

What's New in GOLDTrak[®] PC

Version 7.8

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GOLDTrak Version 7.8

See the following changes detailing enhancements and changes in GOLDTrak PC version 7.8:

[Errors Corrected](#)

[Field Changes](#)

[Formula Changes](#)

[GOLDTrak PC Setup Changes](#)

[Institution Options](#)

[New Features](#)

[Screen Changes](#)



Errors Corrected

The following errors have been corrected in GOLDTrak PC version 7.8:

[Check Writer Dialog Crash](#)

[Correction to Current Employer Phone Number](#)

[E-Sign Link Preview](#)

[Experian Credit Report](#)



Check Writer Dialog Crash

CMP# 2894

An error had been causing the **Check Writer** dialog to crash if <F2> was pressed. This error has been corrected.

Correction to Current Employer Phone Number

An error was causing current employer phone number information to be entered into the **Previous Employer Phone Number** field when empty. This error has been corrected.

E-Sign Link Preview

CMP #: 2117

An error was causing the E-Sign link preview to occasionally malfunction when <Esign Docs> was pressed on the **Loan Origination** screen. This error has been corrected.

Experian Credit Report

CMP# 2768

An minor error was causing Experian credit reports to display incorrectly due to incorrect character placements and offsets. This error has been corrected.



Field Changes

The following changes and enhancements were made to fields in GOLDTrak PC version 7.8:

[Ability to Change and Lock Route 66 Fees Added](#)

[Loan Fields Now Available for Pulling Back in](#)

[New Direct Deposit Field](#)

[New Fields Available for MLA Loans](#)

[New Fields for Opt In Marketing](#)



Ability to Change and Lock Route 66 Fees Added

It is now possible for your institution to submit a decimal amount to the payment calculator (via .xml file) for Route 66 fees. If your institution submits an amount, the **Route 66 Fee** field will be locked and unavailable for file maintenance. If no amount has been submitted, the field will remain open and available for file maintenance.

Contact GOLDPoint Systems for information about enabling this feature at your institution.

Loan Fields Now Available for Pulling Back in

The following loan fields are now available to pull back in to GOLDTrak PC from the host:

GTPC Field Name	CIM GOLD Field Name/Mnemonic	Record
EXIST_LNDCAT	Delinquent Category /LNDCAT	CFLN
EXIST_NBR_PMTS_MADE	Installments Made /LNINNO	CFLN
EXIST_1ST_DUE_DATE	First Due /LN1DUE	CFLN
EXIST_UFNO1	Numeric Field /UFN01	FPUF
EXIST_UFNO2	Numeric Field /UFN02	FPUF
EXIST_UFNO3	Numeric Field /UFN03	FPUF
EXIST_UFNO4	Numeric Field /UFN04	FPUF
EXIST_UFNO5	Numeric Field /UFN05	FPUF

New Direct Deposit Field

CMF# 12155

A new **Direct Deposit** checkbox had been added to the Borrower Income pop-up dialog at the bottom of the Income Information section of the Consumer Application screen (see below). This checkbox is tied to the DIRECT_DEPOSIT_I field. Users should check this box if the applicant's paycheck is paid via direct deposit into their checking or savings account.

Note: If the **Pay Day of the Week** control is visible (its visibility is controlled by the EMPL_SHOW_PAY_DAY_WK), the **Direct Deposit** field will *not* appear. This is because those two fields occupy the same location on the screen.



GOLDTrak PC Field	Transfers to CIM GOLD Field	Purpose
TEXT_MESSAGING_PNB	<ul style="list-style-type: none"> • Text Messaging Capable (P0TMSG) on the Loans > Marketing and Collections screen > CIF tab > Edit Phone link • Uses Text Messaging (P0TXTO) on the Loans > Marketing and Collections screen > CIF tab > Edit Phone link 	Sets up phone for text messaging (transactional uses, non-marketing).
EMAIL_RESTRICT_EMA	Email Restriction (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	Opt Out Marketing Email (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." Note: Must have institution option OP28 SOOE (Show Opt Out Solicitation Email) to use this field.
OPT_IN_TEXT_PM	Opt Out Marketing Text (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." Note: 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"/> <input checked="" type="checkbox"/> Dial
Address: <input type="text" value="1234 Santa Monica Blvd."/> <input checked="" type="checkbox"/>	Mobile Phone: <input type="text" value="(310) 556-1234"/> <input checked="" type="checkbox"/> Dial
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:

Message Content

Please do
question
mailto:cu

Hello Pink

The only
Everythin

To complet
have quest

[here](#)

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:



CIF Compare
 Consumer Application
 Budget
 Declarations (Applicant)

Borrower 1 | Borrower 2 | SSN/EIN 555-12-6578 | Household Number

Personal Info | Credit | Opt Out Options | Re

APPLICATION DATA
 HOST DATA

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:

Driver's License: Number: Exp Date: State: ID Approved?

Email Addresses:

Primary Email	Email Address
Y	ccfisher@gps.com

Email:

Primary Email Request Approval Email

Email Restriction:

Delivery Format:

Marital Status: Employee? Officer? US Citizen?

Gender:

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:



GT 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 Ovrld 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.



