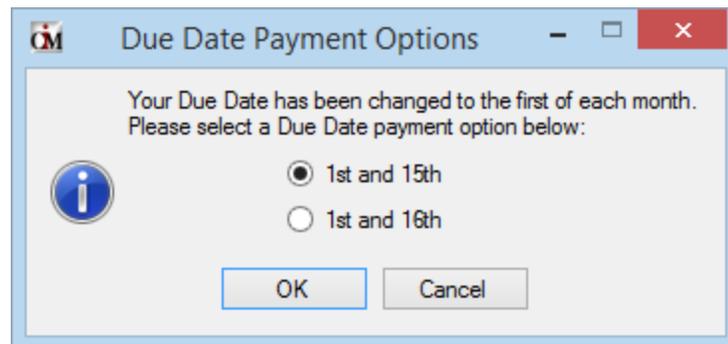
Work Order: 11232

We have programmed a new option for those clients who would like to set specific semi-monthly payment frequency dates in GOLDTrak PC. Once the loan is funded and boarded, the semi-monthly payment frequencies are transferred into CIM GOLD. This option is also available in eGOLDTrak.

This new option is called **Optional Semi-monthly** (TF\_USE\_LNOO24) and is transferred to the **Optional Semi-monthly** field (LNOO24) in CIM GOLD once the loan is boarded.

If the **Optional Semi-monthly** is selected on a loan, it signals to the system that the loan uses an alternate version of the regular semi-monthly payment **Frequency**.

- If this option is selected and the **Due Date** is set to the first day of the month, your institution is given a choice of a 1-15-1-15 pattern or a 1-16-1-16 pattern. Institution option OPTN CH24 must also be set. When the institution option and this option are set, and a user changes an account's **Due Date** to the first day of a given month, the system displays a small dialog asking if the customer wants the next payment date going forward to be on the 15th or 16th day of the month. The user then selects the **1st and 15th** or **1st and 16th** radio button and that becomes the **Next Due Date**, as shown below.



- If this option is selected and the **Due Date** or **Due Date Day** value is "15," the due date of the loan will fall on the 15th and the last day of each month.
- If this field is marked and the **Due Date** or **Due Date Day** is "31," the due date of the loan will fall on the last day of the month, and then on the 15th of the next month.
- If the **Due Date** or **Date Day** is any other value than "1," "15," or "31," the due date will be determined normally. See the Semi-monthly description on the **Frequency** field for more information. **Note:** The **Due Date** or **Due Date Day** field cannot be left blank.

This dialog appears when the aforementioned conditions occur on the Loans > Account Information > [Signature Loan Details](#) and [Payment Information](#) screens in CIM GOLD.



## Change to Initial Rate Transfer

CMF# 9496

Internal work order

The code that boards data from GOLDTrak PC to the CSOT record (Loan Origination Tracking) now transfers information in the INITIAL\_RATE field to the **Extended Rate** field (OTEXRT). Previously, the INITIAL\_RATE field was being transferred to the **Original Rate** field (OTORAT). Origination information can be viewed in CIM GOLD through the Loans > Account Information > Account Detail screen, then click <Show Origination>.



## Date Fields Expanded

CMF# 9927

The date fields have been widened on several screens: CIF Compare, Participant Detail, Deal Maker, and Properties. The last value of the year was being cutoff when the format was set to MM/DD/YYYY. This has been corrected.



## New Fields Available for MLA Loans

CMP #1623

The PREV\_ACTIVE\_MLA\_PTL checkbox field (**Prev Mil**) is now available on the Personal tab of the **CIF Compare** screen. If the [Active Military](#) field in CIM GOLD has been marked, this field will display a checkmark to indicate that the customer has previously qualified for MLA loan terms. Contact GOLDPoint Systems to make this field available at your institution.



## New Fields for Ancillary Products

CMF# 10762

Two new fields have been added to the ANCILLARY\_PRODUCT group: **Member Number** (ANC\_MEMBER\_NBR) and **Policy Number** (ANC\_POLICY\_NBR). These fields are for those institutions that offer ancillary products with loans, such as AAA, Continental Car Club, United Motor Club, etc. Information entered in these fields transfers into the mnemonics MCMNBR (Member Number) and MCPLCY (Policy Number), which can be used in GOLDMiner and GOLD Writer reports. At a future date, these fields will also be added to the Loans > Optional Products > [Ancillary Products screen](#) in CIM GOLD.







## New Fields for Non-file Insurance

CMF# 10219

We have added new fields to the CL\_TABLE\_SELECTION group. These fields affect which fields transfer over to the Loan Insurance record (FPIN) during boarding.

The new fields are:

STOP\_NFAU\_CLS (Stop Non-File Motor Vehicle)

STOP\_NFPP\_CLS (Stop Non-File Personal Property)

The screenshot shows the 'Field Dictionary' window with the 'Group' dropdown set to 'CL\_TABLE\_SELECTION'. A red arrow points to this dropdown. Below the search controls, a table lists various fields. The last two rows of the table are highlighted with a red box:

Field Name	Type	Length	Label	Class	Description
PP_SINGLE_DISCLOSE	Decimal Number	0008	Disc PP Single	BASE	Disclosed Single Personal Property
PP_SQLID	Whole Number L..	0002	PP Sql ID	BASE	PP SQL ID Number
PP_STATE_RATE_CLS	Decimal Number	0008	PP State Rate	BASE	PP State Rate
PP_SURCH_AMT_ONLY	Decimal Number	0008	PP Surcharge Amt	BASE	PP Surcharge Amt
PP_SURCH_ORIG_AMT	Decimal Number	0008	PP Orig Surchar...	BASE	Personal Property original surchar...
PP_SURCH_RATE	Decimal Number	0008	PP Surcharge R...	BASE	Personal Property surcharge rate
PP_TABLE_ID_CLS	Text	0008	PP Table Id	BASE	PP Host Table Id
PP_TERM	Whole Number L..	0002	PP Term	BASE	Personal Property Coverage Term
PP_TOTAL	Decimal Number	0008	PP Total	BASE	PP Total Amount
PP_TOTAL_COMM_PE...	Decimal Number	0008	PP Comm Percent	BASE	PP Commission percent
PP_TOT_BEN_ALLOW...	Decimal Number	0008	PP Tot Ben Allo...	BASE	PP Total Benefit Amount Allowed
PP_TYPE_CLS	Text	0001	PP Type	BASE	PP Type:N-none, S-single, J-joint
PP_UNPROT_AREA	Y/N (boolean)	0001	PP Unprot Area	BASE	PP Unprotected Area
PP_USE_ANNIVERSA...	Text	0001	PP Use Annivers...	BASE	PP Use Anniversary
PP_WAIT_PERIOD_CLS	Whole Number u...	0001	PP Wait Period	BASE	PP Wait Period
PP_WITHIN_DAYS	Whole Number u...	0001	PP Within Days	BASE	PP Within Days
SEQUENCE_CLS	Whole Number u...	0001	Sequence No.	BASE	Sequence No.
STOP_NFAU_CLS	Y/N (boolean)	0001	Stop Non-File MV	BASE	Stop Non-File Motor Vehicle
STOP_NFPP_CLS	Y/N (boolean)	0001	Stop Non-File PP	BASE	Stop Non-File Personal Property
TOT_MUN_TAX_AMT	Decimal Number	0008	Tot Municipal Ta...	BASE	Total Municipal Tax Amount
TOT_SURCH_AMT	Decimal Number	0008	Tot Surcharge Amt	BASE	Total Surcharge Amount

If STOP\_NFAU\_CLS is true, the following fields will *not* be transferred to the Loan Insurance record (FPIN):

- 91 (non-file insurance) will not be sent to the **Loan Type** (INTYPC)



- "Non-File Insurance" will not be sent to the **Insurance Description** (INDESC)
- NON\_FILE\_MOTOR\_V will not be sent to the **Original Premium** (NOBAL)
- NFAU\_DO\_NOT\_RPRT will not be sent to **Do Not Report?** (INRPTN)
- NFAU\_USE\_ANNIVERSARY will not be sent to **Use Anniversary of 1st Due Date** (INUANN)
- NFAU\_AMORT\_DATE will not be sent to the **Date Last Amortized** (INOAMD)

If STOP\_NFPP\_CLS is true, the following will *not* be transferred to FPIN:

- 91 (non-file insurance) will not be sent to the **Loan Type** (INTYPC)
- "Non-File Insurance" will not be sent to the **Insurance Description** (INDESC)
- NON\_FILE\_PP\_FEE will not be sent to the **Original Premium** (NOBAL)
- NFAU\_DO\_NOT\_RPRT will not be sent to **Do Not Report?** (INRPTN)
- NFAU\_USE\_ANNIVERSARY will not be sent to **Use Anniversary of 1st Due Date** (INUANN)
- NFAU\_AMORT\_DATE will not be sent to the **Date Last Amortized** (INOAMD)

These fields can be added to any of your loan programs. Contact your GOLDTrak PC account manager to have these fields added.



## New Fields for Opt In Marketing

CMF# 9912

New fields are available to be added to your loan programs. These new fields allow you to select whether or not the customer wants emails or text messages, as well as whether they want marketing emails or texts. Once information is selected in these fields and the loan is boarded and funded, the fields are transferred to the applicable field in CIM GOLD, as outlined in the following table.

GOLDTrak PC Field	Transfers to CIM GOLD Field	Purpose
TEXT_MESSAGING_PNB	<ul style="list-style-type: none"> <li>• <b>Text Messaging Capable</b> (P0TMSG) on the Loans &gt; Marketing and Collections screen &gt; CIF tab &gt; Edit Phone link</li> <li>• <b>Uses Text Messaging</b> (P0TXTO) on the Loans &gt; Marketing and Collections screen &gt; CIF tab &gt; Edit Phone link</li> </ul>	Sets up phone for text messaging (transactional uses, non-marketing).
EMAIL_RESTRICT_EMA	<b>Email Restriction</b> (E0EMRC) on the Loans > Marketing and Collections screen > CIF tab > Edit E-mail link	Restricts email from transactional uses (does not cover non-marketing, which is controlled by the opt-in options below).
OPT_IN_EMAIL_PM	<b>Opt Out Marketing Email</b> (I4MKEM) on the Loans > Marketing and Collections screen > CIF tab > Borrower Opt Out list view	Restricts marketing emails to be sent to the customer. Marketing emails have a template category of "Marketing."  <b>Note:</b> Must have institution option OP28 SOOE (Show Opt Out Solicitation Email) to use this field.
OPT_IN_TEXT_PM	<b>Opt Out Marketing Text</b> (I4MKTX) on the Loans > Marketing and Collections screen > CIF tab > Borrower Opt Out list view	Restricts marketing texts to be sent to the customer. Marketing texts use a template category of "Marketing."  <b>Note:</b> Must have institution option OP28 SOOT (Show Opt Out Solicitation SMS) to use this field.

These fields can be added to any loan program, as shown below:



Loan Origination
Product Assignment
Funding Balance
Asset / Debt Info

## Loan Origination

New Borrower

**Loan Status**

**Application ID**

### Borrower Information

First Name	<input type="text" value="April"/>	<input checked="" type="checkbox"/>	SSN	<input type="text" value="328-70-5911"/>	<input checked="" type="checkbox"/>
Middle Name	<input type="text"/>		Date of Birth	<input type="text" value="01/01/1960"/>	<input checked="" type="checkbox"/>
Last Name	<input type="text" value="Smith"/>	<input checked="" type="checkbox"/>	Home Phone	<input type="text" value="(310) 555-7421"/> <span style="color: green; font-weight: bold;">Dial</span>	<input checked="" type="checkbox"/>
Address	<input type="text" value="1234 Santa Monica Blvd."/>	<input checked="" type="checkbox"/>	Mobile Phone	<input type="text" value="(310) 556-1234"/> <span style="color: green; font-weight: bold;">Dial</span>	<input checked="" type="checkbox"/>
City	<input type="text" value="Santa Monica"/>	<input checked="" type="checkbox"/>	Email	<input type="text" value="family@gmail.com"/>	<input checked="" type="checkbox"/>
State	<input type="text" value="[CA] - California"/>	<input checked="" type="checkbox"/>	Opt in for Marketing SMS	<input type="text" value="[Y] Yes"/>	<input checked="" type="checkbox"/>
Zip Code	<input type="text" value="90210"/>	<input checked="" type="checkbox"/>	Opt in for Marketing Email	<input type="text" value="[N] No"/>	<input checked="" type="checkbox"/>
			Language Preference	<input type="text" value="[0] English"/>	<input checked="" type="checkbox"/>

### Income

When a person has opted out of marketing emails or text messages, the system will not allow users to select a marketing Template, as shown below.



### Contact Client

Send an Email Message   
  Send a Text Message

Template: eSig Page Email w/ Link Day Immediate

Not opted in for marketing ←

Information

Account Number: 0001-0000002874

Recipients:

Borrower Name	Email Address	Opt In Marketing Email
<input checked="" type="checkbox"/> Pink Dino	pinkdino@yahoo.com	

Subject: Pink, we just need your signature

Empty Fields

Parameter	Value

Parameter:   
 Value: 
Set Field

Message Content

Please do  
question  
mailto:cu

Hello Pink

The only  
Everything

To complet  
have quest

[here](#)

←

Refresh

Marketing templates for emails and text messages are set up using the **Template Category** field on the Notification > [Template Detail screen](#). If you attempt to send an email or text to a person who has opted out of marketing emails or texts, the system will return an error and not send the message.

Institution options SOOT (Show Opt Out Solicitation SMS) and SOOE (Show Opt Out Solicitation Email) must be set up for your institution in order to use the new **Opt in for Marketing SMS** (OPT\_IN\_TEXT\_PM) and **Opt in for Marketing Email** (OPT\_IN\_EMAIL\_PM) fields. The Opt Out Options tab on the CIF Compare screen also displays these new fields. This tab also displays other institution-defined opt-in options set up for your institution. For example, your institution may also set up opt-in options concerning pre-approvals, phone calling, or telemarketing. These options are set up by an administrator at your institution using the Loans > System Setup Screens > Opt In screen in CIM GOLD, and reflected on the Opt Out Options tab in GOLDTrak PC, as shown below:

The screenshot displays the 'Opt Out Options' section of the GOLDTrak application. The interface includes tabs for 'Personal Info', 'Credit', 'Opt Out Options', and 'Re'. The 'APPLICATION DATA' tab is selected, and a red box highlights the 'OPT OUT MARKETING TEXT' option, which is checked. A red arrow points to this option from the right. The 'HOST DATA' tab is also visible, and there are buttons for 'Import All Opt Out Options' and 'Import Selected Opt Out Options'.

Option
<input type="checkbox"/> OPT OUT ALL
<input checked="" type="checkbox"/> OPT OUT CALLS
<input type="checkbox"/> OPT OUT MAILING
<input checked="" type="checkbox"/> OPT OUT AFFILIATES
<input type="checkbox"/> OPT OUT MARKETING EMAIL
<input checked="" type="checkbox"/> OPT OUT MARKETING TEXT

Additionally, the **Email Restriction** (EMAIL\_RESTRICT\_EMA) field has been added to the Borrower Additional Information screen, which is a pop-up screen from the Consumer Application screen when users click <Additional Info>. The **Email Restriction** field allows you to select whether or not emails are allowed for this customer, as shown below:



**Borrower Additional Information**

Borrower Name:  Preferred Name:  Ownership Code:

**Email Addresses**

Primary Email	Email Address
Y	ccfisher@gps.com

Email:

Primary Email  Request Approval Email

**Email Restriction**:  **Delivery Format**:

**References**

Rel Seq	Name	To Borrower	Changed By	Changed Date	Show Endorser	Endorser?

Name:  Relationship:

Address:  City:  State:  Zip:

Home:  Work:  Cell:

Information entered in this field is transferred to the **Email Restriction** (E0EMRC) field on the Loans > Marketing and Collections screen > CIF tab > **Edit E-mail** link when the loan is boarded. **Note:** This field only appears on this screen if you change the SHOW\_EMAIL\_RESTRICT field from "N" to "Y," as shown below:

Cindy C Fisher - 0001-0000004643

Loan Request # 0001-0000004643 Delete Group Data Y Save Data

Field Name	Field Label	Data
SEC_32_ADDON	Sec32 Add on	
SEC_32_PURPOSE	Sec32 Purpose	
SEC_32_TREAS_RATE	Sec32 Treasury Rate	
SECTION_32_RULE	Section 32 Rule	
SECTION_32_TOTAL_FEE	Section 32 Fees	
SEQUENCE_M7	Seq	0
SF_VALIDATE_USE_RATE	Use Rate for Validation	N
SHOW_1003_EMPLOYEE	Show Employee	N
SHOW_1003_OFFICER	Show Officer	N
SHOW_ADV_ACTION_APPR	Show Adv Action	N
SHOW_CONTPREP_CHKLIST	Show Contract Prep Chklist	N
SHOW_COUNTER_APPR	Show Counter Offer	N
SHOW_EMAIL_RESTRICT	Show Email Restriction	Y
SHOW_FINALWEB_CHKLIST	Show Final Web Chklist	Y
SHOW_PMT_FREQ_M7	Show Pmt Freq	N
SHOW_RECUR_FEE_AMT	Show Recur Fee Amt	N
SHOW_RECUR_OVRD_PMT	Show Recur OvrD Pmt	N
SHOW_RECUR_PMT_FREQ	Show Recur Pmt Freq	N
SHOW_VALD_BTN_CHKLIST	Show Valid Btn Chk List	Y
STATE_1ST_RATE_SEC32	1st Mortg Rate Limit	
STATE_1ST_RATE_TREAS	1st Mortg Rate with TRate	

See also the <F1> help on the Loans > Marketing and Collections screen > CIF tab > [Borrower Opt Out list view](#) in CIM GOLD.



## New Fields for Recurring ACH

CMF #: 9365

Work order #: 506714

For institutions that use the FPRA (recurring loan ACH payments) record and the FPAE (ACH funds distribution) record, we have created many new fields in GOLDTrak PC in order for you to be able to fund loans via ACH or wire, as well as set up recurring payment records for future loan payments. These fields transfer to CIM GOLD once the loan is funded. Contact your GOLDPoint Systems GOLDTrak specialist if you want these fields included with loan applications.

