LoanPro

RELEASE NOTES - June, 2022

LoanPro's products are continuously improving, and we're excited to introduce the recent changes we've made to add functionality, improve performance, and make the user experience even better!

Loan Management System (LMS)

New **Features** or **Enhancements**

- **Automatic Promise Fulfillment** - Payment promises can now be automatically fulfilled according to specific settings when payments or credits are applied to a loan. Read More

- **New Loan Manager Enhancements** - Many features have been added to the new loan manager. Including support for existing tools and actions that the Classic Loan Manager supports. Read More

- **Date of Birth Masking** - Keeping up with Compliance and Regulations, date of birth can now be masked in the LMS user interface and in exported data. Masking is controlled by the access role assigned to the user. Read More

- **Custom Field Imports for Multiple Collateral** - Our import files for custom fields have been updated to include a column for collateral position ID, which lets you distinguish a

specific collateral item on loans that are secured with more than one. Now, you can update collateral custom fields in bulk. [Read More](#)

- **Additional Multiple Collateral Reporting Capability** - When adding a new Loan Summary view or creating a custom query report, you now have the ability to view all Collateral(s) on the loan. Previously it was limited to 2.

- **Authorization Types on Recovery Payments** - When logging an ACH recovery payment, you can now select an authorization type. [Read More](#)

API Changes

LMS is built on its own API, and we know many of our users rely on the API to create, read, and update the data it holds. The changes we make to the API were chosen deliberately in order to make things better for our users.

No API changes were made during this sprint.

New Data Validations

Data validations ensure that information sent to LMS through the API is formatted correctly. Occasionally it will be necessary to add validations for certain pieces of information. The release notes will always tell you what is changing.

No validations were added in this release.

Database Changes

Database changes affect users who have paid for a read-only copy of their tenant database. The changes shown here will be reflected in your database. Click the article links for new tables to see the structure of those tables and information they hold.

Modified Tables

Line_of_credit_billing_cycle_entity

- Column Modified: bucket_breakdown previous_bucket_breakdown VARCHAR(2000)

- DEFAULT " NOT NULL comment 'previous breakdown of bucket balances, interest charges, etc'

- Column Added: ending_bucket_breakdown VARCHAR(2000) DEFAULT " NOT NULL comment 'ending breakdown of bucket balances, interest charges, etc' AFTER previous_bucket_breakdown

line_of_credit_charge_entity

- Column Added: bucket_id INT(11) unsigned NOT NULL AFTER billing_cycle

promise_fulfilled_entity

- Column Added: failed tinyint(1) DEFAULT 0 NOT NULL after deleted

- Drop Column: promise_id

- Column Added: transaction_id int(11) unsigned NOT NULL after promise_rule_id

- Column Added: transaction_entity_type varchar(50) after transaction_id

- Drop Index: idx_u

- Create Index: idx_u ON
  promise_fulfilled_entity(promise_rule_id,transaction_id,transaction_entity_type,
  promise_entity_id,promise_entity_type)

line_of_credit_credit_transaction_entity

- Column Modified: revert_date datetime DEFAULT NULL

line_of_credit_swipe_entity

- Column Modified: revert_date datetime DEFAULT NULL

line_of_credit_bucket_transfer_entity

- Column Modified: revert_date datetime DEFAULT NULL

line_of_credit_charge_entity

- Column Modified: revert_date datetime DEFAULT NULL

line_of_credit_payment_entity

- Column Modified: revert_date datetime DEFAULT NULL

line_of_credit_bucket_transfer_entity

- Column Added: memo varchar (255) NOT NULL

line_of_credit_daily_archive

- Column Added: delinquency_table text NULL

loan_schedule_roll_entity

- Column Modified: rate decimal (13,4) not null default 0.0000

line_of_credit_daily_archive

- Column Added: abated_swipes TEXT NULL

- Column Added: past_fees TEXT NULL

- Column Added: interest_charges_breakdown text after available_credit_breakdown

line_of_credit_billing_cycle_entity

- Column Added: total_swipes DECIMAL(11, 2) DEFAULT 0.00 NOT NULL

- Column Added: bucket_interest_charges_breakdown text after ending_bucket_breakdown

line_of_credit_setup_entity

- Column Added: add_charges_to_percent TINYINT(1) DEFAULT 1 NOT NULL

- Column Added: add_charges_to_amount TINYINT(1) DEFAULT 0 NOT NULL

product_line_of_credit_setup_entity

- Column Added: add_charges_to_percent TINYINT(1) DEFAULT 1 NOT NULL

- Column Added: add_charges_to_amount TINYINT(1) DEFAULT 0 NOT NULL

line_of_credit_charge_entity

- Column Added: custom_charge_type_id int(11) unsigned NOT NULL after revert_user_id

New Tables

- **product_entity** - [Database - Products (product_entity)](#)

Secure Payments

New **Features** or **Enhancements**

- **Payment Processor Time Zones -** Your payment processing times will now be timezone specific. This means you no longer need to worry about converting local time to UTC. The system also adjusts times automatically for daylight savings.

- **Batching Days Selection** - When you create or edit a NACHA or CPA-005 processor, you now have greater control over when the processor batches transactions into a file. Batching Days Selection lets you choose which days of the week to batch on, and whether to batch on banking holidays. You can either use our default holiday list (taken from the Federal Reserve) or set your own custom holiday list. [Read More for NACHA Processors](#) or for [CPA-005 Processors](#)

- **Filter Transaction History Search by 'Operation Type'** - In Secure Payments, the Transaction History Search lets you search through transactions from all your customers. You could already filter your results by date, status, and a few other metrics, and this update adds a new filter: Operation Type. The options are *Process*, for payments; *Credit*, for funding; and *Any*, for both. [Read More](#).