Formula Changes

The following changes and enhancements were made to formulas in GOLDTrak PC version 7.8:

[Change to &CALCSALES](#)

[Corrections to Formula Editor](#)

[Correction to Hide Email Formula](#)

[Formulas No Longer Have Setup Fields as Result Fields](#)

[Modification to &CHECKREQFIELDS](#)

[New Formula: &CALCCONSAMORT](#)

[New Formula: &CALCSALESAMORT](#)

[New Formula: &LOCKLOAN](#)

[New Formula Function for ACH](#)

[New Formula Functions](#)

[Sequence Values to Access INST OFFICE Record Data](#)

[TILA Formula Changes](#)

[Valid ACH Routing Number Corrected](#)

Change to &CALCSALES

CMP #1001

Work Order #44101

This formula now allows for APR values above 99%.

Corrections were also made to the total payments calculation (when doing validation) to account for odd first and last payments. Previously, GTPC was assuming all payments were the normal payment amount, so the total of payments was incorrect in cases where the first or last payment was not the same amount.

The ability has also been added to process a FINANCING_TYPE1 value of 8 the same as types 2, 5 and 6 when calculating the Total Net Balance.

Amortization.cpp change:

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



Corrections to Formula Editor

CMP# 2836

Errors in the functionality of the formula editor have been fixed.

Previously, auto-uppercase would fail following a comment containing parentheses. For example:

```
FIRST_NAME = "John"    // this comment contains parentheses (test)
last_name = "Smith"    // see that auto-uppercase failed for LAST_NAME
```

Also, the colorization was not working correctly for the last line if there was no final carriage return/line feed and the last line contained a sequence. For example:

```
BORROWER_NAME.TXT = BORROWER_FULL_NAME(2,2) // the (2,2) was colored incorrectly
```

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.

Formulas No Longer Have Setup Fields as Result Fields

CMP# 2836

To all those who program formulas, please take note: Formulas can no longer use setup fields as result fields, because those fields cannot be changed during formula processing.

An error will appear if a setup field is used as a result field during formula testing.

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

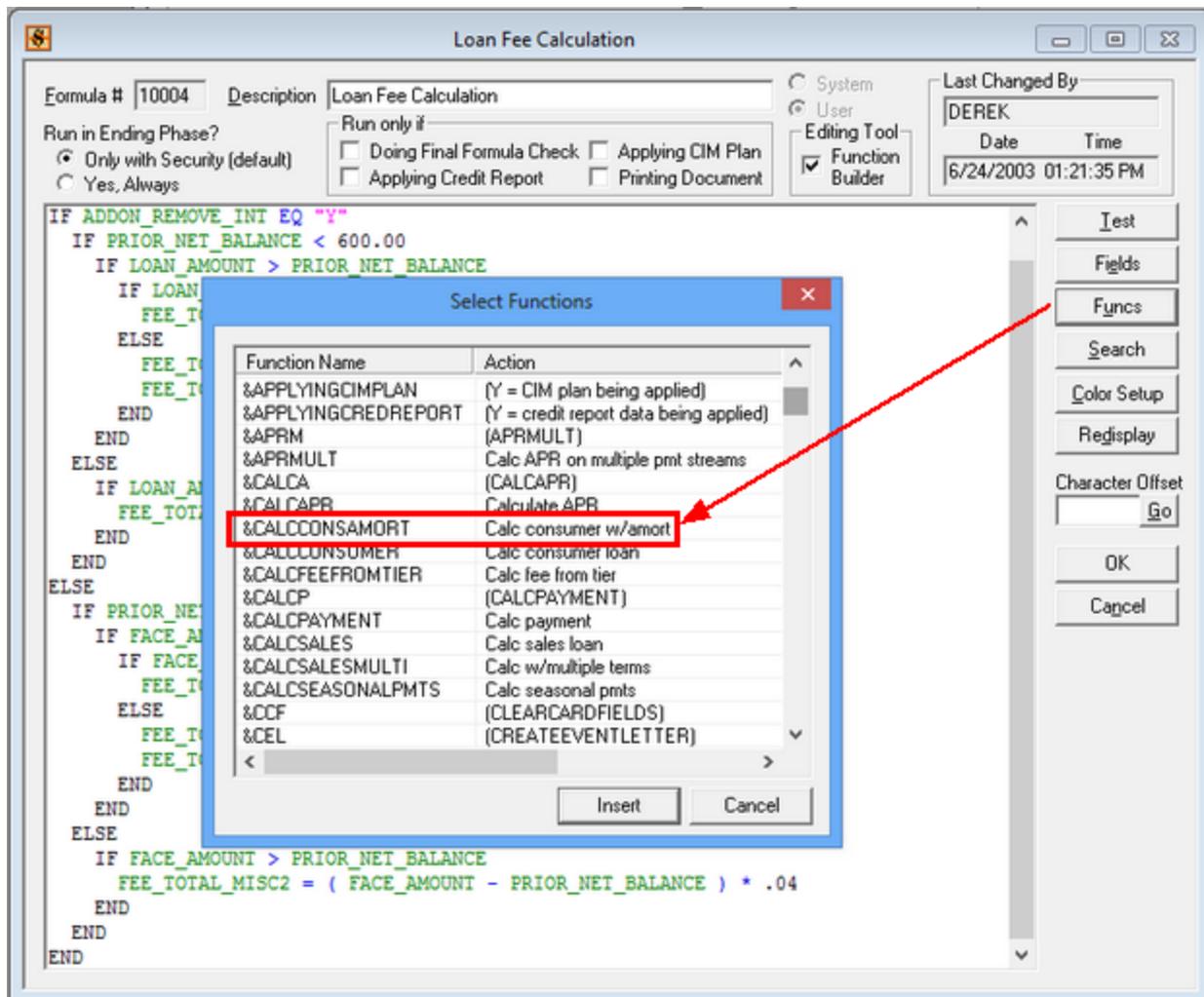
CMF #: 9345

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.