- Created a new field, TF\_STOP\_LN\_AUTO\_PAY, in TRANSFER\_FIELDS group. This field is a checkbox field that transfers to the RASLAP field (**Stop Loan Autopay**) in CIM GOLD. If this box is checked, the loan is not allowed recurring payments. You can change that information if the account owner changes their mind and would like automatic payments debited from their ACH account by using the Loans > Account Information > Signature Loan Detail screen > Late Fees/ACH tab, then click the <Re-Start Recurrence> button. (Or you can change it on the Loans > Account Information > Payment Information screen > Loan Information tab in the Recurring field group.)
- Some institutions fund loans via direct deposit into an approved ACH account or through a wire transfer. To accommodate these institutions, we have created new institution options in GOLDTrak PC Setup. These new fields, **ACH Cutoff** and **Wire Cutoff**, enable institutions to determine the cutoff times for ACH and wire funding for that day. For example, any loans funded before the **ACH Cutoff** time will get their funding in their ACH bank account by that day. If the loan is funded after that time, the funds are deposited the following day. Same is true for wire transfers. If the loan is funded before the **Wire Cutoff** time, the funds are transmitted that day; otherwise, they are transmitted the next day.

The **ACH Cutoff** and **Wire Cutoff** fields are found in GOLDTrak PC Setup > Institution Setup > Institutions/Offices > Options 2 tab, as shown below:



The screenshot shows the 'Institution/Office Setup' window. The 'Options 2' section is expanded, showing various configuration options. A red box highlights the 'Cutoff Times' section, which includes 'ACH Cutoff' set to 4:30:00 PM and 'Wire Cutoff' set to 12:00:00 PM. A red arrow points to the 'Wire Cutoff' dropdown menu.

You can view a record of all ACH distributions that have been sent in CIM GOLD under Miscellaneous > ACH/Wire > ACH Funds Distribution screen. To view wire distributions, see the CIM GOLD > Miscellaneous > ACH/Wire > Wire Distribution screen.



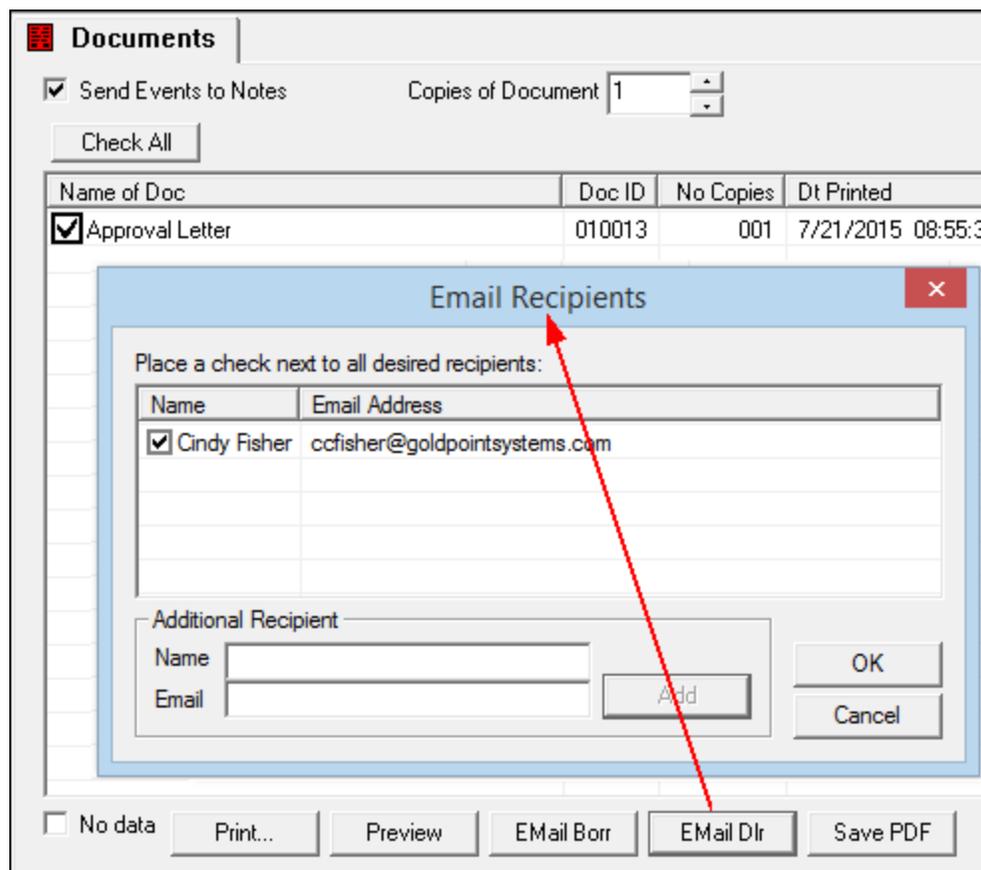
## New Option for Emailing

CMF# 9636

Two email buttons are available on the bottom of the Documents screen: <Email Borr> and <Email Dlr>. When you click these buttons, the system automatically sends an email to the respectful dealer's or primary applicant's primary email address. A new option is available that brings up an Email Recipients pop-up dialog when users click either of these email buttons. This dialog box allows users to deselect the primary email address and/or add additional email addresses. After adjusting or adding email addresses and then clicking <OK>, the system sends the attached document(s) to the designated email addresses.

This option can be added to any of your loan programs. Contact your GOLDPoint System account manager if you would like this option added to your loan programs.

The following is an example of the Email Recipients dialog box.



**GOLDPoint Systems Only:** This new option is a field found in the INST\_OFFICE group in GOLDTrak PC Setup. It's called VERIF\_EMAIL\_BEFO\_SEND. Add to any of the loan programs as needed. See the following example:



**Field Dictionary**

Field Search

Search data:

Group  Screen

Group: INST\_OFFICE

Data Type: All Types

Class: All Classes

412 Fields Listed

Field Name	Type	Length	Label
USE_0_OFFFC_LOAN_NUM	Y/N (boolean)	0001	Zero Offc Loan#
USE_2CHECK_DIGIT	Y/N (boolean)	0001	Use 2 Check Digit
USE_2DIGIT_OFFICE	Y/N (boolean)	0001	Use 2 Digit Office #
USE_ACH_DISTRI_B_FPAE	Y/N (boolean)	0001	Use ACH Dist
USE_ASSET_DEBT_IO	Y/N (boolean)	0001	Use Asset Debt
USE_DEALER_SYSTEM_IO	Y/N (boolean)	0001	Use Dealer System
USE_FULL_NAME_IO	Y/N (boolean)	0001	Use Full Name
USE_IND_ID_IO	Y/N (boolean)	0001	Use Indiv ID
USE_LOAN_QUEUE_IO	Y/N (boolean)	0001	Use Loan Queue
USE_OLD_CR_DLG_IO	Y/N (boolean)	0001	Use Old CR Dlg
USE_TTL_FOR_10_PERC	Y/N (boolean)	0001	Use Ttl HUD 10
USE_TU_WEB_SERVICE	Y/N (boolean)	0001	TU Web Service
USING_GTEXP_IO	Y/N (boolean)	0001	Use GTE
VANTAGE_SCORE_IO	Y/N (boolean)	0001	VantageScore
<b>VERIF_EMAIL_BEF_SEND</b>	<b>Y/N (boolean)</b>	<b>0001</b>	<b>Verify Email Before S</b>
WIRE_CUT_OFF_TIME_IO	Date/Time	0008	Wire Cut Off Time
XFER_APPROVALS_IO	Y/N (boolean)	0001	Xfer Approval
XFER_NOTES_IO	Y/N (boolean)	0001	Xfer Notes
XML_LOAN_COUNT_IO	Whole Number less than 65535	0002	No Loans Opnd



## New Option Hides Stop at Maturity Box

CMF #: 9338

Work order #: 506714

A new field is available for use on the Recurring ACH Payments screen in GOLDTrak PC. If your institution wants the **Stop at Maturity** box hidden on that screen, a new field is available that when set, hides that fields from users. If you would like this option, HIDE\_RECUR\_STOP\_MAT, set up for your institution, contact your GOLDPoint Systems account manager. The following example shows where the **Stop at Maturity** box is hidden on the Recurring ACH Payments screen in GOLDTrak PC:



## New Transfer Field for Recency

CMF# 9933

A new transfer field, **Date Last Recency** (TF\_DATE\_LAST\_RECENCY), has been added to all loan programs. This field is found in the TRANSFER\_FIELDS group. When loans are first opened, the system transfers the opened date of the loan to the **Last Recency** field (MRDLRD) on the Loans > Marketing and Collections screen > Delinquent Payments tab in CIM GOLD after the loan is boarded.



## New Transfer Fields

CMF# 10849

We have added the following GOLDTrak PC fields that transfer to specific fields in CIM GOLD when set up in any loan program:

GTPC Field	Transfers to This Field in CIM GOLD
TF_USE_LNOO24 (Other Semi-monthly Option)	<a href="#">Options Semi-Monthly</a> (LNOO24) on the Loans > Account Information > Account Detail screen > Payment Detail tab > Options field group
TF_WITHIN_DUE_DT_DAY (Within Due Date Days)	<a href="#">Within Due Date Day</a> (LNWIDY) on the Loans > Account Information > Account Detail screen > Payment Detail tab > Options field group
TF_INV_PERC_SOLD (Inv Perc Sold)	<a href="#">Portion Sold</a> (LNISLD) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_INV_PRIN_CALC_CD (Inv Prin Calc Cd)	<a href="#">Principal</a> (LNIPCL) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_INV_INT_CALC_CD (Inv Int Calc Cd)	<a href="#">Interest</a> (LNIICL) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_INV_PAYOFF_CLC_CD (Inv Payoff Calc Cd)	<a href="#">Payoff Interest</a> (LNIPOF) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_INV_LATE_CLC_CD (Inv Late Charge Calc Cd)	<a href="#">Late Charge</a> (LNILCL) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab
TF_LN_PLEDGE_NOT_SLD (Ln Pledge Not Sold)	<a href="#">Loan Pledged or Sold</a> (LNPLDG) on the Loans > Investor Reporting > Loan Investor Fields > Investor Loan Basics tab

Your GOLDPoint System account manager can add these fields to any loan program.



## New User Defined Field

CMF #: 981

A new **User Defined** field is available on the **Group Security** screen in GOLDTrakPC Setup. This field can be programmed for institution-specific purposes. Contact GOLDPoint Systems to set up a use for this field.

Group Security

Institution   Number/Office

Group   Number  User Defined



## Tiers Expanded from 10 to 50

CMF# 9635

We can now set up to 50 rate and amount tiers for loan programs. Previously, the system only allowed 10 levels.

**GOLDPoint Systems Only:** Fields have been added to LOAN\_REQ\_TIER to expand from 10 levels to 50 levels. The code was changed to handle up to 50 levels when processing LOAN\_REQ\_TIER data in the formulas &CALCSALES and &CALCFEEFROMTIER.



## Update 1st Contact Date

CMF # 11962

On the CIF Compare screen > Personal tab, the host field for **1st Contact** (under Dates) is now populated when the <Load Host Data> button is clicked. The data for this field is pulled from the [First Contact Date](#) (CICNT1) on the Loans > Marketing and Collections screen > CIF tab in CIM GOLD. Previously, the system was not properly uploading this data when <Load Host Data> was clicked.



## Formula Changes

The following changes and enhancements were made for formulas in GOLDTrak PC version 7.5:

[Change to Formula Functions](#)

[Correction to Hide Email Formula](#)

[Modification to &CHECKREQFIELDS](#)

[New Formula: &CALCCONSAMORT](#)

[New Formula: &LOCKLOAN](#)

[New Formula Function for ACH](#)

[New Formula Functions](#)

[TILA Formula Changes](#)

[Valid ACH Routing Number Corrected](#)



## Change to Formula Functions

CMF# 9357, 9574

Work Order #: 506714

The follow formula functions have been changed:

### **&CALCONSUMER:**

This code had been using LN\_PAYOFF\_AMT\_MISC2 as the payoff amount. The code has been modified to calculate the payoff as follows, and then use the value in PAYOFF\_AMT\_TOTAL as the payoff amount when doing the payment calculations:

```
LN_PAYOFF_AMT_MISC2
+ PAYOFF_LN_BAL_1_RD
+ PAYOFF_LN_BAL_2_RD
+ PAYOFF_LN_BAL_3_RD
+ PAYOFF_LN_BAL_4_RD
+ PAYOFF_LN_BAL_5_RD
-----
= PAYOFF_AMT_TOTAL
```

### **&CALCSALES and &CALCSEASONAL:**

The above calculation was already being done for these functions, but it was being done after the payment calculation was already done. This was incorrect because the code uses the payoff amount in its calculations. The code is being changed to do the payoff calculation and updating of the PAYOFF\_AMT\_TOTAL field before doing the payment calculations.

In the formula functions &CALCONSUMER and &CALCONSAMORT, the TERM\_MONTHS calculation has been changed when the payment frequency is not monthly (semi-monthly, bi-weekly, or weekly).

Old way of calculating:

1. Calculate the number of full months between the pay start date and the maturity date.
2. Add 1 to the value.

New way of calculating:

1. Calculate the number of payments per month by dividing the payment frequency (24, 26, or 52) by 12.
2. Calculate the term by dividing total number of payments by the number of payments per month.
3. Round the term to the nearest whole number.



## Correction to Hide Email Formula

CMF# 9940

If the Borrower Additional Information pop-up screen is launched, and your institution hides the email information (the APPL\_HIDE\_EMAIL field is set to true), the Email group box and all of its contents are now hidden. Previously, GOLDTrak PC would shut down when this option was set. This has been corrected.



## Modification to &CHECKREQFIELDS

CMF# 10298

This change is a more detailed description of a GOLDTrak PC Setup formula field. It's more for GOLDPoint Systems account managers, but we list it here for your benefit. This change makes it so required fields are *not* required if no co-borrower is on the loan in programs where **All Instances** is selected in GOLDTrak PC Setup.

When a Required field (PROGRAM\_REQ\_FIELDS) is specified in the loan program and the **All Instances** (APPLIES\_TO\_ALL\_PRF) flag is set to true, that means that the field is required to have a value in all occurrences of the record. However, since the PARTY\_TO\_LOAN record occasionally exists even when it doesn't contain valid data, the field will only be required if the PARTY\_TO\_LOAN record is first deemed to be valid.

If all the following are true for a PARTY\_TO\_LOAN record, any Required Fields that are supposed to apply to all existing records (APPLIES\_TO\_ALL PRF = true) will NOT apply to that record:

1. The PARTY\_TO\_LOAN record is not the main borrower. (It's a co-borrower or a borrower in a different application.)
2. It's not a business (BORR\_TYPE\_CODE is greater than or equal to 0).
3. The LAST\_NAME field is blank.

This logic applies to both the highlighting of required fields and the processing of them using the &CHECKREQFIELDS formula function.



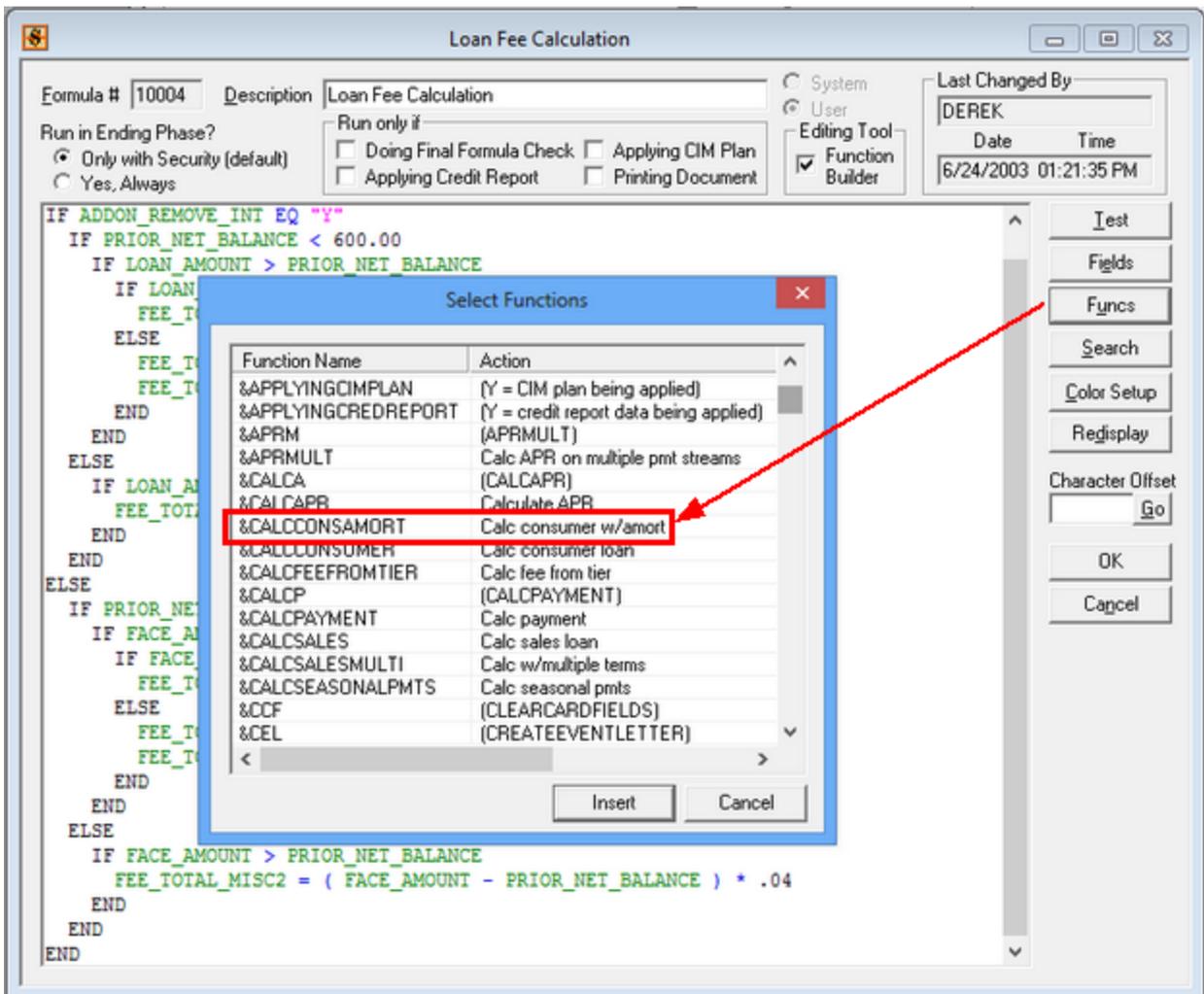
## New Formula: &CALCCONSAMORT

CMF #: 9345

Work order #: 506714

A new formula function has been created: &CALCCONSAMORT. This function is similar to &CALCCONSUMER except that it will store the amortization schedule data in PAYMENT\_STREAM and PAYMENT\_STREAM\_ITEM records.