Remember: The PAYMENT_STREAM record used for &CALCCONSAMORT (and [&CALCSALESAMORT](#)) has the name "Amortization Table" in the STREAM_NAME_PS field. If there are multiple PAYMENT_STREAM records, be sure to access the correct one.

New Formula: &CALCSALESAMORT

CMP #628
Work Order #508416

A new formula function is available for sales that includes returning back amortization.

&CALCSALESAMORT functions identically to &CALCSALES, but with the addition of generating an amortization table and storing it in the PAYMENT_STREAM field. This formula allows for APR values above 99%.

Contact GOLDPoint Systems for information about implementing this formula.

Remember:

- The PAYMENT_STREAM record used for &CALCSALESAMORT (and [&CALCCONSAMORT](#)) has the name "Amortization Table" in the STREAM_NAME_PS field. If there are multiple PAYMENT_STREAM records, be sure to access the correct one.
- If a PAYMENT_STREAM record with the name "Amortization Table" already exists, it will be updated whenever &CALCSALES or &CALCCONSAMORT are called, even though those functions don't request an amortization table.

New Formula: &LOCKLOAN

CMF# 9570

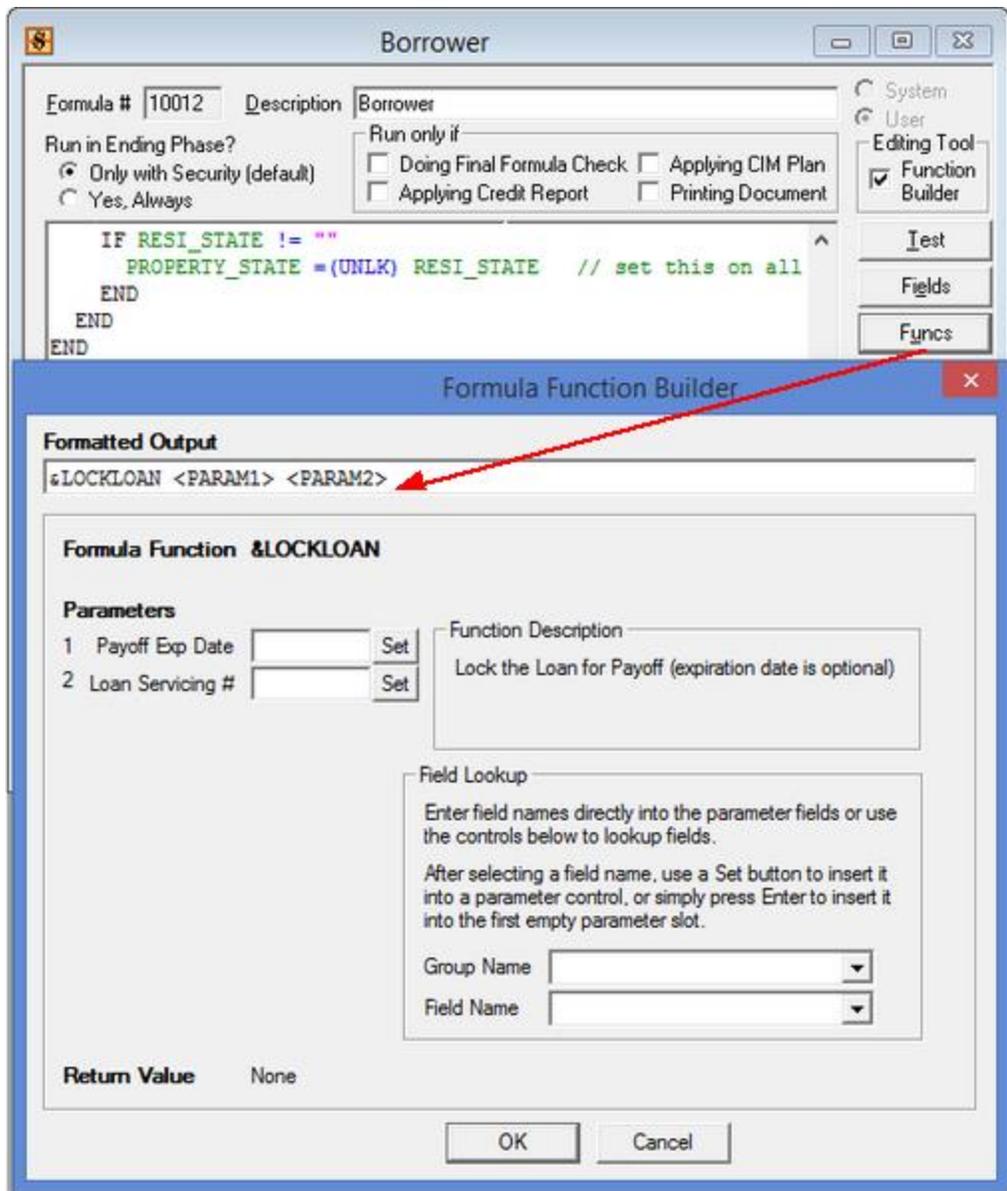
A new formula function has been created: &LOCKLOAN. This function will do the same thing as clicking the <Lock> button on the Existing Loans screen.

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: &UNDERWRITE

The new formula function &UNDERWRITEXXX (where XXX is institution-defined verbiage that specifies the .dll) calls a specific .dll with a specific corresponding site, username, and password. The function itself looks for DBASE_NAME_DBI in the current office, then in office zero if blank, with the name 'Decision Third Party.' The function then gets the URL, username, and password from the DB_ADDL_STRING_DBI, DB_USER_NAME_DBI, and DB_PASSWORD_DBI to send to the .dll file to call the third party underwriting.

Contact GOLDPoint Systems to learn more about this formula.

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_FIELD2Where:
 - 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

```

Sequence Values to Access INST_OFFICE Record Data

CMP# 2836

It is now possible to use sequence values to access specific INST_OFFICE record data via formula. See the table below for information about which office is accessed for each sequence value:

Sequence	Record	Office
Z	TEMP.TXT = SHORT_NAME_IO(Z)	0
U	TEMP.TXT = SHORT_NAME_IO(U)	User's logged in office
L	TEMP.TXT = SHORT_NAME_IO(L)	Loan request's office
Office number except 0	TEMP.TXT = SHORT_NAME_IO(#), where # is the office number	Indicated office number
0	TEMP.TXT = SHORT_NAME_IO(0)	Office 0 or loan request's office, depending on ORIG_BRANCH_ADDR_IO
None	TEMP.TXT = SHORT_NAME_IO	Office 0 or loan request's office, depending on ORIG_BRANCH_ADDR_IO

It is now possible to use INST_OFFICE in a FOR_EACH loop in formulas. All INST_OFFICE records are temporarily read in, then those that were not already in memory are cleared when formulas are finished.

Warning: Sub records of INST_OFFICE will not be accessible unless they are in the user's office.



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 7.8:

[New ACH Disbursement Cutoff Time Option](#)



New ACH Disbursement Cutoff Time Option

CMF# 12483

Work Order: 43710

A new option is available on the Institution Options 2 tab (under Institution Setup > Institution/Offices in GOLDTrak PC Setup). This option allows your institution to enter an ACH cutoff time for ACH transmissions for loan funding. Any loans opened after the cutoff time will be funded in the next day's ACH transmission.

An institution option is available that will automatically place the ACH cutoff time into this new GTPC option. The institution option is ACOF (ACH Disbursement Cutoff Time) and must be set up by your GOLDPoint Systems account manager.

The following is an example of this field:

The screenshot displays the 'Institution/Office Setup' window with three main tabs: 'Personnel Information', 'HMDA/CRA Configuration', and 'Fannie Mae/Microbilt Setup'. The 'Options 2' sub-tab is selected, indicated by a red arrow. The 'Cutoff Times' section is highlighted with a red box, showing 'ACH' set to '7:00:00 PM' and 'Wire' set to '7:00:00 AM'. A red arrow also points to the 'Options' sub-tab. Other visible options include 'Show Toolbar Button for Sending Loan Request to Dealer', 'Check Dealer Status Prior to Boarding', 'Exclude Inactive Items from Search Results', 'Exclude Unapproved Dealers from Search Results', 'Display the Print Dialog', 'Show Email Button', 'Show Email Dir Button', 'Print Origination Branch Address', 'Use Electronic Signature Pad', 'Save Signed Document Image', 'Signature Pen Width', 'Calculate MDIA Dates', 'Force Open Date = Min Fund Date', 'Force Disclosure Date Sync', 'Number Rescission Days', 'Min Open Date = Rescission +', 'Show Message On Exit', 'Max Number of Vehicles', 'Verify