This new function is selected when building formulas in GOLDTrak PC Setup, as shown below:



GOLDTrak PC Setup > Design Setup > Formulas, then double-click a formula from the list, and then click <Funcs> to add this new function.

The &CALCCONSAMORT function does the following:

1. The normal &CALCCONSUMER functionality.
2. Then it looks for an existing PAYMENT\_STREAM record. If it finds one, examines the data to see if its up-to-date:

---

STREAM_NAME_PS	=	"Amortization Table"
DUE_DATE_PSI (1)	=	First payment due date
PAYMENT_AMT_PSI (1)	=	First payment amount
PRIN_BAL_PSI (last)	=	First payment's principal balance
DUE_DATE_PSI (last)	=	Last payment due date
PAYMENT_AMT_PSI (last)	=	Last payment amount
PRIN_BAL_PSI (last)	=	Last payment's principal balance

3. If these all check out okay, it keeps the existing records.
4. If not, it deletes all existing PAYMENT\_STREAM records and creates a new one containing the new amortization table data.



## New Formula: &LOCKLOAN

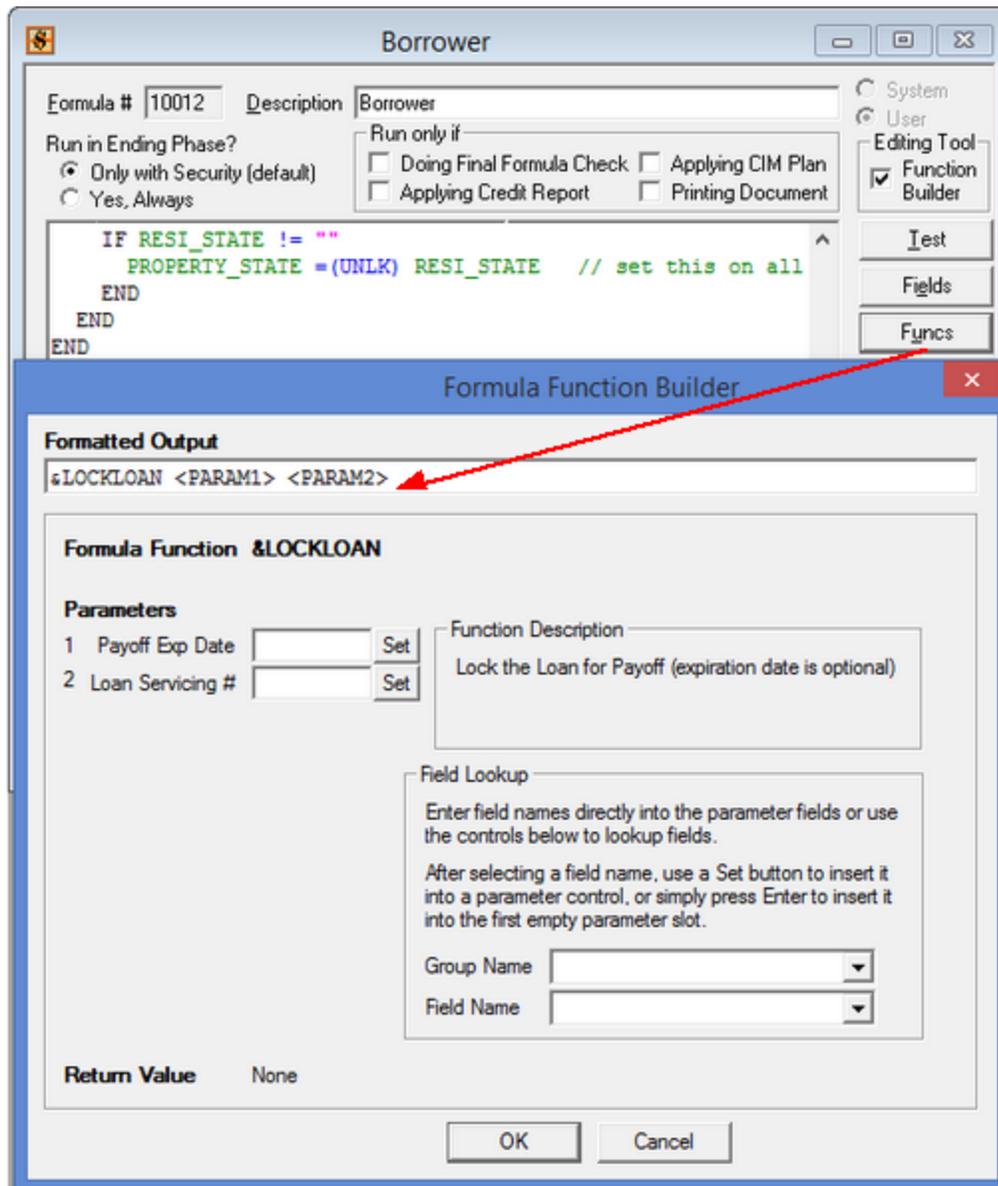
CMF# 9570

A new formula function has been created: &LOCKLOAN. This function will do the same thing as clicking the <Lock> button on the Existing Loans screen.

Contact your GOLDPoint Systems account manager if you would like this formula added to your loan programs.

### GOLDPoint Systems Only:

**Syntax:** &LOCKLOAN <expiration date (optional)> <account number>, as shown below:



### Payoff Expiration Date:



The **Payoff Exp Date** parameter is optional. If no expiration date is provided, the expiration date is today's date. The effective date will always be today's date.

**Loan Servicing #:**

The loan servicing number (account number) must contain the 4-digit office number and the 6-digit account number. It can be in any of the following formats:

0000-aaaaaa  
0000aaaaaa  
0000-aaaaaa-c  
0000aaaaaac



## New Formula Function for ACH

CMF# 10297

A new formula function, &VALIDACHROUTINGNBR, is now available to be added to your loan programs. Basically, this function allows the system to validate the ACH routing number for payments. This function looks up the routing number in the FPBT (Bank Table) host record and validates it. If it is valid, the TF\_ROUTING\_NUM\_VALID field is set to true and TF\_BANK\_NAME\_ADDR is set to the bank's name and address.

This is something set up by your GOLDPoint Systems account manager. Contact them if you want this formula included in your loan programs.



## New Formula Functions

CMF# 9702

Two new formula functions are available that makes it possible to add a time/date stamp to loan programs for turn around times in underwriting.

This change is more for GOLDTrak PC client solution specialists. However, the information may help you with possible additions to your loan programs.

Two new formula functions have been added to make it possible to access time data in GOLDTrak PC Date/Time fields.

- **&MINUTESDIFF:** This is the difference in minutes between two date/time fields.
  - Syntax: `RESULT_FIELD = &MINUTESDIFF DATE_FIELD1 DATE_FIELD2`  
Where:
    - RESULT\_FIELD is a whole number
    - DATE\_FIELD1 is a Date/Time field
    - DATE\_FIELD2 is a Date/Time field and is the earlier date (if first date is earlier, the result will be negative)

Example:

```
NOW.DTE = &MAKETODAY  
MINUTES.NBR = &MINUTESDIFF NOW.DTE CHANGED_WHEN_LRP
```

- **&GETTIME:** Gets the time portion of a date/time field.
  - Syntax: `RESULT_FIELD = &GETTIME DATE_FIELD`  
Where:
    - RESULT\_FIELD can be a date/time field or a text field.
    - DATE\_FIELD is a date/time field that has a time format defined. (The Field Dictionary has a Time column. The data it shows is incorrect, but if it says anything other than NO DATE, then a time format is defined.)

Example:

```
TIME.DTE = &GETTIME DATE_TIME_STAMP  
IF TIME.DTE < "5:00 PM"  
  MSG.TXT = "Note added during normal business hours at "  
ELSE  
  MSG.TXT = "Note added afterhours at "  
END  
MSG.TXT += &GETTIME DATE_TIME_STAMP  
SHOWVALUE MSG.TXT
```



## TILA Formula Changes

CMF #: 11390

The following formulas were updated in regards to TILA (Truth-in-Lending Act):

1. When editing a formula, TILA section sequences, which are letters rather than numbers, were always being forced to uppercase. This has been remedied so that fields in the TILA disclosure, which use lowercase section letters, can be accessed via formula.
2. When testing a formula containing TILA fields, the sequences were being incorrectly shown as incremented values. This was also affecting the internal functioning of the testing process. This is being remedied so that the TILA sequences are never incorrectly incremented. (Note: In the formula test dialog, TILA section letters are shown as their ASCII values rather than the letters themselves. This is by design: "A" = 65, "B" = 66, etc.)
3. When testing a formula, sometimes the end of the sequence portion would not be visible due to lack of room. This could happen with long field names that have sequence strings with both group and parent-group sequences. The test dialog has been widened to accommodate slightly longer field names.
4. When testing a formula, fields with sequence strings longer than 6 characters get truncated to 6 characters. If truncated, the formula test would give incorrect results. This bug would have been rare in the past, but any TILA\_DISCL\_ITEM fields using section Seq "d" or above will end up with a 7-character sequence string that gets truncated internally:

Entered by user: "TOT\_AMOUNT\_TDI (2,d)"

Internal value (truncated): "TOT\_AMOUNT\_TDI (2,100)"

The code has been fixed to work correctly with truncated strings.



## Valid ACH Routing Number Corrected

CMF#: 10987

We have corrected an error in the &VALIDACHROUTINGNBR formula that caused the program to crash. The crash occurred if the routing number for ACH is on file but it's from a non-ACH bank.



## GOLDTrak PC Setup Changes

The following changes have been made to GOLDTrak PC Setup version 7.5:

[Ability to Move a User to Another Security Group](#)

[Ability to Import Multiple Borrowers on Renewal Loans](#)

[Addition to View Main Group Record](#)

[Correction to Database Location Error](#)

[Correction to Uppercase in Formulas](#)

[New MLO Fields](#)

[Searching in Document List Corrected](#)

[Option Added to Restrict Copying Loan Requests](#)



## Ability to Move a User to Another Security Group

CMF# 9900

This change is for your institution's security administrator. In the Security Groups screen, under Institution Setup in GOLDTrak PC Setup, dragging a user from one group and dropping them under another group didn't actually move the data. When you'd close down GOLDTrak PC Setup and view the Group Security, the user would be back in the old group. This has been corrected. Now dragging and dropping users from one group into another groups works correctly and the user is saved under the new user group.



## Ability to Import Multiple Borrowers on Renewal Loans

CMF #: 422

Work order #: 33433

Changes have been made to GOLDTrakPC to facilitate the importing of multiple borrower Social Security numbers on renewal loans (rather than just the number for one primary borrower).

If the proper setup has been completed (either by your institution or GOLDPoint Systems, see below), the user has logged onto the host in file maintenance mode, the loan in question is being renewed, and at least one borrower from the original loan is missing from the current loan, the <Import Borrowers> button will appear on the **CIF Compare** screen in GOLDTrakPC. Press <Import Borrowers> to open a dialog which will display all borrowers from the original loan that are missing from the current loan. Some or all of these borrowers can then be imported to the current loan.

Contact GOLDPoint Systems for more information about implementing this feature.

The screenshot shows a software interface with several input fields and buttons. At the top, there are fields for 'SSN/EIN' and 'Household Number'. Below these is a row of buttons: 'Import Borrowers' (highlighted with a red box), 'Employment', 'References', 'Assets', 'Liabilities', and 'Opt Out Options'. Below this row is a section with 'DATA' on the left and 'HOST DATA' on the right. In the 'DATA' section, there is a button labeled 'Import from Host' and a text input field labeled 'Name'. In the 'HOST DATA' section, there is a button labeled 'Load Host Data'.

### Setup

In order to enable this feature at an institution, follow the instructions below for each desired office:

1. Enable Institution Option MULTI\_BORR\_IMPORT\_IO.
2. Enter a "Y" in the **Multi-borr Import** column on the **Office/Security Group List** in GOLDTrakPC Setup.

The screenshot shows a small table with one column labeled 'Multi-borr Import'. The first row has a blue background and contains the letter 'Y'. The second row contains the letter 'y'.

3. Mark the new **Allow Import of All Original Borrowers on Renewal** checkbox field on the **Options** tab of the **Institution/Office Setup** screen in GOLDTrakPC Setup.

The screenshot shows a list of checkboxes under the 'Options' tab. The first checkbox is 'Auto Run Backtrack when Plan is Applied' and is unchecked. The second checkbox is 'Allow Import of All Original Borrowers on Renewal' and is checked. The third checkbox is 'Don't Show CIF Import for New Loans From CIM' and is checked. Below these checkboxes is a section labeled 'File Services'.



## Addition to View Main Group Record

CMF #: 9062

Work order #: 506714

The View Main Group Records utility in GOLDTrak PC Setup has been enhanced to allow the user to specify up to five key fields when using the **Load and display records by key value** option. Previously, the user could only specify up to three key fields.

Being able to specify up to five fields makes it possible to view specific CHECK\_INFO records in GOLDTrak PC, since those records have five key fields.

**Note:** You are not required to provide data for all key fields. If data is not provided for all key fields, all records that match the provided data will be listed.

See the following example of the View Main Group Records (accessed from the Utilities menu in GOLDTrak PC Setup) displaying the five fields for CHECK\_INFO:

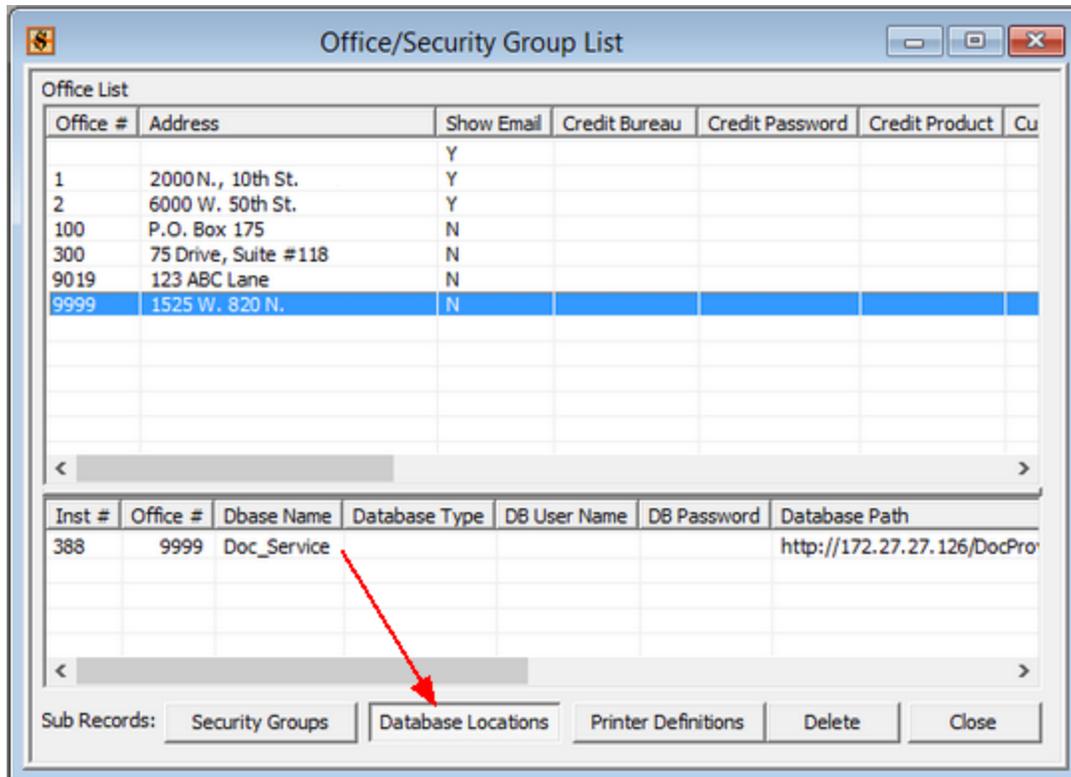


## Correction to Database Location Error

CMF# 9507

Corrections have been made to a database location error that was occurring in GOLDTrak PC Setup.

The DBASE\_INFO records are managed in the Institution Setup > Office/Security Group List. First, select an office record in the list, then click the <Database Locations> button, as shown below.



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

All the DBASE\_INFO records under the selected office appear in the lower list. Pressing <Ctrl> + <Shift> and left-clicking your mouse in the lower list brings up a message box asking whether you want to add an item. If you respond <Yes>, an Enter Key Information dialog box is displayed asking for the **Office** and **Database Name** to be added, as shown below:

**Problem:**

1. The Enter Key Information dialog box was letting you specify any office number. It should only let you add records to the office that's selected in the upper list.
2. The code was always trying to add the record to office 0, regardless of which office was specified. If an office other than 0 was specified, an error would occur: "NewSubGroup failed to create record DBASE\_INFO because the parent record is not locked." Then more errors would appear.
3. When in inquiry mode, attempting to add a record in any list control would result in the same errors mentioned above.

**Solution:**

1. The Enter Key Information dialog will no longer let you specify an office number. It will display the office number that the records will be added to, but not let you change it. In the example above, you can see that the office number is now grayed out and cannot be changed.
2. The DBASE\_INFO record will be added to the office that is selected in the upper list, which should be locked.
3. If the parent record is not locked, a message box will appear after the user clicks <Yes> to wanting to add a record: "Records cannot be added because the parent record is not locked."



## Correction to Uppercase in Formulas

CMF # 12147

When a user entered lowercase letters in the formula editor, it was failing to convert the field names, operators, etc. to uppercase in some situations. (This would occur after the first set of sequence parentheses, but only if the formula contained =(UNLK) later on.) The error has been corrected by a simple change made to the code.



### New MLO Fields

CMF# 10718

We have added two new fields for MLO numbers in GOLDTrak PC Setup > Institution Setup > Group Security. The MLO#, State MLO#, and Branch License # fields can be used to set up your institution's MLO number by institution, state, and branch. This number can be added to your loan programs. These fields hold up to nine digits for the MLO (Mortgage Loan Originator) number. See the following example of the Group Security screen highlighting these fields:

	Number/Office	Teller #	Responsibility Code	Personnel Name
Institution				
Group	Name			Number
	First Middle Last			
Name				
Real Estate	MLO#	State MLO#	Branch License#	
	123456789	123456789	123456789	

GOLDTrak PC Setup > Institution Setup > Group Security Screen



## Searching in Document List Corrected

CMF#: 11827

The Search feature in GOLDTrak PC Setup's Documents list screen was found to have a few problems:

1. The search was only being done in the first page of the document.
2. The search was not being done on fields within a field block.
3. The document records were not being unloaded from memory after the search was finished, so performance may have been impacted.

These problems have been corrected.



## Option Added to Restrict Copying Loan Requests

CMF# 11818

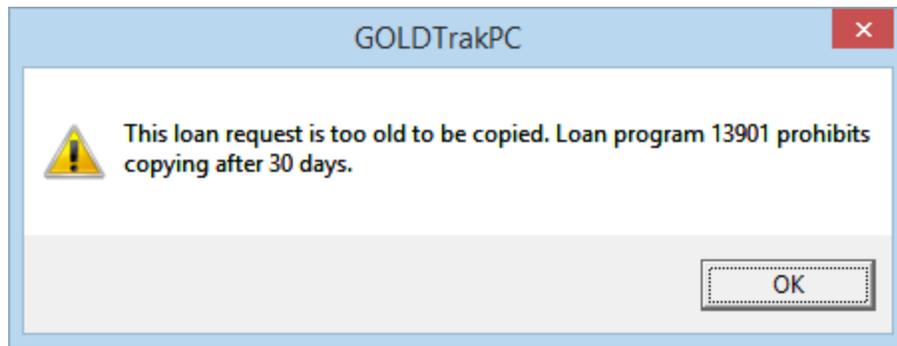
We have created options to allow your institution to restrict users from copying certain loan requests after a specific number of days. These new options are found on the Loan Program Design screen in GOLDTrak PC Setup, as shown below:

The screenshot shows the 'Loan Program Design - 6000 Test Copy Restriction' window. The 'Information' tab is active. The 'Program Id' is 6000 and the 'Program Name' is 'Test Copy Restriction'. The 'Loan Type' is '[2] Consumer Loan'. The 'Restrict Copy? Prohibit after 30 days' checkbox is checked, and the '30 days' field is highlighted with a red box and a red arrow pointing to it. Other fields include 'Loan Amount' (0.00 to 5,000.00), 'Total Payments' (0.00 to 36.00), 'Debt Ratio' (0.0 to 60.0), 'LTV' (0.0 to 25.0), and 'APR Limit %' (15.00000). The 'Last Changed By' field is 'CINDYF' with a date of '12/28/2016 11:23:21 AM'.

If the **Restrict Copy?** box is checked and a number of days is entered in the provided field, it will affect whether a loan created from that program can be copied in GOLDTrak PC.

For example, if a loan was opened 41 days ago, and the program for that loan had this option set to 30 days, when a user tries to copy that loan to create a new loan, they will receive the following error message:





Contact your GOLDPoint Systems account manager if you would like any of your loan programs to have this option.



## New Features

The following features have been added to GOLDTrak PC version 7.5:

[Increased Number of Pages for Documents](#)

[MICR Checks Now Available in GOLDTrak PC](#)

[New Signature Portal Available](#)

[New Buttons Available](#)

[New Sorting Method](#)



## Increased Number of Pages for Documents

CMF #: 11858

Documents in GOLDTrak PC and GOLDTrak PC Setup have an arbitrary maximum number of pages per document. This was originally set to be 30, but some institutions require more than 30 pages in a single document. Therefore, we have increased this maximum to 60 pages.



## MICR Checks Now Available in GOLDTrak PC

CMF # 8976, 9426

Work order #: 506436

You can now print MICR checks directly from Check Writer in GOLDTrak PC. MICR checks, or Magnetic Ink Character Recognition, contain special coding at the bottom of the check, as shown below.

⑆44433356 1⑆ 234⑆⑆⑆7874586⑆

In order to use MICR checks, some specifications are required on your end, and some set up is required by GOLDPoint Systems. Additionally, this is only available for GOLDTrak PC versions 7.5 and above. You must also have CIM GOLD version 7.5 and above.

### Setup on your end:

In order to take advantage of MICR checks, your institution must have the following:

- A laser printer with a magnetic toner cartridge to print the checks.
- Secure check paper. You will need to communicate with your GOLDTrak specialist the size and type of paper you are using, such as three-up checks, checks that are printed on the bottom or top of a statement, etc. We need the size and dimensions of the checks you will be using, so we can appropriately set up the checks to use with Check Writer. You may even want to scan a check and send it to us, so we can have an example of the type of check you are using.
- GOLDTrak PC version 7.5 and CIM GOLD version 7.5.

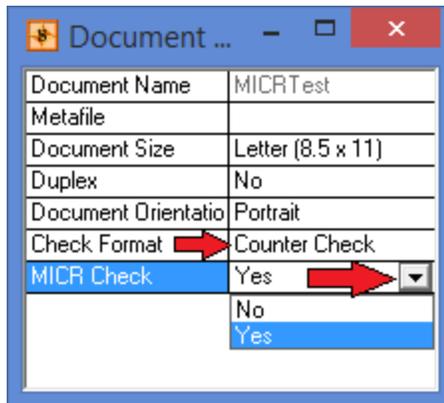
### Setup on our end:

Your GOLDTrak account manager will need to help you with the initial setup in order to print MICR checks.

1. In CIM GOLD, your GOLDPoint Systems account specialist will set up the GOLDPoint Systems > MICR Check Types screen with all the MICR check codes for your institution.
2. Using the GOLD Services > Office Routing Info screen, connect the office or branch to the check type (from step 1) and the routing and account number used by this branch. These fields are used by Check Writer in GOLDTrak PC to populate the MICR\_CHECK\_CKI, BANK\_ROUTING\_NBR\_CKI, and BANK\_ACCOUNT\_NBR\_CKI, which will be explained in the next steps.
3. If you want the checks to start with a specific number, you can add the number on the GOLD Services > Next Available Check Number screen.
4. Save all your changes and close CIM GOLD.
5. In GOLDTrak PC Setup, select Design Setup > Check Formats.



6. Open the check format you want to edit. (Or create a new one using the institution's MICR check dimensions.)
7. Right-click the check format so the Document Properties box is displayed.
8. Click the **Check Format** field and select "Counter Check."
9. Click the **MICR Check** field and select "Yes" from the drop-down list, as shown below:



10. Close the Document Properties dialog box by clicking on the red X in the right-corner.
11. Open the Field Dictionary by clicking the Fields icon .
12. Drag and drop a field on the check format screen. It doesn't matter which field, but it should be at least 50 in length. We will manually turn it into the MICR line, as explained in the following steps. You should place this line in the same location as the MICR line shown on the institution's checks.
13. Right-click the field you dropped onto the format. The Field Properties box is displayed.
14. In the **Label** field, enter the format of the MICR check. A, B, C, and D relate to the MICR symbols, as shown below:

A = 

B = 

C = 

D = 

The **Label** field is just cosmetic. It acts as a placeholder, so when viewing the check format, it displays where the MICR line will go. When entering the actual code that will be used by the check format, you'll enter that in the **Edit Code** field, as described in step 15.

For example, if the bottom of the check looked like this:

⑆444333561⑆ 234...678745861⑆

You would enter this in the **Label** field: A00000000A 000D00000000C

15. Click in the **Edit Code** field, and manually type “MICR:” followed by one of the programming-specific codes. These are codes set up by programmers that the system uses to include actual routing and account numbers when the check is printed.

The codes are as follows:

Code	Description
t	 This is the MICR transit symbol.
o	 This is the MICR on-us symbol.
a	 This is the MICR symbol for the amount of the check.
d	 This is the MICR dash symbol used to separate items in the account number and routing information.
T	This inserts the BANK_ROUTING_NBR_CK1 field (always 9 digits).
A	This inserts the CHECK_AMT_CK1 field (numerals only; other characters are stripped out).
B	This inserts the BANK_ACCOUNT_NBR_CK1 field.
C	This inserts the CHECK_NBR_CK1 field.
1-9	This is an optional minimum length indicator if placed after A, B, or C.
0	This is an optional leading zero indicator if placed before the minimum length indicator.
_	This is an optional leading space indicator if placed before the minimum length indicator.

**Notes:**

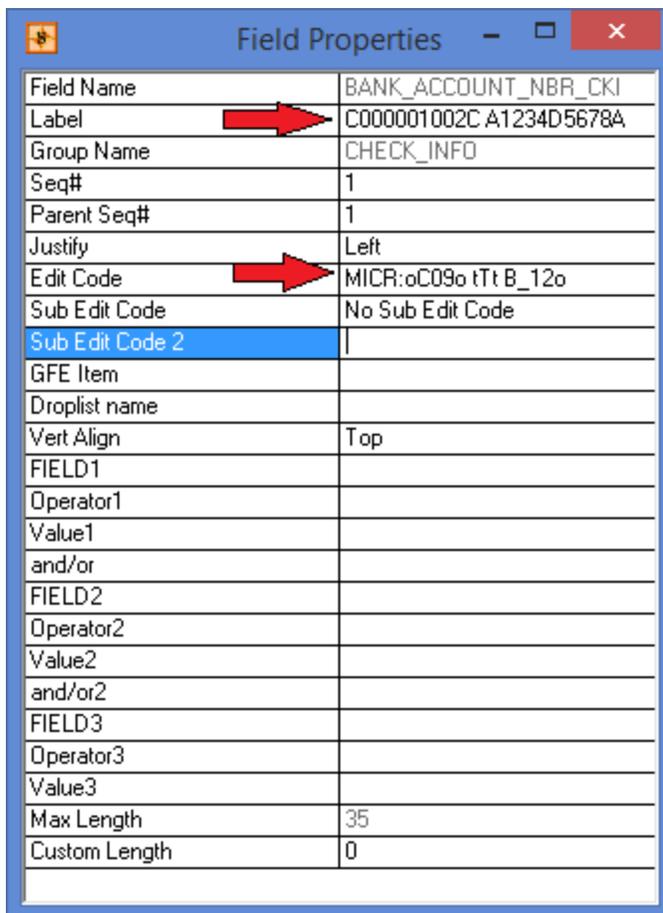
1. If a minimum length is specified, zeroes or spaces will be pre-appended, or spaces appended, up to the target length.
2. Any dash characters in the routing or account numbers will be automatically converted to the dash symbol D.

**Sample Edit Code:**



Edit Code	What it will look like when the check is printed using Check Writer:
MICR:tTt B011o C05	⌘ ⌘ 234⌘ 56 78⌘ ⌘ 000 222⌘ 3333⌘ ⌘ 0 100 2
MICR:oC09o tTt B_12o	⌘ 00000 100 2⌘ ⌘ ⌘ 234⌘ 56 78⌘ ⌘ 222⌘ 3333⌘
MICR:oC08o tTt oBo	⌘ 00 100 2⌘ ⌘ ⌘ 234⌘ 56 78⌘ ⌘ 222⌘ 3333⌘
MICR:oC09o tTt B010o	⌘ 00000 100 2⌘ ⌘ ⌘ 234⌘ 56 78⌘ ⌘ 00 222⌘ 3333⌘
MICR:oBo 4 tTt C09o	⌘ 222⌘ 3333⌘ ⌘ ⌘ ⌘ 234⌘ 56 78⌘ ⌘ 00000 100 2⌘

Actual example of how this looks in the Field Properties dialog box:



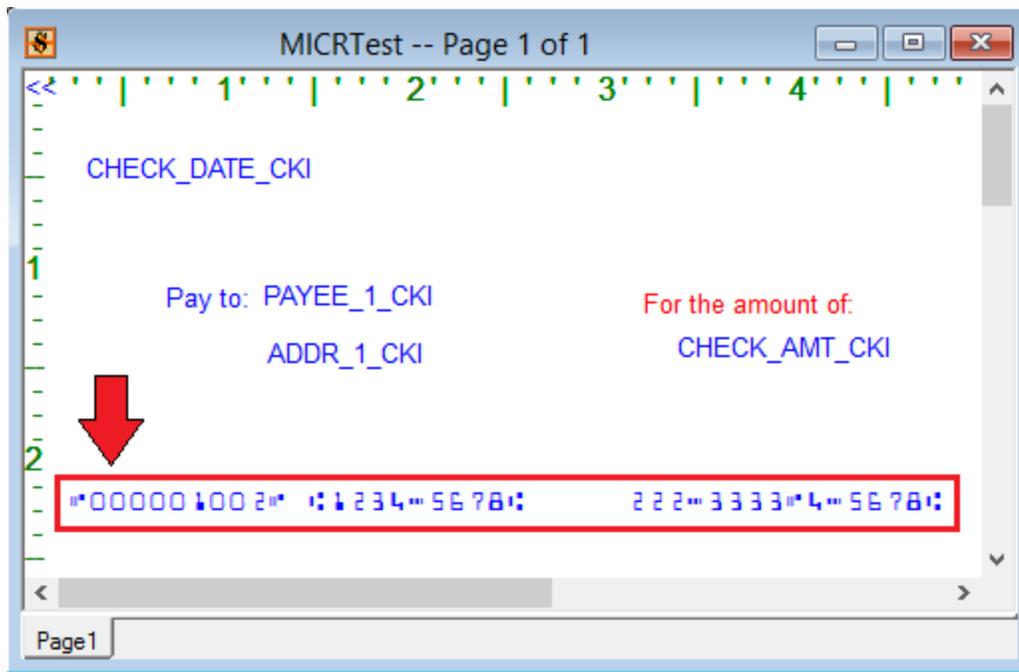
16. Close the Field Properties box by clicking in the red x in the corner.

17. Select the field you just edited in steps 14 and 15 above, and click the Font icon

18. Select the MICR Encoding font and click <OK>. You may also need to adjust the font size. **Note:** The MICR Encoding font is automatically downloaded to your available fonts when you download GOLDTrak version 7.6 or higher.



That field will now look similar to the following on your check layout:



19. Save the check format in GOLDTrak PC Setup.
20. Before closing GOLDTrak PC Setup, access the Institution Setup > Institution/Office Setup screen > Options tab, and make sure that "[05] Counter Check" is selected in the **Default Check Format** field.

### Printing Checks in GOLDTrak PC

Now you are ready to print the MICR checks in GOLDTrak PC. MICR checks are printed the same as other checks, except you cannot enter a **Starting Check Number**. That field is grayed out. Also, only MICR-type formatted checks are available for choosing in the **Format to Use** field, as shown below:



Acct Type	Date Printed	Office Number	Account Number	Appl Num	Check Number	Payee Name1
<input type="checkbox"/> L		0001	000028	0001-0000049565		TRUCK BAZAAR
<input type="checkbox"/> L		0001	000028	0001-0000049565		Utah Sales

To print checks, simply click the Check Writer icon  for a loan that is ready for funding via check (not ACH, Wire, or prepaid debit card), and the Check Writer dialog box appears, as shown above. You can preview the check before printing it.



## New Signature Portal Available

CMF# 10442, 10362, 10640, 11627

We have designed a new Signature Portal that will allow your customers to sign loan documents via a tablet. The Signature Portal sends the customers a PIN and a link to the Signature Portal website. When the user clicks that link, they are required to enter the PIN. Then the documents appear, and the user can then sign in the designated areas.

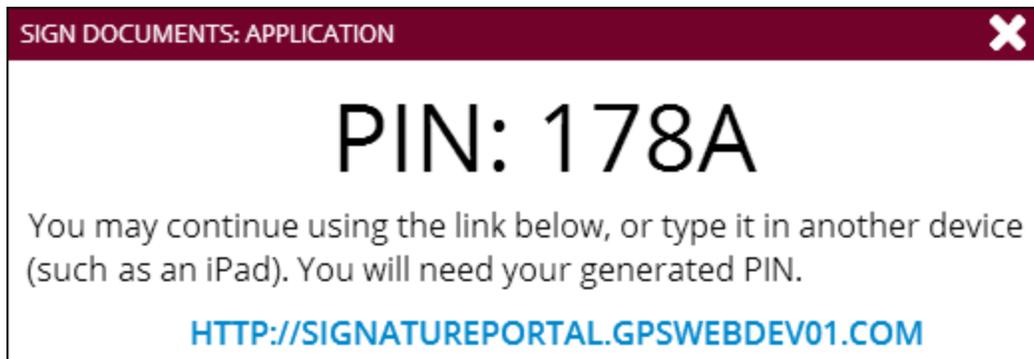
See the following examples illustrating this process.

1. In GOLDTrak PC, the user checks the document box on the Documents screen, and then clicks the <Sign> button, as shown below.