Next Check Number', 'Don't Set MLCUTP on Renewal', 'Use 2 digit Office #', 'Use 2 digit CK digit', 'Always Merge Household', 'Get Assets/Liabs from CIF', 'Save Loan Request History', 'Allow Lower Approval Amounts', 'Allow F/M of Individual ID#', 'Use Individual ID#', 'Use GOLDTrak Express', 'Do Current Loan Select on PC', 'Force Note on Unlock GFE', 'Use Full Names in Messages', 'Show Alerts First in Credit Report', 'Use amount_gf for HUD1 totals(10%)', 'Match Grp# for Other Office Signon', 'Approval Note Color', 'User Note Color', 'Required Field - Blank', and 'Required Field - Containing Data'.



In order for this option to work, your GOLDTrak account manager will need to adjust formulas for your institution, such as:

- Formula changes to set option SEND_ACH_VIA_FPAE to "Y" so the system will create the host record (FPAE) upon successful funding that will be used to create a transmission that will go to the institution's corresponding back if DISBURSEMENT_TYPE = 7 (ACH).
- Formula changes to ensure that all ACH information is in place (edit checks).
- Formula changes to set the **ACH Effective Date** to the current date until the application is in an ending phase.
- Formula changes to show **ACH Disbursement Amount** on the Disbursement screen if all ACH information is entered.
- Formula changes to set the TF_STOP_LN_AUTO_PAY = "Y."
- Change out the Checks screen to use the Disbursement screen (covers checks and ACH) in all loan programs.

This new feature is only for those institutions that fund loans through ACH disbursements. Contact your GOLDPoint Systems account manager if you are interested in this feature.

Institution Options

The following institution option has been added to GOLDTrakPC version 7.8:

LAST_NAME_REQ_IO

CMP# 8117

If this institution option is set, a last name is required before a loan application can be saved or closed.



New Features

The following features have been made to GOLDTrak PC Setup version 7.8:

[BlackBook Enhancement](#)

[Date/Time Stamp for Tracking Changes](#)

[Delta Saves Feature](#)

[FactorTrust Interface](#)

[Increased Number of Pages for Documents](#)

[New Signature Portal Available](#)

[New Buttons Available](#)

[New Sorting Method](#)

[Special Characters Accepted in Document Titles](#)

[Third Party Underwriting Decisioning Function Available](#)



BlackBook Enhancement

A new vehicle, commercial vehicle, RV, and powersports valuation interface is available in GTPC. Database information must be present in order to use this new service. Please contact your GOLDPoint Systems Account Manager for more information.

Date/Time Stamp for Tracking Changes

GTPC now has the ability to track changes within an application.

In order for event tracking to occur, the loan program must have field USE_APP_TRACK_TRIGGR set to true in GOLDTrakPC Setup. Once that is set, the fields for each individual event must also be set to true in order for that event to be tracked. To set USE_APP_TRACK_TRIGGR, mark the "Tracking Triggers?" checkbox in the Loan Program editing screen. To set the fields for the individual events, access the Tracking Triggers tab and mark the appropriate checkboxes.

- a) Please note that formulas are primarily responsible for tracking events. The program will set field APP_EVENT_TRACK_CODE to a value indicating the event that just occurred, then formulas will run. A formula will need to check that field against the appropriate codes and create tracking records as needed. Two new groups have been added for recording the tracking data: APP_EVENT_HEADER and APP_EVENT_ITEM. Formulas are able to manage these groups; they are not able to manage the old group (APP_EVENT_TRACKING) because of the way the key is set up. If the Save Any event is turned on but the 1st Save or Auto Save is not, the event will come through as Save Any.