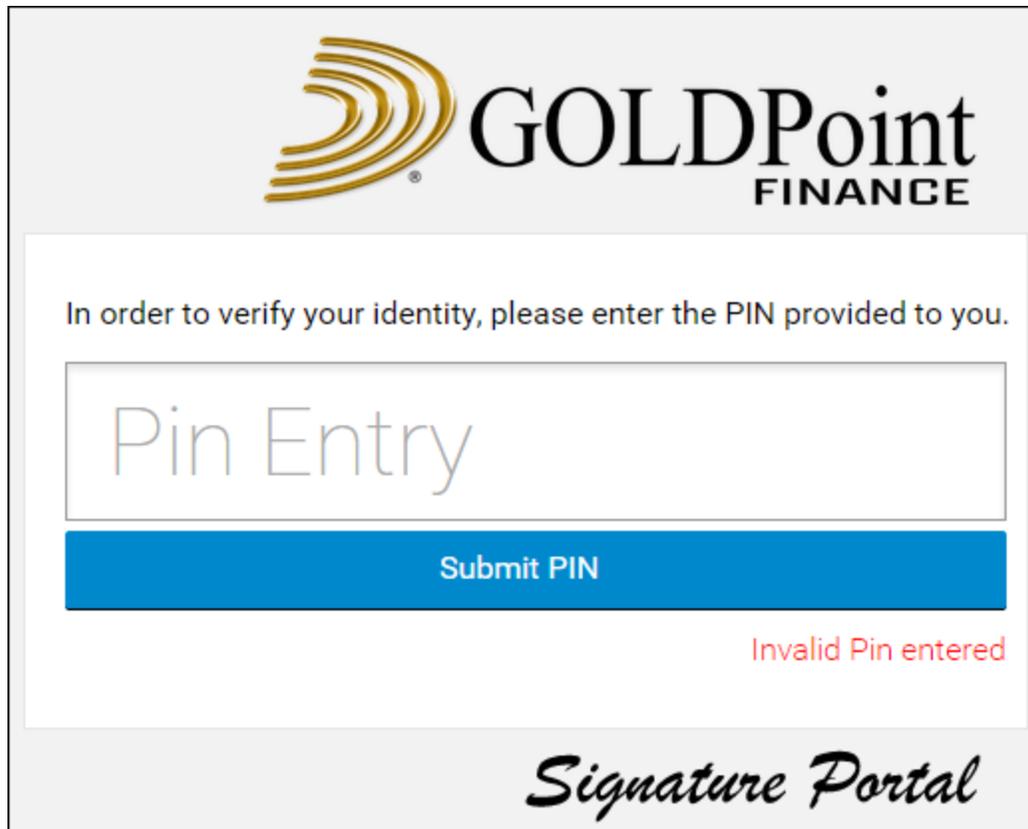
Name of Doc	Doc ID	No Copies	Dt Printed	Printed By	Delivery M
<input checked="" type="checkbox"/> Doc Set - Precompute Signature	010205	001			
<input checked="" type="checkbox"/> Loan Application [borrower coborrower]	010101	001			
<input checked="" type="checkbox"/> Employment Verification[borrower coborrower]	018881	001			
<input checked="" type="checkbox"/> Employment Verification[co borroer]	000081	001			
<input checked="" type="checkbox"/> Precompute Note [borrower coborrower]	090099	001			
<input checked="" type="checkbox"/> Substitute W-9[borrower coborrower]	010555	001			
<input checked="" type="checkbox"/> Substitute W-9[co borroer]	060166	001			
<input checked="" type="checkbox"/> Privacy Notice [borrower coborrower]	010044	001			
<input checked="" type="checkbox"/> Wage Assignment [borrower coborrower]	010041	001			
<input checked="" type="checkbox"/> Notice of Negative Information_[Pre-sharing]	010177	001			
<input checked="" type="checkbox"/> Notice of Negative Information_[Pre-sharing]	017770	001			

2. The system then sends the customer a prompt showing them their PIN and URL address to finish signing the documents, as shown below:





- The customer clicks the URL link where they can enter their PIN, as shown below. This PIN expires after a set time designated by your institution.



- After the PIN is entered, Signature Portal loads the documents selected in GOLDTrak PC for the customer to sign. If more than one signature is required on the document, each signer must sign on the same day.

Red tabs indicate a signature is needed. Green tabs indicate the document has been signed, as shown below:

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I warrant that the information provided in this credit application is true and correct and provides all existing information concerning my outstanding indebtedness and creditworthiness. No debts have been omitted and all debts have been fully disclosed. I understand that the information provided, the verification of that information, and any credit reports obtained will be reasonably relied upon by lender in approving or rejecting this application. I authorize lender to communicate with third parties, including credit bureaus, to investigate information obtained from me, including the references or statements above, and for the purposes of extending new credit, reviewing credit information or collecting my account. I understand that the purchase of credit life and/or credit disability insurance is not required by lender to obtain a loan. I understand that I will receive notice of approval or rejection of my application within 30 days of the action taken and that I can request lender's reason is rejected. I authorize the lender to mail offers for new loans to me.

JOINT CREDIT: We intend to apply for joint credit: (initial) \_\_\_\_\_ Applicant (initial) \_\_\_\_\_ Co-Applicant

Applicant: Unless checked, lender may share information about my transactions or experience to other entities with their "corporate family," so that I am provided access to products and services that those entities offer.

Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates)

Applicant's Signature

Date

Co-Applicant: Unless checked, lender may share information about my transactions or experience to other entities with their "corporate family," so that I am provided access to products and services that those entities offer.

Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates)  
10010-01

Co-Applicant's Signature

Date

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GROSS: \$		NET: \$		Total Monthly Income	
Source(s) of Other Income				GROSS: \$	
GROSS: \$				NET: \$	
*OTHER INCOME: (Read to applicant: "Income from alimony, child support, or separate maintenance need not be revealed if you do not choose to rely on such income in applying for credit.")			Have you taken bankruptcy within the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes (If Yes, indicate year taken)		
Are you a co-maker or endorser on a note? <input type="checkbox"/> No <input type="checkbox"/> Yes			Are you obligated to pay alimony, child support, etc.? <input type="checkbox"/> No <input type="checkbox"/> Yes		
If Yes, to whom			If Yes, Amount \$		

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I warrant that the information provided in this credit application is true and correct and provides all existing information concerning my outstanding indebtedness and creditworthiness. No debts have been omitted and all debts have been fully disclosed. I understand that the information provided, the verification of that information, and any credit reports obtained will be reasonably relied upon by lender in approving or rejecting this application. I authorize lender to communicate with third parties, including credit bureaus, to investigate information obtained from me, including the references or statements above, and for the purposes of extending new credit, reviewing credit information or collecting my account. I understand that the purchase of credit life and/or credit disability insurance is not required by lender to obtain a loan. I understand that I will receive notice of approval or rejection of my application within 30 days of the action taken and that I can request lender's reason is rejected. I authorize the lender to mail offers for new loans to me.

JOINT CREDIT: We intend to apply for joint credit: (initial) \_\_\_\_\_ Applicant (initial) \_\_\_\_\_ Co-Applicant

Applicant: Unless checked, lender may share information about my transactions or experience to other entities with their "corporate family," so that I am provided access to products and services that those entities offer.

Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates)

Applicant's Signature

Date

Co-Applicant: Unless checked, lender may share information about my transactions or experience to other entities with their "corporate family," so that I am provided access to products and services that those entities offer.

Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates)  
10010-01

Co-Applicant's Signature

Date

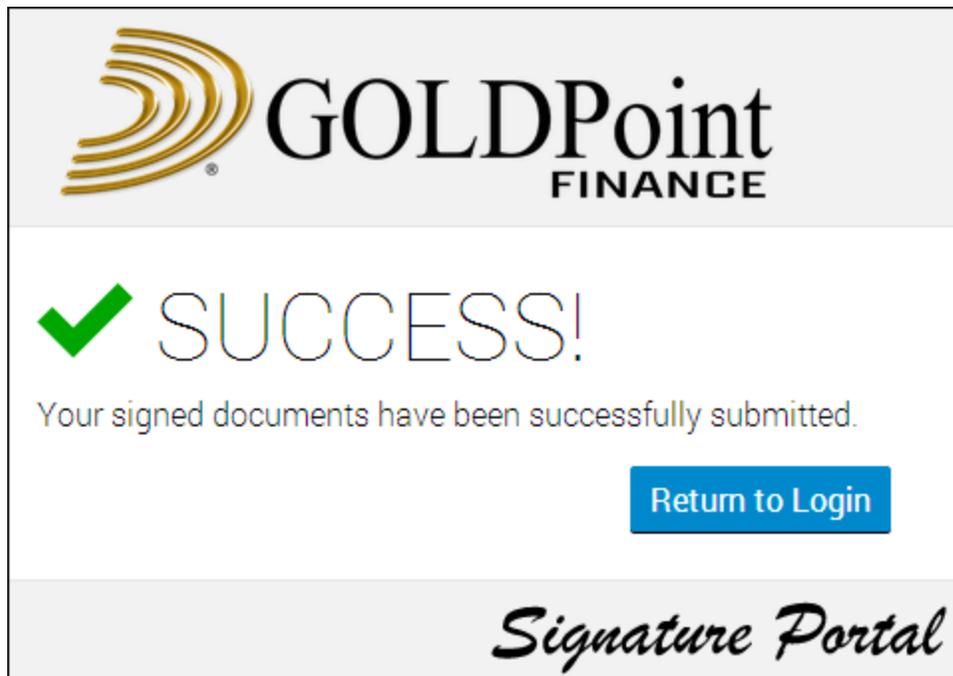
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Submit Documents

- The customer will then click a <Submit Documents> button, and the system will attach the signed documents to the loan file in File Services Plus. The system sends the user a message letting them know the documents were successfully submitted (see below).





Additionally, we can add overlays to documents as follows:

- If the loan is paid off, the words "PAID OFF" are included as an overlay on the documents.
- If a reinstatement is run, the system adds "CLOSED BY REINSTATEMENT" as an overlay on the documents.
- If a loan retraction transaction is run, the system includes the overlay "CLOSED BY RETRACTION."

If your institution is interested in using the new Signature Portal feature or the overlays, contact your GOLDPoint Systems account manager. They will need to be added to your loan programs.



## New Buttons Available

CMF# 9542

Two new buttons are available to be added to your GOLDTrak PC screens. These buttons were added for one client to the Loan Queue screen, which is a companion screen to the Current Loans screen. However, these buttons can also be set up for you if you contact your GOLDPoint Systems account manager.

The new buttons are <Open Existing Loan> and <SSN Search>, as shown below:

The screenshot shows a vertical form with the following elements from top to bottom:

- A blue button labeled "Get Next Loan".
- A dark blue button labeled "Create New Loan".
- A horizontal separator line.
- The text "Lender Number" above two input fields.
- The text "0000 - 0000000000" below the input fields.
- A light gray button labeled "Open Existing Loan".
- A horizontal separator line.
- The text "SSN" above a single input field.
- A light gray button labeled "SSN Search".

**Open Existing Loans:** Enter the lender number in the field above, and then click this button to open an existing loan. If the loan exists, the loan request immediately opens. If the loan cannot be found, the message "Application number xxxx-xxxxxx was not found" is displayed.

**SSN Search:** Enter a Social Security number in the field above, and then click this button. This brings up the same dialog box as the <SSN Search> button on the Current Loans screen. However, the bottom section of the dialog, Existing Households, is not displayed, as shown below.



**Social Security Number Search** ✖

Social Security Number

Existing Loan Requests

Borrower Name	Application #	Office	Curr Phase	Loan Program	Prog I
Cindy Fisher	9999-0000000117	9999	Funded	UT Consumer IB TYPE 0	10001



## New Sorting Method

CMF# 9547

We have changed the way lists are sorted in GOLDTrak PC and GOLDTrak PC Setup. Previously, all words with capital letters came before mixed-case words, as shown below:

### Before Change:

AARDVARK  
ALLIGATOR  
Aardvark  
Alligator  
ZEBRA  
Zebra  
aardvark  
alligator  
zebra

Now sorting in lists is done similarly to a dictionary. Uppercase comes before lowercase, but not before descending letters in the alphabet, as shown below:

### After Change:

AARDVARK  
Aardvark  
aardvark  
ALLIGATOR  
Alligator  
alligator  
ZEBRA  
Zebra  
zebra

We hope this resolves issues you may have had when sorting by borrower name on the Current Loans screen in GOLDTrak PC when the borrower's name used mixed case. It is also noticeable in the Inst/Office Group List in GOLDTrak PC Setup when viewing DBASE\_INFO records and sorting by Dbase Name.



## Screen Changes

The following changes have been made to various screens in GOLDTrak PC version 7.5:

[Changes to Loan Origination Screen](#)

[Changes to NADA Screens](#)

[Disable Screen After Esigning](#)

[Enhancements to Contact Client Screen](#)

[Enhancements to Loan Origination Screen](#)

[Field Removed on Energy Loan Information Screen](#)

[First Contact Field Now Loads in CIF Compare Screen](#)

[Kelley Blue Book Updated](#)

[Loan Request History Screen Updated](#)

[New <Summary> Button](#)

[New Print Buttons on KarPower Info Driver](#)

[Notes Button Available](#)

[Route 66 Browse Crash Correction](#)

[Selection Requirements on Current Loan Screen](#)



## Changes to Loan Origination Screen

CMF# 9562

For those institutions that use the Loan Origination screen in your loan programs in GOLDTrak PC, the following changes have been made to that screen:

1. The **Current Loan Balance** field (LN\_PAYOFF\_AMT\_MISC2) has been removed from that screen.
2. A new Payoff group box has been added in the Offer section. This box contains the following fields:
  - **Internal Payoff Loan #** (PAYOFF\_LN\_NBR\_MISC2)
  - **Internal Payoff Amount** (LN\_PAYOFF\_AMT\_MISC2)
  - **Other Payoff Loan #** (PAYOFF\_LN\_NBR\_1)
  - **Other Payoff Amount** (PAYOFF\_LN\_BAL\_1\_RD)
  - **Total Payoff Amount** (PAYOFF\_AMT\_TOTAL)
3. An <Existing Loans> button has been added, which brings up the Existing Loans pop-up dialog.

See the following example of this screen with the changes highlighted.



Loan Origination
Funding Balance
Phase Checklist
Documents
Existing Loans

## Loan Origination

**Loan Status** Funded

**Application ID** 9999-0000000117

**Borrower Information**

SSN

Date of Birth

Home Phone

Mobile Phone

Email

Opt in for Marketing SMS

Opt in for Marketing Email

Language Preference

**Income**

Employee	Positn/Title/Type Bus	Curr Emp
Finance	Bookkeeper	Y

**Offer**

Maximum Credit Limit

Requested Loan Amount

Loan Term

**Payoff**

Internal Payoff Loan #

Internal Payoff Amount

Other Payoff Loan #

Other Payoff Amount

Total Payoff Amount

Amount to Client

Payment Amount

**Discounts**

Promotional Code

Loyalty Level

Referral Code

Back to Screen Changes



## Changes to NADA Screens

CMP #: 1460

We changed the functionality of two screens: NADA Vehicle Value and NADA Car Value. The code has been changed to allow the user to do a VIN lookup on a pre-existing VIN field (VIN\_VI or AUTO\_VIN). Previously, if the **VIN** field already had a value, the <Get Info> button, as well as the **Year**, **Make**, **Model**, and **Trim** controls, would always be disabled. With these code changes, the <Get Info> button and the **Year** control will be enabled when there is data in the **VIN** field on condition that the **Trim** field is blank (NADA\_TRIM\_VI or AUTO\_TRIM). If the VIN exists and the **Trim** is blank, the **Year**, **Make**, and **Model** values, if they exist, will be cleared out and the <Get Info> button, as well as the **Year** control, will be enabled, thus allowing a VIN lookup.

CMF #: 11963

If users press <Enter> after inserting a VIN number in the **VIN** field on the NADA Vehicle screen, the system will now automatically bring up the VIN Info dialog box, showing all matching VIN information. Previously, if users pressed <Enter> on their keyboard, the system would clear the VIN entered and not open the VIN Info dialog box.



## Disable Screen After Esigning

CMF# 9501

For those users who have the option of clicking an <Esign Docs> button on the Loan Origination screen, now when users click that button and successfully send out email messages to customers, the Loan Origination screen is switched to inquiry mode until the loan request is closed. The next time the loan request is opened, the screen will once again be in file maintenance mode.

[Back to Screen Changes](#)



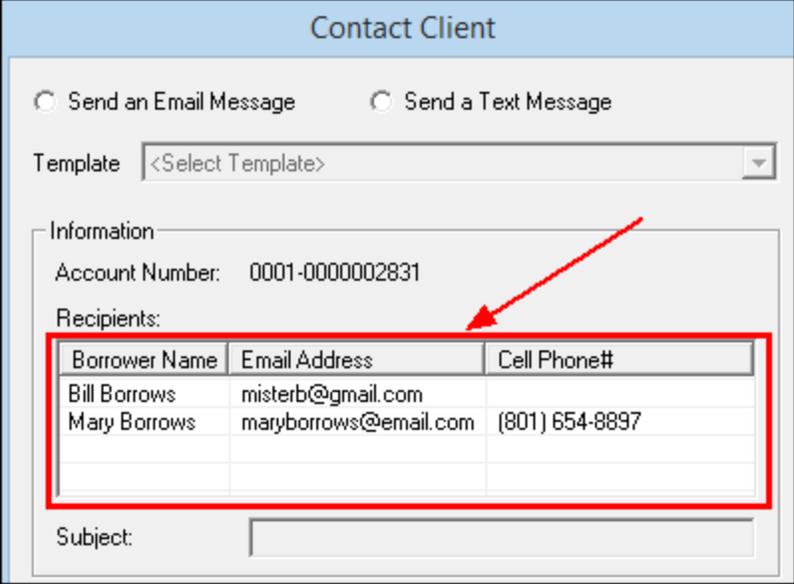
## Enhancements to Contact Client Screen

CMF #: 10106

Work order #: 506714

We have enhanced the Contact Client screen, so multiple borrowers can be contacted via email or text messaging. The Contact Client screen is usually accessed by clicking <Contact Client> from the Loan Origination screen. Not all institutions use this screen on their loan applications.

1. Borrower name(s) now appear in a list control with columns for the Borrower Name, Email Address, and/or Cell Phone Number, as shown below:



The screenshot shows the 'Contact Client' interface. At the top, there are two radio buttons: 'Send an Email Message' and 'Send a Text Message'. Below them is a 'Template' dropdown menu with '<Select Template>' selected. Under the 'Information' section, the 'Account Number' is '0001-0000002831'. A red arrow points to the 'Recipients' table. The table has three columns: 'Borrower Name', 'Email Address', and 'Cell Phone#'. It contains two rows of data. Below the table is a 'Subject' text input field.

Borrower Name	Email Address	Cell Phone#
Bill Borrows	misterb@gmail.com	
Mary Borrows	maryborrows@email.com	(801) 654-8897

Once a user selects either the **Send an Email Message** radio button or the **Send a Text Message**, the list control changes accordingly, as shown below.



**Contact Client**

Send an Email Message     Send a Text Message

Template: <Select Template>

Information

Account Number: 0001-0000002831

Recipients:

Borrower Name	Email Address	Opt In Marketing Email
<input checked="" type="checkbox"/> Bill Borrows	misterb@gmail.com	Yes
<input type="checkbox"/> Mary Borrows	maryborrows@email.com	Yes

Subject: \_\_\_\_\_

**Contact Client**

Send an Email Message     Send a Text Message

Template: <Select Template>

Not all borrowers have opted in for marketing

Information

Account Number: 0001-0000002831

Recipients:

Borrower Name	Cell Phone#	Opt In Marketing SMS
<input checked="" type="checkbox"/> Mary Borrows	(801) 654-8897	Yes

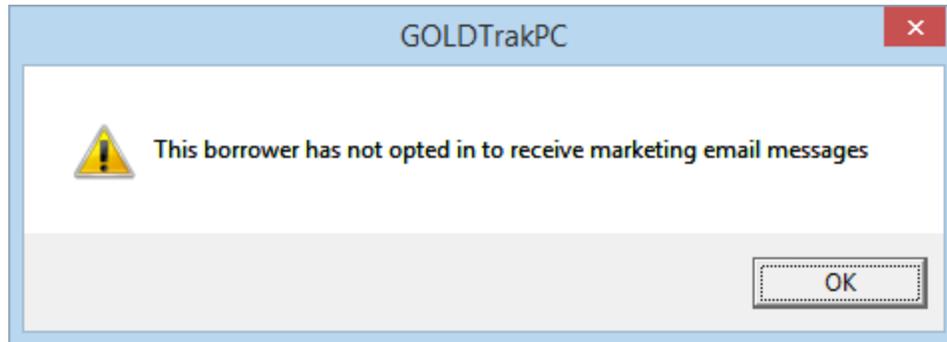
Subject: \_\_\_\_\_

Notice how in the example above, only Mary Borrows is shown. That means on the Loan Origination screen, Bill Borrows has the **Opt In for Marketing SMS** field set to "No," and therefore, does not appear in this list control when **Send a Text Message** is selected. In other words, Bill does not want text messages sent to him.

- You must check the box next to each name in the list control first before you can send the message to the selected borrowers. The first borrower in the list will automatically be selected when the screen comes up.
- If a message is selected from the **Template** field, any borrowers that are not opted in for that type of message or template category (e.g., Marketing, Transaction) will automatically be unchecked. For example, if the message has the **Template Category** of "Marketing" and the borrower has the **Opt In**

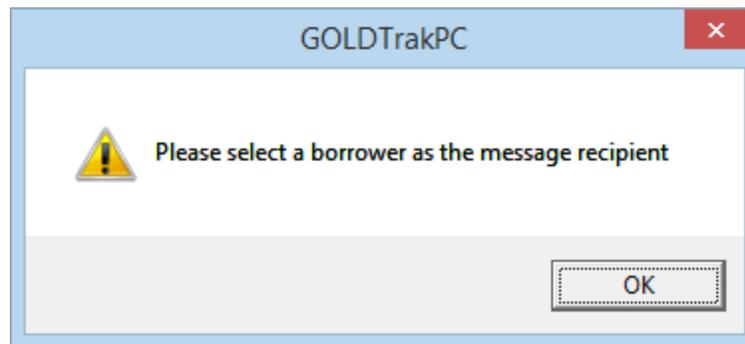


for **Marketing Emails** field set to "No," the box in front of that borrower's name will be unchecked. (Note: Template types and categories are set up when message templates are created in CIM GOLD on the Notification > [Template Detail screen](#).) Additionally, if the user tries to select a borrower when a marketing message is selected, the following message appears:



You would either need to select a different message that was not flagged as a marketing message, or go back to the Loan Origination screen and set the **Opt in for Marketing SMS and Email** fields to "Yes."

4. If no borrower is selected and you click <Refresh>, you will receive the following message:



5. The <Send> button is now disabled if a borrower isn't selected in the list control.
6. If none of the borrowers listed have opted in for marketing messages, no message with the category of "marketing" are displayed in the **Templates** droplist.
7. A red message will sometimes appear under the **Template** droplist for the following reasons:
  - "Not opted in for marketing" appears if the marketing messages have been filtered out because there are no borrowers who have opted in.
  - "Not all borrowers have opted in for marketing" appears if there are multiple borrowers with different opt-in statuses.

#### Other small change:

When the **Show Fields** radio button is selected, the colors for the parameters are as follows:



- Blue:** Normal GOLDTrak fields that are good.
- Red:** Normal GOLDTrak fields that are empty or unknown (these appear in the Missing Parameters list control on the left).

See example below:

The screenshot shows the 'Contact Client' window with the 'Send an Email Message' option selected. The template is 'Chase eSig Page Email w/ Link Day Immediate'. The account number is 0001-0000002831. The recipients list includes Bill Borrows and Mary Borrows. The subject is 'Mary, we just need your signature'. The message content is an email template with several fields highlighted in blue or red. The 'Empty Fields' list on the left contains 'ESIGNATURE\_URL'. The 'Show Fields' button is selected in the bottom right.

Borrower Name	Email Address	Opt In Marketing Email
<input type="checkbox"/> Bill Borrows	misterb@gmail.com	
<input checked="" type="checkbox"/> Mary Borrows	mayborrows@email.com	Yes

Parameter	Value
ESIGNATURE_URL	

Parameter:   
Value:

Message Content:

Please do not respond to this e-mail, as it is not monitored. Should you have questions, feel free to contact Customer Service at 888-880-8181.

Hello **Mary**,

The only thing standing between you and your **2,200.00** loan is a simple e-signature. Everything is verified, all we need to release your money to you is your e-signature.

To complete your e-signature, [click here](#). If you are having difficulty accessing your account, have questions, please call us at 888-880-8181.

Thanks, and welcome to the **GOLDPoint Finance** family!

**GOLDPoint Finance**  
1525 W. 820 N.  
Provo, UT 84601  
[customerconcern@gpf.com](mailto:customerconcern@gpf.com)

Refresh  Preview  Show Fields  Template

Back to Screen Changes



## Enhancements to Loan Origination Screen

CMF #: 9420

Work order #: 506714

We have made many enhancements to the Loan Origination screen. These changes are mostly for one client. However, if you would like to implement any of these changes to your loan programs, contact your GOLDTrak account specialist.

- The <Pending>, <Withdrawn>, <Decline>, and <Hold> buttons are available to be added to the Loan Origination screen. These buttons allow users to quickly make a decision about the loan application. When any of these buttons is clicked, a drop-down list is displayed that allows the user to select the reason for the pending, withdrawn, or decline status. Only one button can be selected at a time. However, if one status is applied, the user can go back and change the status up until the ending phase. When the application is in the ending phase or inquiry mode, these buttons are not file maintainable.

The following example shows how the <Decline> drop-down button appears.

The screenshot displays the 'Loan Detail' window. At the top, there is a 'Total Verified Income' field with the value '0.00'. Below this are four rows of fields, each with a red label and a dropdown menu followed by a checkbox:

- Pay Frequency:** [26] Bi-Weekly
- First Due Date:** 2/28/2015
- Funding Method:** []
- Repayment Method:** [1] Recurring ACH

Below these fields are four buttons: 'Pending' (grey), 'Withdrawn' (orange), 'Decline' (red), and 'Hold' (blue). The 'Decline' button is highlighted, and a red arrow points to its dropdown menu. The dropdown menu is open, showing a list of reasons for decline:

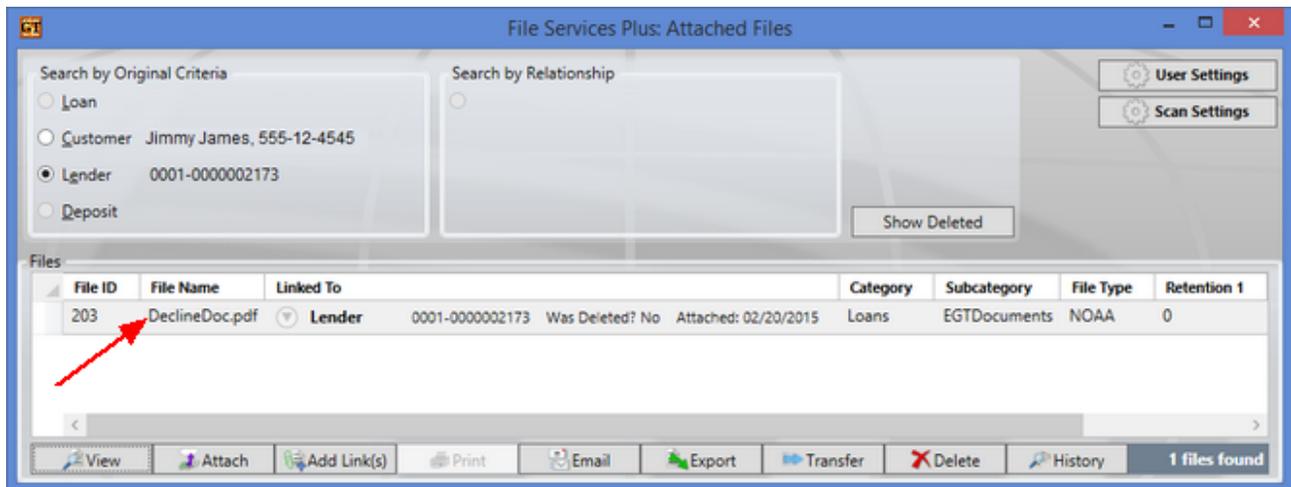
- [0] (selected)
- [01] Bad ABA
- [02] Bad Contact Information
- [03] Bankruptcy
- [04] Commission
- [05] Contract Employee
- [06] Could not reach
- [07] Current Customer
- [08] Fraud
- [09] Government Employee

A 'Close' button is located at the bottom left of the window.

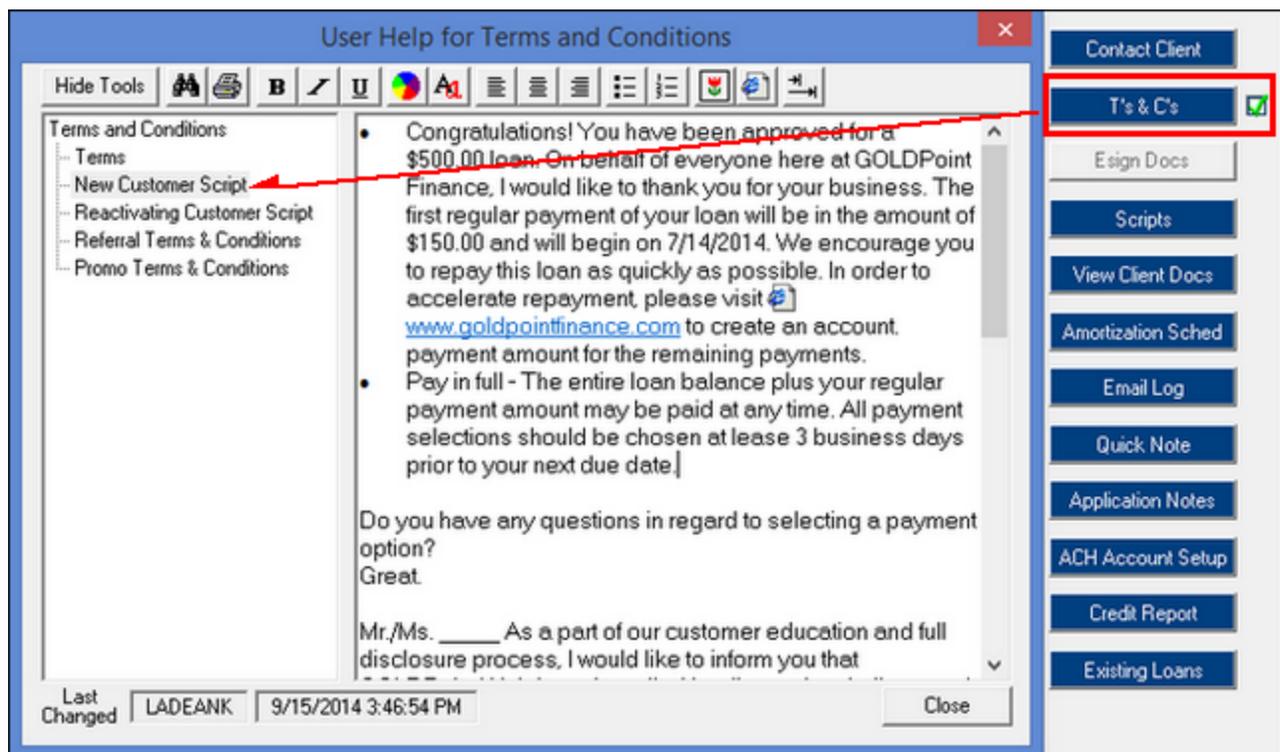
We can create any reason you want in the drop-list for these buttons.

- Additionally, if the <Decline> button is clicked and a reason is selected, we can attach that reason to the Notice of Adverse Action document. The document is automatically added to File Service Plus for that loan application, as shown in the following example.





- We can also add a Terms and Conditions button to the screen. When users click that button, the User Help box is displayed with a script for the user to read to potential customers. Once that script is read, the user can check a box that verifies that the Terms and Conditions script was read. Or if the customer applied online, once they click that they've read the Terms and Conditions, the box next to the button is checked, as shown below.



If your institution is interested in implementing any of these features into your loan programs, contact your GOLDTrak account specialist.

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### Field Removed on Energy Loan Information Screen

CMF# 9656

The **Title is Qualifying Improvement** field (QUALIFY\_IMP) has been removed from the Improvement Information pop-up dialog, which is access by clicking  on the Energy Loan Information screen. Additionally, the **Title Qualifying Improvement** drop-down field (TITLE\_QUALIFY\_IMP) has been changed to **Qualifying Improvement**. See the following example of these changes:

**Improvement Information**

Contractor: \_\_\_\_\_ Sales Person: \_\_\_\_\_

Sequence	Improvement ID	Description	Contractor Name	Manufacturer Name	Job Hours	Job Cost	Financed Amt
001	31	Gas Furnace	Alliance	Alliance	8	1,200	950
					0	0	0

Improvement: Gas Furnace (31)  
 Manufacturer: Alliance (15)  
 Savings: Medium Job Cost: 1,200.00  
 Job Hours: 8 Total Rebate/Incentive: 500.00  
 Qualifying Improvement: [Y]Y Financed Amt: 950.00

Contractor Info: Contractor: \_\_\_\_\_ Sales Person: \_\_\_\_\_ Disbursement Type: 0

Model and Serial Number:

Unit	Serial Nbr	Model	Sequence
Indoor	SQL123456	T2500	0
			1

Improvement Performance:

Measure	Value	Sequence
Annual Energy Use	350	0
	0	1

Rebates / Incentives:

Description	Amount	Description	Amount
State Tax	500.00		0.00
	0.00		0.00

**The Title is Qualifying Improvement checkbox has been removed.**

Improvement Information Pop-up Dialog (click <Improvement> on the Energy Loan Information Screen)



## First Contact Field Now Loads in CIF Compare Screen

CMF: 11962

We have corrected a small error that prevented the **1st Contact** date from loading when the <Load Host Data> button was clicked on the CIF Compare screen. Previously, when host data was loaded, the system would not load the **First Contact Date** (CICNT1) pulled from CIM GOLD (on the Loans > Marketing and Collections screen > CIF tab > [Misc Borrower Information field group](#)). With this release of GOLDTrak PC, the error has been fixed, and now that date is pulled over if the <Load Host Data> button is clicked, and the borrower's information has already been loaded into CIM GOLD and contains information in that field.

**CIF Compare** | **Consumer Application**

Borrower 1 | Borrower 2 | SSN/EIN 666-12-3456 | Household

**Personal Info** | **Credit** | **Employment** | **References** | **Assets**

**APPLICATION DATA** | Import from Host | **HOST DATA** | Load Host Data

Name  
 Prefix [ ] First **Mary** Middle **S**  
 Last **Mars** Suffix [ ] Preferred [ ]

Dates  
**1st Contact** 5/10/2016 [ ] ← **Date of Birth** 06/01/1990 [ ]

Phone Numbers

Primary Phone	Type	Phone Number	Extension	Dialer Restricted
N	200	(651) 461-1616		N

Email Addresses

Primary Email	Email Address	Delivery Format	Request Approval Email

Name  
 Prefix [ ] First [ ]  
 Last [ ] Suffix [ ]

Dates  
 1st Contact [ ] Date of Birth [ ]

Phone Numbers

Phone Number	Ext	Type	Primary	T

Email Addresses

Email Address	Delivery Format	Primary



### Kelley Blue Book Updated

CMFs: 9939, 10197, 10242, 10747, 10766, 10768, 11483

Kelley Blue Book updated their system; consequently we updated ours as well. This update is reflected on the Kelley Blue Book Vehicle screen and KarPower InfoDriver (which is found from Utilities > Kelley Car Value). These changes are only for those institutions that use Kelley Blue Book appraisal information.

- The **Zero Point** field has been replaced with **Typical Mileage**. This field displays the typical mileage of an automobile after the other parameters concerning that automobile are entered. For example, if information for a 2012 Buick LaCrosse was entered in the fields above the **Typical Mileage field**, the system will pull information from Kelley Blue Book and display what the typical mileage for that car should be. See the following example of this field on the Kelly Blue Book Vehicle screen.

The screenshot shows the 'Kelley Blue Book Vehicle' interface. At the top, there are tabs for 'Collateral', 'Contract Booking', and 'Approval'. Below the tabs is a table with columns: Seq, KBB Zip, Year, Make, Model, Vin, Mileage, Trim, Engine, and Trans Type. The first row contains: 0, 84062, 2012, Buick, LaCrosse, 14, Sedan 4D, 4-Cyl, eAssist, 2.4, Auto, 6-Spd Shf.

Below the table are several controls:
 

- Radio buttons:  Show Kelley Blue Book Vehicles Only,  Show All Vehicles
- Checkbox:  Uses Kelley Blue Book
- As of Date: 6/17/2015
- Zip Code: 84062
- VIN: [Empty field]
- Year: 2012
- Make: Buick
- Model: LaCrosse
- Trim: Sedan 4D
- Engine: 4-Cyl, eAssist, 2.4 Liter
- Transmission: Auto, 6-Spd Shift Ctrl
- Drivetrain: FWD
- Mileage: 14
- Typical Mileage: 35,135 (indicated by a red arrow)

On the right side, there is a 'Wholesale' section with a 'Get Info' button and a table of options:

Option Name	Wholesale
<input checked="" type="checkbox"/> Traction Control	0.00
<input checked="" type="checkbox"/> StabiliTrak	0.00
<input checked="" type="checkbox"/> ABS (4-Wheel)	0.00
<input checked="" type="checkbox"/> Keyless Entry	0.00
<input checked="" type="checkbox"/> Air Conditioning	0.00
<input checked="" type="checkbox"/> Power Windows	0.00
<input checked="" type="checkbox"/> Power Door Locks	0.00
<input checked="" type="checkbox"/> Cruise Control	0.00
<input checked="" type="checkbox"/> Power Steering	0.00
<input checked="" type="checkbox"/> Tilt & Telescoping Wheel	0.00
<input checked="" type="checkbox"/> AM/FM Stereo	0.00
<input checked="" type="checkbox"/> MP3 (Single Disc)	0.00
<input type="checkbox"/> MP3 (Dual Disc)	400.00

- Clicking on the **Values** button was causing the Option Name list column to be cleared. This no longer happens.
- When multiple options are selected, but those options are mutually exclusive (such as steel wheels and aluminum wheels), the system automatically deselects one of the mutually exclusive options after the



user clicks the **Values** button. (The option that was selected last will be the one that is deselected.) This was working in the past but was broken by a code change in 2013.