- b) 2 new groups/fields have been added to LOAN_PROGRAM_MAIN:
USE_APP_TRACK_TRIGGR, APP_TRACK_CREATE, APP_TRACK_1ST_SAVE, APP_TRACK_AUTO_SAVE, APP_TRACK_ANY_SAVE, APP_TRACK_APPROVAL, APP_TRACK_CLR_APPRV, APP_TRACK_UNDERWRITE, APP_TRACK_CO_EXTEND, APP_TRACK_CO_ACCEPT, APP_TRACK_PMT_CALC, APP_TRACK_CREDIT, APP_TRACK_FUND.
- c) The following groups/fields have been added to LOAN_REQ_MISC8:
APP_EVENT_TRACK_CODE, UNDERWRITE_COMPL_DT, COMP_UNDERWRITE_DT, COMP_NOAA_DT_M8, COMP_APPR_AMT_M8, COMP_ASSIGNED_M8.
- d) A new group, APP_EVENT_HEADER, has been added as a subgroup of LOAN_REQ_HEADER.
- e) A new group, APP_EVENT_ITEM, has been added as a subgroup of APP_EVENT_HEADER.
- f) The following GUI changes have been made in GOLDTrakPC Setup: A "Tracking Triggers?" checkbox has been added to the Loan Program Info screen and a "Tracking Triggers" tab has been added to the Loan Program screen.
- g) The following codes have been set up in APP_EVENT_TRACK_CODE for the indicated events:
 - 1 = loan created
 - 2 = first save



- 3 = auto save
 - 4 = save
 - 20 = loan approved
 - 22 = loan approval cleared
 - 30 = underwriting completed
 - 40 = counteroffer extended
 - 42 = counteroffer accepted
 - 50 = Payment calculator plan applied
 - 100-111 = Equifax Credit pulled (100 + borrower number 0-11)
 - 200-211 = TransUnion credit pulled (200 + borrower number 0-11)
 - 300-311 = Experian credit pulled (300 + borrower number 0-11)
 - 400-411 = Tri-merge credit pulled (400 + borrower number 0-11)
- h) If the "Funding" event is selected for tracking, the tracking will happen automatically (rather than by formula). APP_EVENT_HEADER and APP_EVENT_ITEM records will automatically be created as event type 65000 (Fund).
- i) The APP_EVENT_TRACK_CODE field will automatically clear at the end of formula processing.
- j) Credit pulling events will be sent individually for each borrower whose credit was pulled (even for joint reports).
- k) An enhancement was made to formulas to allow for multiple or intermixed sequence types. Multiple fields can now be used as sequence values for fields. Example:
 USER_NAME_AEI(ISEQ.NBR,HSEQ.NBR) = LOCKED_BY_LRM.

FactorTrust Interface

Interface with FactorTrust as an alternative credit bureau is available in GTPC. Some setup (as well as a contract with FactorTrust) is required for setup. Contact GOLDPoint Systems for more information.

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.

New Signature Portal Available

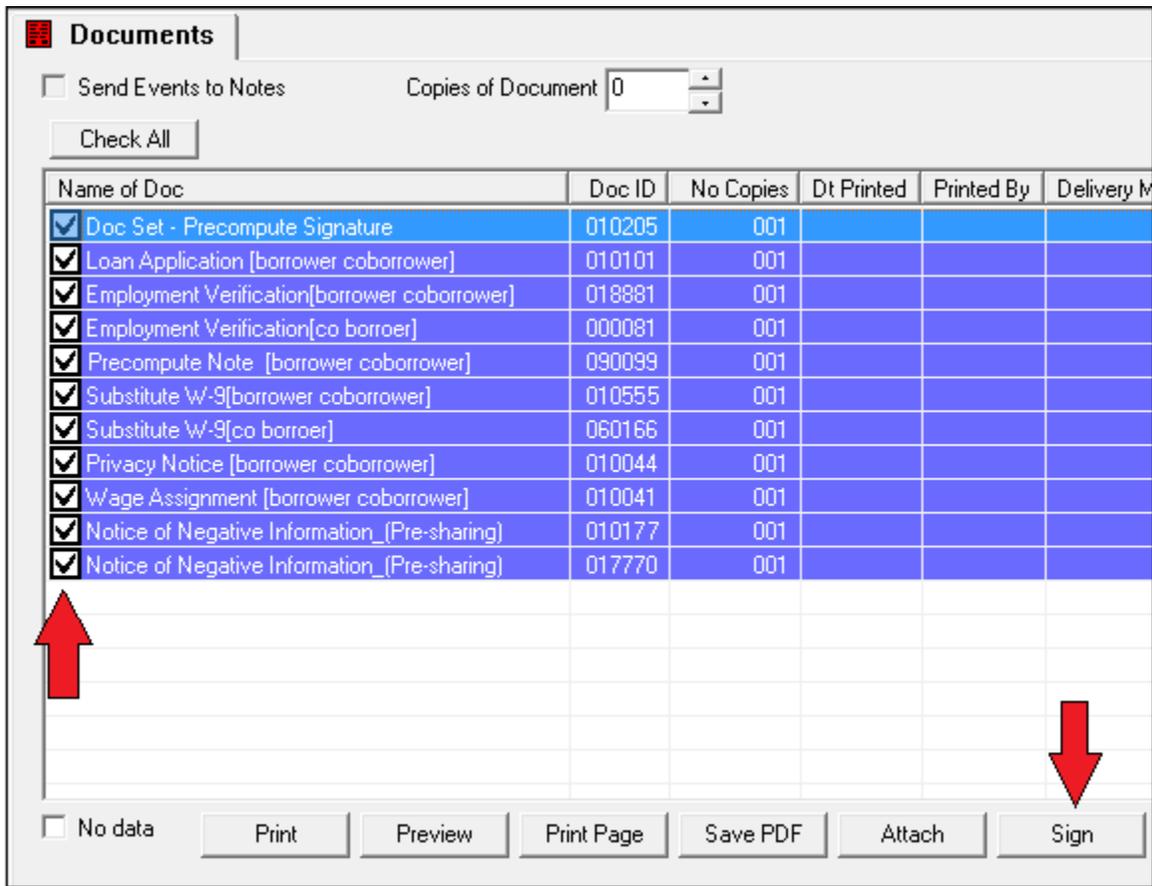
CMF# 10442, 10362, 10640, 11627

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.

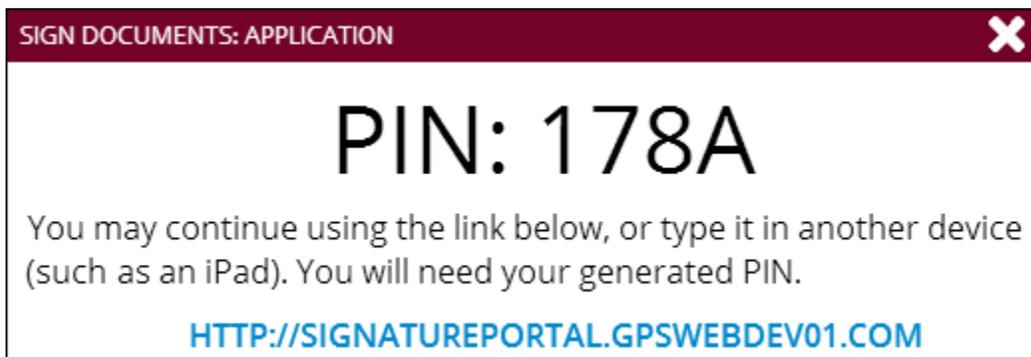
See the following examples illustrating this process.



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



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



3. 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.





In order to verify your identity, please enter the PIN provided to you.

Pin Entry

Submit PIN

Invalid Pin entered

Signature Portal

- 4. 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) _____ Co-Applicant's Signature _____ Date _____

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GROSS: \$		NET: \$		Total Monthly Income	
All Other 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 If Yes, to whom			Are you obligated to pay alimony, child support, etc.? <input type="checkbox"/> No <input type="checkbox"/> Yes 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.