- A new button has been added to the screen: **Validate Options**. This button checks all selected options in the Option Name list, and if any options are exclusive, the system unselects the last one selected. Similar to the item above but without the system doing the valuation.

The screenshot displays the Kelley Blue Book Vehicle screen with the following details:

- Navigation:** Kelley Blue Book Vehicle | Collateral | Consumer Payments View | Scoring / Remarks
- Table:**

Seq	KBB Zip	Year	Make	Model	Vin	Mileage	Trim	Engine	Trans Type	Drive Train	Total Adjust
1	84062	2010	Jeep	Wrangler		53004	Sport SUV 2D	V6, 3.8 Liter	Automatic, 4-Sp	4WD	
- Filters:**
  - Show Kelley Blue Book Vehicles Only (selected) | Show All Vehicles
  - Uses Kelley Blue Book (checked) | Uses NADA
- Vehicle Info:**
  - As of Date: 6/19/2015
  - Zip Code: 84062
  - VIN: [Empty]
  - Year: 2010
  - Make: Jeep
  - Model: Wrangler
  - Trim: Sport SUV 2D
  - Engine: V6, 3.8 Liter
  - Transmission: Automatic, 4-Spd w/Overdrive
  - Drivetrain: 4WD
  - Mileage: 53004
  - Typical Mileage: 59,416
- Valuation Summary:**

	Wholesale	Retail
Base Value	17,520.00	19,566.00
Equipment Adjustment	0.00	0.00
Mileage Adjustment	490.00	490.00
<b>Total Value</b>	<b>18,010.00</b>	<b>20,056.00</b>
- Options List:**

Option Name	Wholesale	Retail
<input checked="" type="checkbox"/> Parking Sensors	66.00	73.00
<input checked="" type="checkbox"/> Dual Air Bags	0.00	0.00
<input checked="" type="checkbox"/> Side Air Bags	0.00	0.00
<input type="checkbox"/> Leather	283.00	314.00
<input type="checkbox"/> Hard Top	525.00	582.00
<input type="checkbox"/> Privacy Glass	91.00	100.00
<input type="checkbox"/> Running Boards	200.00	221.00
<input type="checkbox"/> Custom Bumper	91.00	100.00
<input type="checkbox"/> Grille Guard	75.00	83.00
<input type="checkbox"/> Winch	166.00	184.00
<input type="checkbox"/> Snow Plow	917.00	1,017.00
<input type="checkbox"/> Custom Paint	25.00	27.00
<input type="checkbox"/> Two-Tone Paint	25.00	27.00
<input type="checkbox"/> Roof Rack	66.00	73.00
<input type="checkbox"/> Towing Pkg	241.00	267.00
<input checked="" type="checkbox"/> Steel Wheels	0.00	0.00
<input type="checkbox"/> Alloy Wheels	191.00	211.00
- Buttons:** Values, Clear, Validate Options, New, Delete, Print Preview, Print.

Kelley Blue Book Vehicle Screen

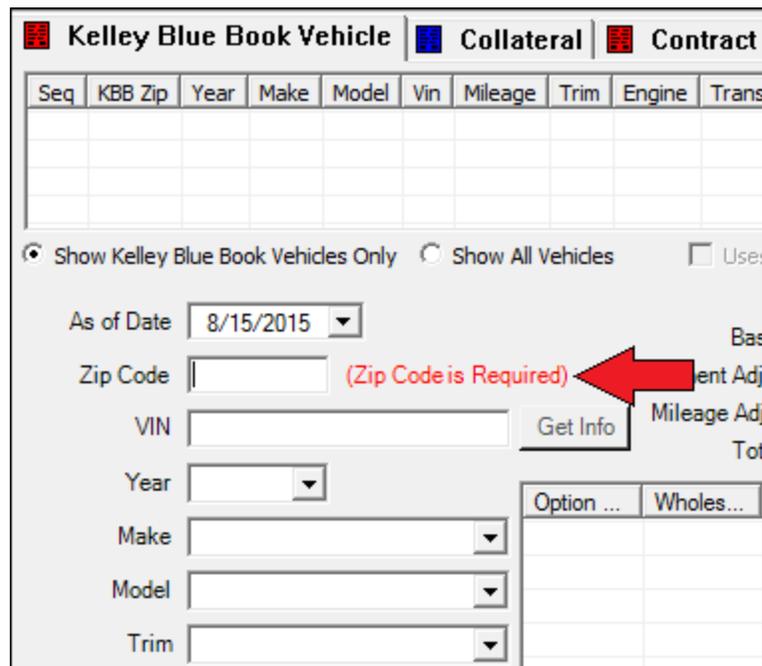
- Three new fields are included with the Vehicle Info record group: ENGINE\_VAL\_VI, DRIVETRAIN\_VAL\_VI, and TRAN\_VAL\_VI. These were added to allow the transfer of Engine, Drivetrain, and Transmission values from Kelley Blue Book. These fields don't appear on the screen, but are behind-the-scenes fields that help with estimating the price of the vehicle. If the vehicle has a non-standard engine, transmission or drivetrain selected, the corresponding price adjustment field should now contain a price adjustment value to account for the non-standard selection.



- Additional corrections have been made to more smoothly handle error conditions.

## New Option

Additionally, we have created a new option that when set, automatically enters the **Zip Code** for the branch when accessing the Kelley Blue Book screen. If this option is *not* set, users are required to enter a **Zip Code** before any value calculations can be made. This option must be set up by your GOLDPoint System account manager. Once this option is set, your users will no longer receive the red warning message of "Zip Code is Required," as shown below:



The screenshot shows the 'Kelley Blue Book Vehicle' interface. At the top, there are tabs for 'Kelley Blue Book Vehicle', 'Collateral', and 'Contract'. Below the tabs is a table with columns: Seq, KBB Zip, Year, Make, Model, Vin, Mileage, Trim, Engine, and Trans. Under the table, there are radio buttons for 'Show Kelley Blue Book Vehicles Only' (selected) and 'Show All Vehicles'. Below that is an 'As of Date' dropdown set to '8/15/2015'. The 'Zip Code' field is empty and has a red warning message '(Zip Code is Required)' next to it, with a red arrow pointing to the message. Below the Zip Code field are fields for 'VIN', 'Year', 'Make', 'Model', and 'Trim'. To the right of the VIN field is a 'Get Info' button. Below the 'Get Info' button is a table with columns 'Option ...' and 'Wholes...'. The 'Option ...' column has a dropdown menu.

In this example, the option has not been set, so the warning still appears.

**GOLDPoint Systems Only:** This option is called **KBB Use Dflt Zip** (KBB\_USE\_DFLT\_ZIP\_10) and is found in the INST\_OFFICE group.



## Loan Request History Screen Updated

CMF #: 11828

Some minor errors were corrected on the Loan Request History screen in GOLDTrak PC. To access this screen, right-click a loan on the Current Loans screen and select "View Loan Request History." This screen provides quick information concerning loan request activity on loan application. See the example below, followed by a description of what was corrected:

Loan Request History - Mary O McDonald - 99-000000084; Consume...

Loan Request Changes

Filter  by User  by Group Seq  by Field

[ ] All Groups [ ] Any [ ]

Date Time User Action Comment

10/31/2016 07:29:52 AM CINDYF Modify User Saved on Close [ ] Filter

Details for 10/31/2016 07:29:52 AM CINDYF  Filter Details [ ] Details

Group Name	Field Name	Field Label	Field Type	Order
APPROVE				Nc
CIM_INFORMATION	CIM_CONS_FEE_DESC_01	Cons Fee Desc 1	Text	
CIM_INFORMATION	CIM_CONS_FEE_DESC_02	Cons Fee Desc 2	Text	
CIM_INFORMATION	CIM_PREPAID_DESC_01	Prepaid 1 Desc	Text	
CIM_INFORMATION	CIM_PREPAID_DESC_02	Prepaid 2 Desc	Text	
HOST_USER_DEF	HUFC1	HUF Char 1	Text	FF
LOAN_CHECKLIST_ITEMS				Nc
LOAN_COMMITMENT	LC_APPROVAL_DATE	Ln Approve Dt	Date/Time	
LOAN_REQ_HEADER	CONTRACT_LOAN_LRH	Contract Ln?	Y/N (boolean)	N
LOAN_REQ_HEADER	LATE_CHARGE_DAYS	Late Chrg Days	Whole Number < 65,536	7
LOAN_REQ_HEADER	LATE_CHARGE_RATE	Late Chrg Perc	Decimal Number	5
LOAN_REQUEST_MAIN	APPROVED_DATE_LRM	Approved Date	Date/Time	10
LOAN_REQUEST_MAIN	BORR_ADDRESS_LRM	Borr Address	Text	10
LOAN_REQUEST_MAIN	BORR_CITY_LRM	Borr City	Text	PC
LOAN_REQUEST_MAIN	BORR_CITY_ST_ZIP_LRM	Borr City State Zip	Text	PC
LOAN_REQUEST_MAIN	BORR_STATE_LRM	Borr State	Text	V/
LOAN_REQUEST_MAIN	BORR_ZIP_LRM	Borr Zip	Zip Code	23
LOAN_REQUEST_MAIN	BRRWR_LAST_FIRST_LRM	Borrower Last, First	Text	FL
LOAN_REQUEST_MAIN	DESCRIPTION_LRM	Borrower	Text	AN
PARTY_TO_LOAN	BORROWER_FULL_NAME	Borr Name	Text	AN
PARTY_TO_LOAN	EMPLOYMENT_DATE	Employment Date	Date/Time	
PARTY_TO_LOAN	FIRST_NAME	First Name	Text	AN
PARTY_TO_LOAN	INITIALS_PTL	Initials	Text	

Close

Loan Request History Screen (right-click on Current Loans screen)

If the **by User** checkbox is checked and the associated edit field below it is left blank, clicking  would not work and nothing would be filtered or displayed in the Details list view. This has been corrected. The same applies to the **by Group** and **by Field** checkboxes. If nothing was entered in their accompanying fields, clicking  would not work.



Now the system ignores the by User, by Group, and/or by Field checkboxes if nothing is entered in the accompanying fields. The system will return all information for the loan request item selected in the drop-down list to the left of the  button.



## New <Summary> Button

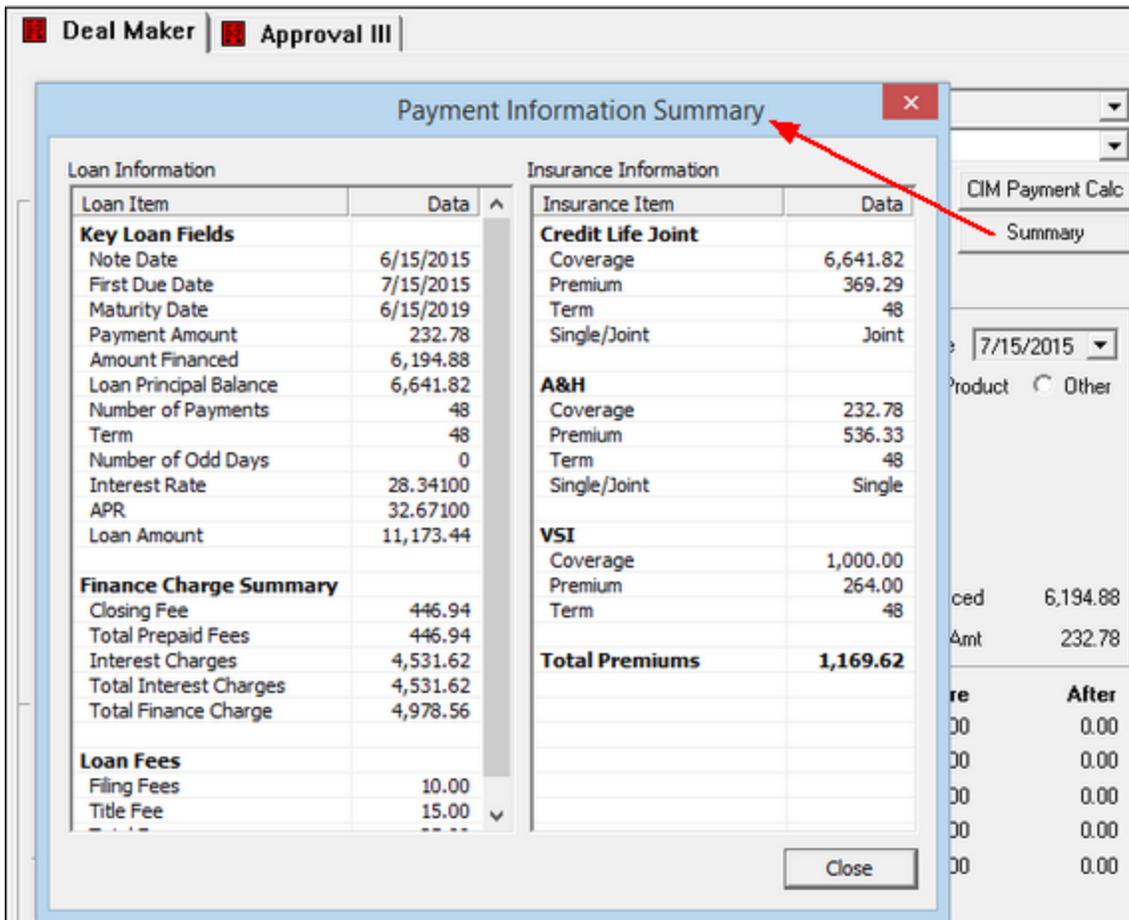
CMF# 10301

We can now add the  button to user screens. Clicking this button brings up the Payment Information Summary screen.

The Payment Information Summary pop-up screen currently appears when the  button is clicked on the following screens:

- Consumer Payments View
- RE Payment Calc
- Deal Maker

If you would like this button and pop-up screen added to any of your institution's loan programs, contact your GOLDPoint Systems account manager. See the following example of the Payment Information Summary pop-up screen, as well as the Summary button:



Loan Item	Data
<b>Key Loan Fields</b>	
Note Date	6/15/2015
First Due Date	7/15/2015
Maturity Date	6/15/2019
Payment Amount	232.78
Amount Financed	6,194.88
Loan Principal Balance	6,641.82
Number of Payments	48
Term	48
Number of Odd Days	0
Interest Rate	28.34100
APR	32.67100
Loan Amount	11,173.44
<b>Finance Charge Summary</b>	
Closing Fee	446.94
Total Prepaid Fees	446.94
Interest Charges	4,531.62
Total Interest Charges	4,531.62
Total Finance Charge	4,978.56
<b>Loan Fees</b>	
Filing Fees	10.00
Title Fee	15.00

Insurance Item	Data
<b>Credit Life Joint</b>	
Coverage	6,641.82
Premium	369.29
Term	48
Single/Joint	Joint
<b>A&amp;H</b>	
Coverage	232.78
Premium	536.33
Term	48
Single/Joint	Single
<b>VSI</b>	
Coverage	1,000.00
Premium	264.00
Term	48
<b>Total Premiums</b>	<b>1,169.62</b>

[Back to Screen Changes](#)

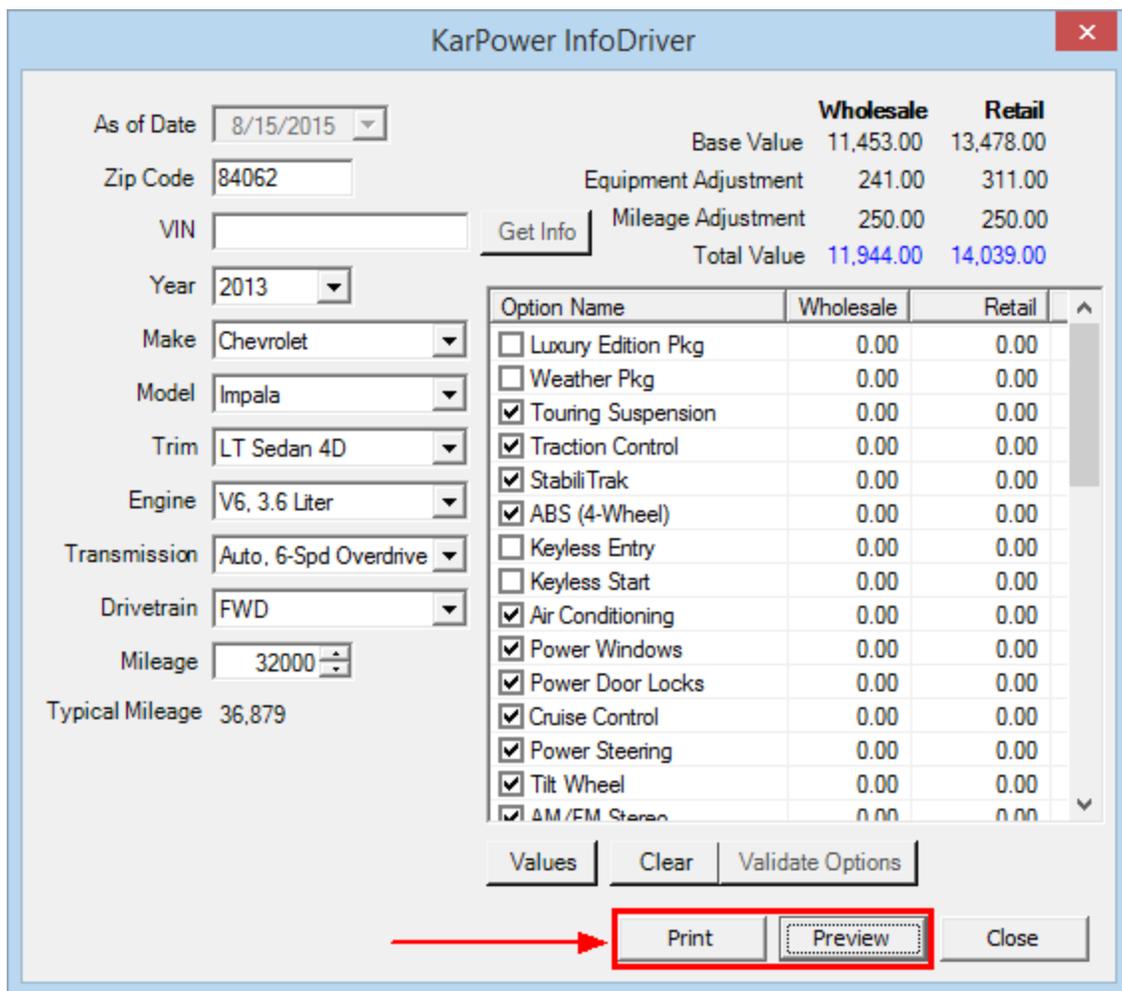


## New Print Buttons on KarPower Info Driver

CMF# 10737

We have added two print buttons on the KarPower Info Driver utility, which is found in GOLDTrak PC by selecting "Kelley Car Value" from the Utilities menu. This screen is only available for institutions that use Kelley Blue Book valuing tools in GOLDTrak PC. The print buttons allow you to print the value of a car based on Kelley Blue Book's estimates. Clicking  displays a quick preview of what will print to a printer. From the Preview screen, you can print the document to any of your printers.