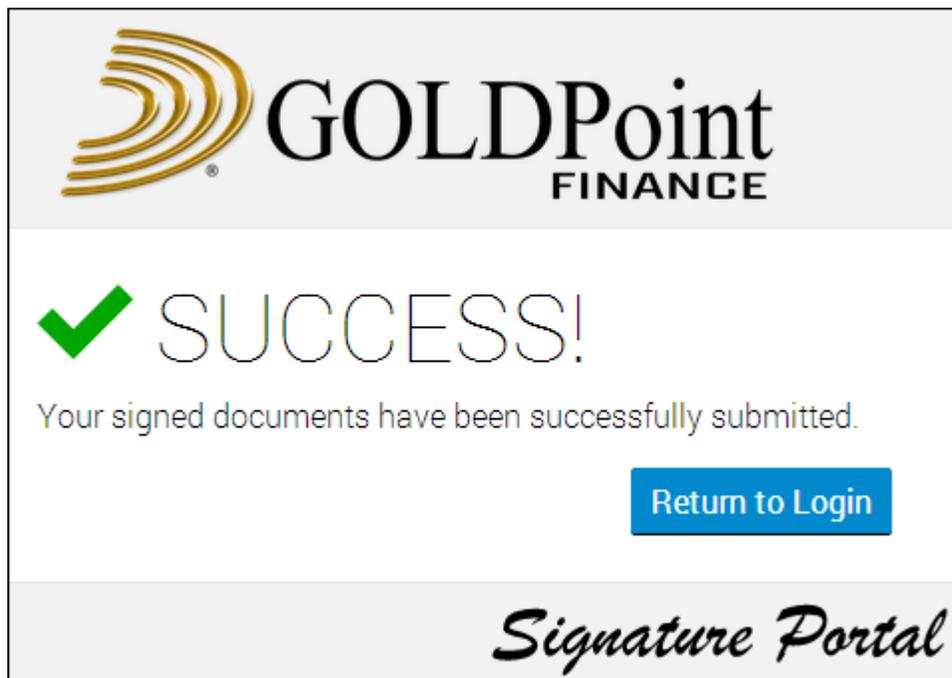
Driver's License No. or State ID No. (Number, State, Issue and Expiration Dates) _____ Co-Applicant's Signature _____ Date _____

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[Submit Documents](#)

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- 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:

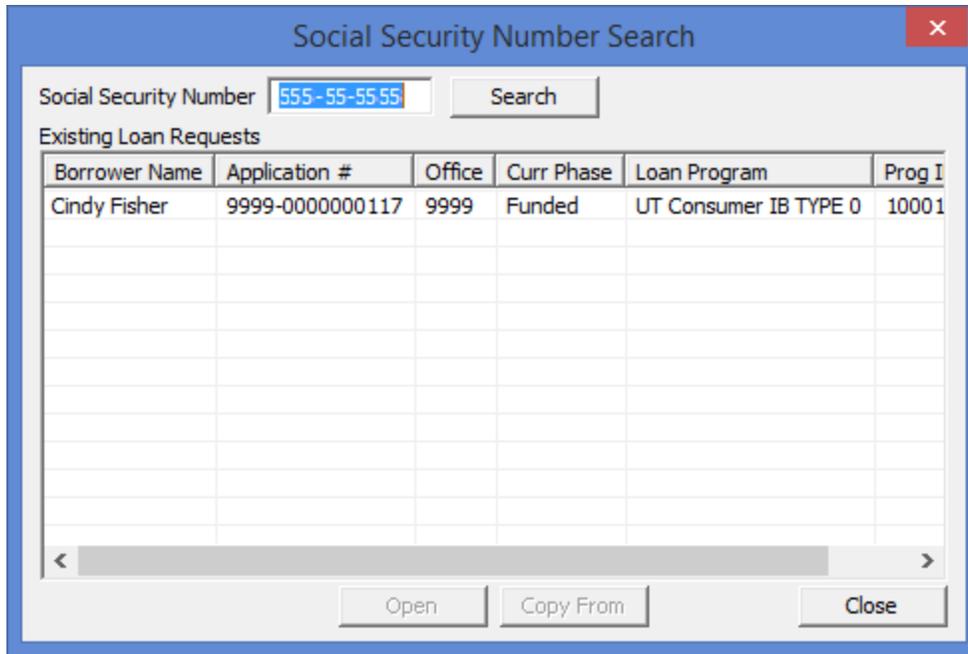
The screenshot shows a vertical panel with the following elements from top to bottom:

- 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 button labeled "Open Existing Loan".
- A horizontal separator line.
- The text "SSN" above an input field.
- A 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.





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.

New Fields for Solutions By Text

CMPs: 5545, 5546, 5599, 5600

For those institutions that have contracts with Solutions By Text for "compliance guaranteed" texting alerts, we have added new fields available in GOLDTrak PC, so that information from those fields can be transferred over to the servicing side in CIM GOLD once the loan is boarded. The new fields include:

Once those fields are successfully set up, the Phone Numbers dialog box will display those fields, as shown below:

You can designate for the borrower whether or not their phone accepts text messages and whether or not the person wants to subscribe to SBT text messages.

Additionally, an option can be set up that requires a PIN in order for the person to receive SBT text messages.

Special Characters Accepted in Document Titles

Special characters are now converted to valid HTML values before being sent to Signature Portal. Therefore, special characters are now valid entries in document titles.

Third Party Underwriting Decisioning Function Available

CMP# 2055/6135

Work Order # 46817

Your institution's version of GOLDTrakPC can now be programmed with the functionality to allow a third-party call for underwriting services.

Specific information about implementing this feature (formula function, database configuration, etc.) will depend on your institution's setup and which underwriting services it uses. Contact GOLDPoint Systems for more information.

An example of how this new feature could potentially appear in GTPC (as a popup screen) is shown below.



Decisioning
✕

Applicant Information

First Name

Last Name

Applicant Model

Decision Hard Decline

Score Fraud Alert

Months Res DTI

Residual Income PTI

Co-Applicant Information

First Name

Last Name

Applicant Model

Decision Hard Decline

Score Fraud Alert

Months Res DTI

Residual Income PTI

Initial Tier and Pricing

Initial Tier	Max Months	Amt Financed	Target Yield
2	54	12,501.00	28.00

Adjustments

Internal Score Adjustment

Adjusted Cash Down

Adjusted LTV

Collateral Adjustment

Net Adjustment

Adjusted Dealer Grade

Decline Recommendation

Residual Income < 600 DTI > 50.00%

Code

Error

Final Tier and Pricing

Final Tier	Max Months	Amt Financed	Target Yield
5	36	5,001.00	35.00

Decision Criteria Changed

Example of an Underwriting Decisioning Dialog in GOLDTrakPC



Screen Changes

The following changes have been made to various screens in GOLDTrak PC version 7.8:

[Changes to CIF Compare Screen](#)

[Changes to Consumer Payments Screen](#)

[Changes to Contract Booking Screen](#)

[Changes to NADA Screens](#)

[Extensive Contract Booking Screen Changes](#)

Changes to CIF Compare Screen

It is now possible to check for a death date on the **CIF Compare** screen. If a death date exists for a customer in CIM GOLD, the following message will appear:



Changes to Consumer Payments Screen

The Consumer Payments screen now recalculates points/percentages any time a change is made to insurance. An error message reading "Points may not exceed 4. Please adjust loan amounts accordingly" will now appear if the points exceed 4 and the override is checked. This check occurs prior to boarding when a stopper is in place.

Changes to Contract Booking Screen

Added controls for First Payment, Last Payment and Next Payment Date. These fields can be shown or hidden depending on new fields and display features. These fields are now only editable if performing validation.

Changes to the display of term and number of payments for clarification: The display was "Term/Nbr Pmts ____ ____." The display is now "Term nn, Nbr Payments ____" (nn = Term in Months).

Decimal number fields have been fixed so that when pasting a value with ctrl-v, the value will be saved in the field properly and formulas will run.



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.

CMP #: 1731

NADA amount previously coded as "included" in the NADA VIN are now mathematically added to the options for a more accurate vehicle valuation.

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.

The mileage value will no longer clear when the State value is changed.

Formulas will now run for key state/region NADA fields when "New" is selected.

NADA screens will now accept data with mismatches in region, make, model or trim.

Extensive Contract Booking Screen Changes

CMP #: 377

Work Order #: 39827

Extensive changes have been made to the Contract Booking screen.

- A new **Net Trade/Down/Rebate** button has been added to the bottom of the Contract Booking screen. When users click this button, the Net Trade/Down/Rebate dialog box is displayed. This dialog box allows users to enter an amount for any down payments, dealer rebates, or trade-in values.
- Formula changes will be necessary in order to fully optimize the new dialog. This includes mathematical calculations for payoff and dialog screen totals. The rebate amount and trade-in amounts are included in the &SALESCALC function. Please contact GOLDTrak customer support for more information.



- Additionally, we have added **Trade-in Amount** and **Rebate Amount** fields to this screen. See the following example of this screen with the changes highlighted in yellow. These changes are implemented in GOLDTrak PC version 7.8 and above.

The screenshot displays the 'Contract Booking' screen with a 'Net Trade/Down/Rebate' dialog box open. The main screen shows contract information including Cash Price (5,955.00), Down Payment (0.00), Trade-in Amount (0.00), Rebate Amount (0.00), Fees (20.55), Total Insurance (0.00), Payoff Amount (0.00), Sales Tax (0.00), Addl Collateral (0.00), Amount Financed (5,975.55), Prepaid Fees (0.00), Total Principal (5,975.55), Interest Charges (2,366.85), Prepaid Fees (0.00), Finance Charge (2,366.85), Total Payments (8,342.40), Loan Amount (8,342.40), APR (13.99981), and mAPR (13.99981). The 'Net Trade/Down/Rebate' dialog box has two sections: 'Down Payment and Rebate' with fields for Down Payment (0.00), Dealer Rebate (0.00), and Total Down + Rebate (0.00); and 'Trade In' with fields for Trade In Value (0.00), Trade Payoff (0.00), and Net Trade In (0.00). It also includes fields for Year, Make, Model, and Description, and a 'Close' button. A red arrow points from the 'Net Trade/Down/Rebate' button in the main screen to the dialog box.