See the following example of these buttons on the KarPower Info Driver screen:



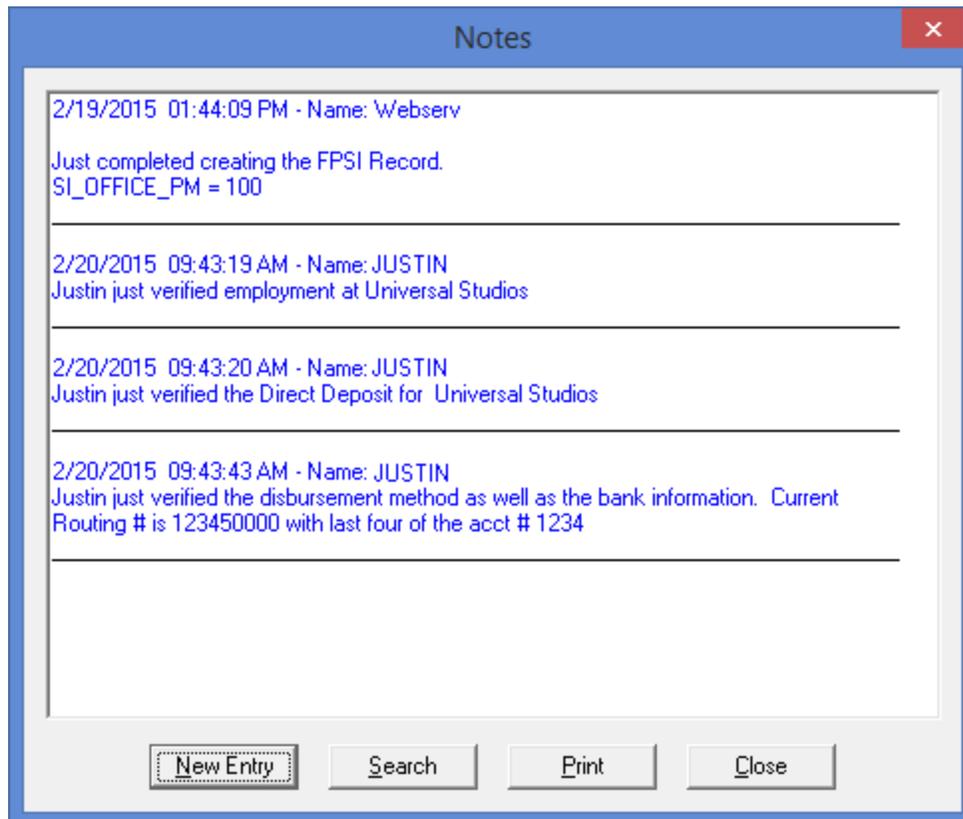
GOLDTrak PC > Utilities > Kelley Car Value, KarPower Info Driver Screen



## Notes Button Available

CMF# 9651

A new Notes button is available that can be added to any screen. When users click this button, the Notes screen is displayed in a pop-up box, which shows all user activity on the loan application, as shown below:



The <Notes> button has been added to the Decision screen, but can be added to any screen you want in GOLDTrak PC.

If your institution is interested in adding this button to your loan programs, contact your GOLDTrak account specialist.

**GOLDPoint Systems Only:** In order to hide the Notes button on the Decision screen, we have created a new field in the LOAN\_REQ\_MISC7 field group called DECSN\_HIDE\_NOTES. Setting this field to "Y" hides the Notes button on the Decision screen.

The following example gives you an idea of where the <Notes> button is added to the Decision screen.



Decision

<p><b>Loan Request Info</b></p> <p>Amount Requested 0.00              Term Requested 0              Rate Requested 0.00000              Payment Requested 0.00</p> <p><b>Debt and Income</b></p> <p>Total Liabilities 0.00              Recurring Debt 0.00              Mortgage/Rent 0.00              Disposable Income 0.00              Borrower Income 0.00              Total Income 0.00</p> <p><b>Ratios</b></p> <p>DTI Gross Before 0.00000              DTI Gross After 0.00000              DTI Net Before 0.00000              DTI Net After 0.00000              LTV 0.00000</p>	<p><b>Borrower Information</b></p> <p>Name              Date of Birth              SSN              Resident Address              Time at Residence Years              Ownership Type              Mailing Address</p> <p><b>Borrower Employment Information</b></p> <p>Employer Name              Employer Phone              Time on the Job 0 Years / 0 Months              Position              Gross Monthly Income 0.00              Gross Annual Income 0.00              Net Monthly Income 0.00              Net Annual Income 0.00</p> <p><b>Borrower Credit Information</b></p> <p>Months in Credit File 0              Nbr of Inquiries 0</p>
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**Approval**

**Counteroffer**

**Adverse Action**

**Credit Report**

**Credit Info**

**References**

**Notes**

**Loan Decision**

Decision



## Route 66 Browse Crash Correction

CMF: 11950

Work Order: 507223

For those institutions that offer Route 66 extended vehicle warranty coverage with your loan applications, we have corrected a minor error that would cause GOLDTrak PC to crash. GOLDTrak PC would crash in the Route 66 dialog if the user clicked on the <Browse Plans> button without a vehicle being specified. (A vehicle can be specified by either entering a **VIN** or by selecting a **Year**, **Make**, and **Model**.)

The <Browse Plans> button will now be disabled whenever there is no **VIN** entered, or there is no **Year**, **Make**, and **Model** selected.



## Selection Requirements on Current Loan Screen

CMF #: 10906

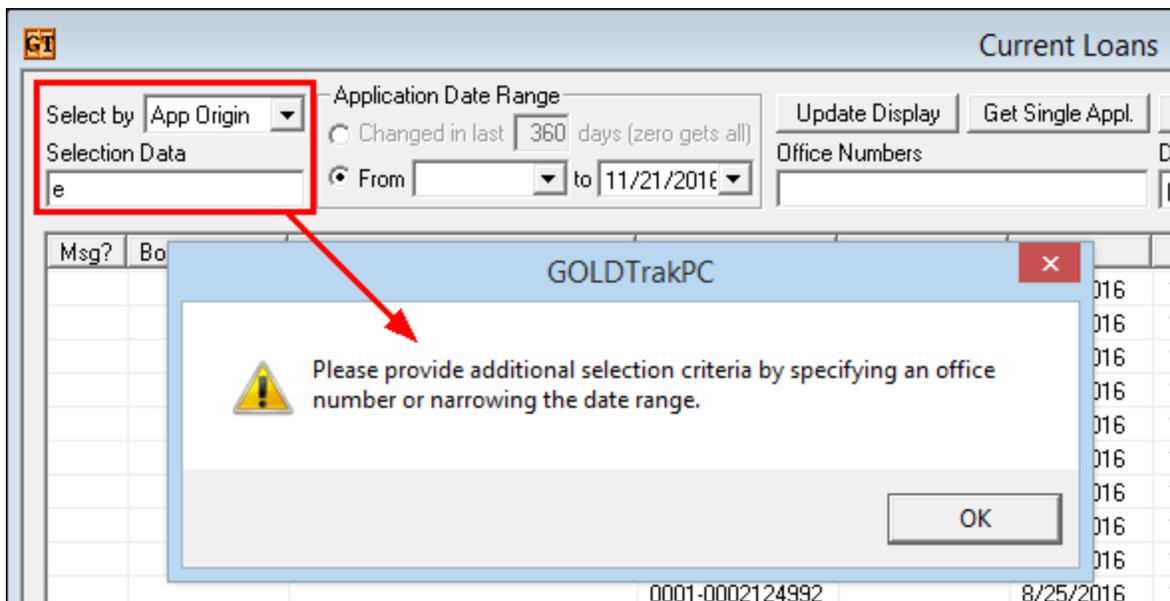
We have enhanced the search feature on the Current Loan screen. When a user wants to search for a loan by selecting an item in the **Select by** field, entering criteria in the field below it, and then clicking <Update Display>, the host machine has to read every application in the specified range in order to produce the list of loan applications. This is by design. However, it can tax the host machine, especially when the search range contains many thousands of loans.

A new limitation is being implemented that will require the user to narrow the search by specifying at least one of the following selection criteria when using the **Select by** feature:

1. Office number
2. Number of days back (not 0)
3. Data range (no blanks)

If none of the above three items is specified when the **Select by** feature is requested, a message box will appear and the search will not be performed. The message that will be shown is determined by which radio button is selected in the **Application Date Range** group box.

See the following example of this type of message:



## Text/Email Notification Changes

The following changes have been made to GOLDTrak PC version 7.5 in regards to texting and email notifications sent to your customers:

[Esign Docs Via Text Message](#)

[New Notification Templates Now Available in GOLDTrak PC](#)

[State-by-State Notifications Now Available](#)

[Text Messaging Numbers Corrected](#)

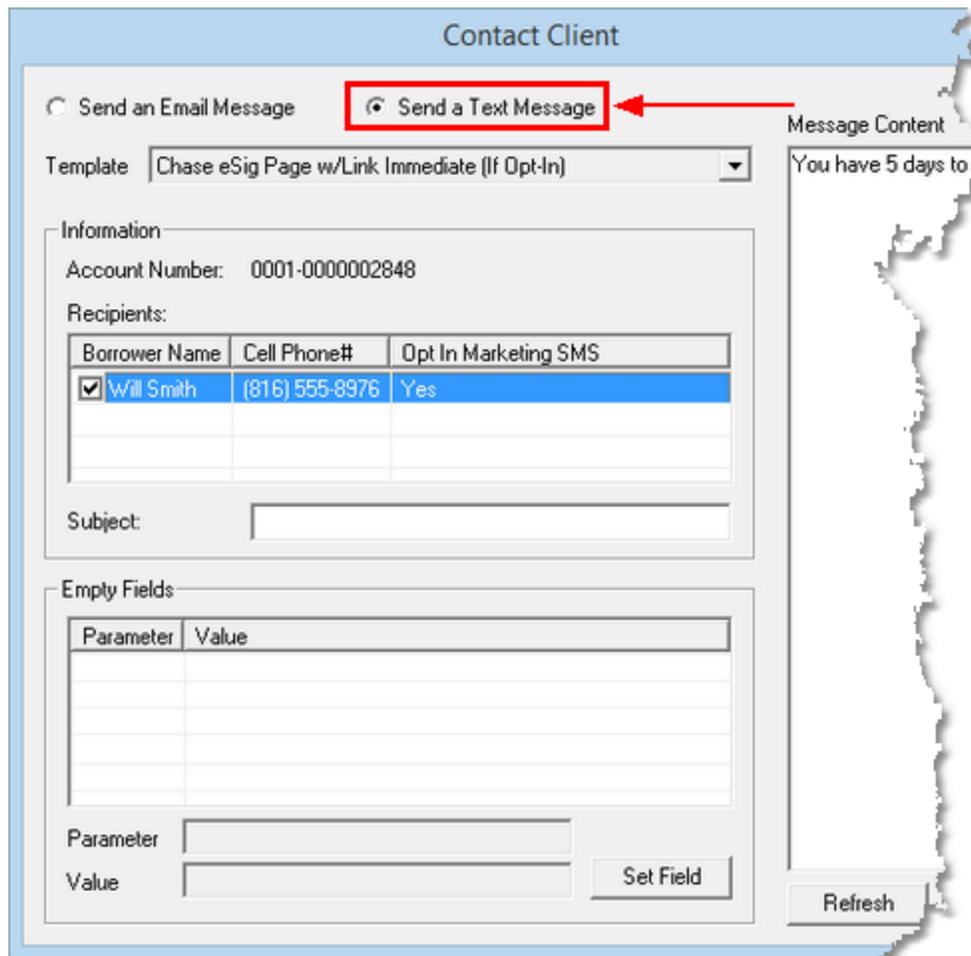


## Esign Docs Via Text Message

CMF# 9615

GOLDTrak PC now supports Esigning via text message. When users click [Esign Docs](#), the Contact Client screen appears. If the borrower has opted in for SMS and a valid cell phone number is entered, the **Send a Text Message** radio button is enabled. The user can either chose to send and email or text message to the customer for esigning documents.

See the following example of the Contact Client screen with the **Send a Text Message** radio button selected.



The screenshot shows the 'Contact Client' interface. At the top, there are two radio buttons: 'Send an Email Message' (unselected) and 'Send a Text Message' (selected). A red box highlights the 'Send a Text Message' button, with a red arrow pointing to it from the right. Below the radio buttons is a 'Template' dropdown menu set to 'Chase eSig Page w/Link Immediate (If Opt-In)'. To the right of the form is a 'Message Content' area with the text 'You have 5 days to'. Below the template is an 'Information' section containing 'Account Number: 0001-0000002848'. Underneath is a 'Recipients' table:

Borrower Name	Cell Phone#	Opt In Marketing SMS
<input checked="" type="checkbox"/> Will Smith	(816) 555-8976	Yes

Below the table is a 'Subject:' text input field. Further down is an 'Empty Fields' section with a table for defining parameters:

Parameter	Value

At the bottom of the 'Empty Fields' section are two input fields labeled 'Parameter' and 'Value', followed by a 'Set Field' button. A 'Refresh' button is located at the bottom right of the form.

**Note:** Institution option OP28 SOOT (Show Opt Out Solicitation SMS) must be set up in order to use the **Opt in for Marketing Email** option. For more about this option, see [New Fields for Opt In Marketing](#).



## New Notification Templates Now Available in GOLDTrak PC

CMF #: 9398

Work order #: 506714

You can now contact loan applicants in GOLDTrak PC via email or text using the Notification system and user-defined templates set up specifically for your institution. We can add a button to any loan program that when it is clicked, it brings up a dialog box with templates to use. If you are interested in this new feature, please contact your GOLDTrak account specialist.

Templates are set up in CIM GOLD through the Notification system. You can even include your institution's logo, links to your website, and much more using "wrappers" that are included with your templates. For more information, see the [Notification System User's Guide](#) in DocsOnWeb.

The following is an example of the Contact Client dialog box that is displayed once the <Contact Client> button is clicked on a loan program. The Offer Thank You Page Email template has already been selected from the Template drop-down list. **Note:** This is just one example of many templates we can create for you.

The screenshot shows the 'Contact Client' dialog box with the following elements:

- Send an Email Message** (selected) / **Send a Text Message**
- Template:** Offer Thank You Page Email
- Information:**
  - Account Number: 10000
  - Borrower Name: Cindy C Fisher
  - Recipient Email: cclisher@yahoo.com
  - Subject: Cindy, you're loan is almost ready! (1)
- Empty Fields:**

Parameter	Value
#COMPANY_NAME	GOLDPoint Finance
#PHONE	(801) 555-4623
- Message Content:**

Hello **Cindy**,

Congratulations! Your loan in the amount of **\$0.00** has been pre-approved. All we need to do is verify your information by phone.

Call us now at **(801) 555-4623** to avoid any funding interruptions. We respect your security and simply need to verify some of your information by phone.

If you are not able to call now, do not worry, we will attempt to contact. Expect a call from our phone number **(801) 555-4623**. When you see this number, please pick up so we can complete your loan!

It is of the utmost importance we speak with you as we cannot release your funds until your application has been verified by phone. Once we verify your information, we can promptly fund your loan.

Thanks for choosing **GOLDPoint Finance!**
- Buttons:** Refresh, Preview, **Show Fields** (2), Template, Send (4), Cancel
- Parameter/Value Editor:** Parameter: #COMPANY\_NAME, Value: GOLDPoint Finance, Set Field (3)

1. If you don't like what appears in the **Subject** line, you can manually change it to something else. This is the Subject line that is included in the email.
2. Notice how the **Show Fields** radio button is selected at the bottom of the screen. When this button is selected, the actual merge fields from the Notification system are displayed in the Message Content



area. If the merge fields are displayed in blue, the fields have correctly merged with data from GOLDTrak. If the merge fields are in red, the content needs adjusting, as explained in step 3. When the email is sent, the information from the loan application is inserted into these merge fields.

- 3.** If you want to insert specific information in fields, select them from the Empty Fields table on the left, enter the exact information you want included in the **Value** field at the bottom, and then click <Set Field>. **Note:** Not all Notification fields transfer smoothly over to GOLDTrak PC fields, so you may need to do this step often. If a merge field appears in red in the Message Content area, you know it didn't transfer over correctly and you will need to manually enter the information.
- 4.** Once the email looks correct, click <Send> to send it to the loan applicant.



## State-by-State Notifications Now Available

CMF# 9795 and 9997

The Notification System allows your institution to brand emails with your institution's logos and design when sending email or text messages to your customers. The following enhancements have been made to the email and text notifications available through the Notification System in GOLDTrak PC:

1. State-by-state message wrappers can now be used both when previewing and sending messages. A wrapper consists of a header and footer design that overlays the email or text message (see example below). Wrapper templates are set up by GOLDPoint Systems account managers in CIM GOLD (using the Notification > [Wrapper Detail screen](#)).



The GOLDTrak field `BRANDING_ID_IB` determines which message wrapper to use, if any. If a wrapper exists for the selected notification template, the wrapper is used in conjunction with the notification template.

2. We can also filter specific notification templates to only be available for certain loan programs when users send notifications via GOLDTrak PC (Contact Client screen).

Contact your GOLDPoint Systems client solutions specialist if you would like to implement institution-specific notifications with your system.



For more information about the Notification System, see the [Notification System User's Guide](#) in DocsOnWeb.



## Text Messaging Numbers Corrected

CMF #: 11661

Work Order #: 506714

Text messages have not been going through when sent from GOLDTrak PC. This is because GOLDTrak PC has been sending the recipient phone numbers as a formatted string, for example: (123) 456-7890. The receiving phone expects numerical data only: 1234567890.

We have corrected this issue and now GOLDTrak PC sends the phone number as a 10-digit string of numbers without any formatting characters.

