



## LoanPro Release Notes June 2019

**INSTRUCTIONS:** If you use any Simnang API, look at the “Breaking Changes to Current API” section to see what changes have been made that may “break” your current integration. If you are not an API user, then you’ll only need to look at “Significant Updates” to see what has been added or updated in the current release.

[Breaking Changes to Current API](#)

[Significant Updates](#)

[Features Changes or Enhancements](#)

[Database Changes](#)

[Significant Updates](#)

[New or Enhanced Functionality](#)

## **Breaking Changes to Current API**

N/A

## **Significant Updates**

*PLEASE NOTE THAT THIS IS NOT A DETAILED LIST OF EVERY CHANGE THAT WAS MADE, BUT IS INTENDED TO BE A SUMMARY OF CHANGES THAT WERE MADE THAT WILL IMPACT OUR CLIENTS INTERACTION WITH THE SOFTWARE. IT IS STRONGLY RECOMMENDED THAT YOU FULLY TEST ALL DEPENDENT PROCESSES DURING THE STAGING RELEASE WINDOW.*

## **Features Changes or Enhancements**

- **Speed Enhancements.** These were done to multiple pages in LoanPro, including several background processes such as rule evaluations, account notice popup speed, wizard evaluations, import speed & scale.
- **Security Enhancements.** We have increased security, according to OWASP standards, in order to pass External Penetration testing by an independent third party.
- **Bankruptcy Section.** We have added a new section to help manage borrower bankruptcy information. You can add multiple filings as needed, as well as seeing specialized reports of these customers. [Article link](#)
- **Delinquency Buckets.** Delinquency buckets show how many payments a loan is past due, each delinquency bucket represents a missed payment on an account. This new section will help you better organize customer delinquency. New reports have been added to help you as well. [Article link](#)
- **Non Charge-Off Credits.** Rules applied can now apply credits that are not flagged as charge offs. This is useful when you would like to apply a payoff credit to an account, but not have it reflect negatively on the customer's credit rating. [Article link](#)
- **Associate Roles to Wizard.** Now you can associate a specific role to a process wizard, so that the user can only see and do what the role allows, while using the wizard. [Article link](#)

- **Use Credits to Payoff.** Now the process of using credits to payoff loan accounts is easier, the credit amount and date are automatically populated with the payoff amount and date. [Article link](#)
- **Rule Restrictions in Recurring Charges.** In the past, recurring charge restrictions were limited to certain groupings. Now you can use a rule for more powerful and flexible restrictions. [Article link](#)
- **Rule Applied for Bankruptcy.** You can now modify active Bankruptcy information automatically, based on a rule. [Article link.](#)
- **New Payment Frequency (Semi-Monthly Alt) added.** This new frequency has two new date pairing 1st → 15th and 15th → 1st. [Article link.](#)
- **Loan Identifying Tokens.** We have made it easier for web applications to identify a customer's loan using an identifying token that can be sent as part of a "magic" link. [Article link.](#)
- **Additional Endpoints Whitelisted**
  - [Computation Fields](#)
  - [Email Endpoint](#)
  - [Current Modification Transactions Endpoint](#)

## Database Changes

New tables:

- **deletion\_audit** a new table to handle a log of hard delete records on tables loan\_tx, loan\_active\_time\_tx and loan\_\_customer
  - This table will keep a record of all hard deleted values for a period of 48 hours from the time of insert, then they will permanently purge. The purpose of this table is to give our customers who are doing a data warehouse an opportunity to see that records that are deleted to keep their tables in sync.
- New tables **rule\_applied\_bankruptcy\_entity** and **loan\_\_rule\_applied\_bankruptcy** to handle bankruptcy rules applied configurations.

Tables changed:

- Added column ID to a loan\_\_customer table
- Added column logged\_date in action\_result\_note\_entity table
- Added index over loan\_id field in loan\_\_customer table
- Added index over customer\_id field in loan\_\_customer table
- Added index over ssn\_update update in a customer\_entity table

- Added index over entity\_id, entity\_type, is\_primary, is\_secondary fields in table payment\_account\_entity
- Added index over loan\_id in loan\_settings\_entity table
- Added index over loan\_id in loan\_setup\_entity table
- Added index over loan\_id in bankruptcy\_entity table
- Added index over loan\_id in collector\_queue\_work\_item\_entity table

TABLE data\_import\_entity

Added columns: num\_rows, total\_blocks, verified\_blocks, imported\_blocks

TABLE rule\_applied\_charge\_off\_entity

Added columns: charge\_off, transaction\_date, transaction\_date\_setting,

Dropped columns: payment\_method\_id, extra\_tx, extra\_periods

Renamed column amount\_calc to amount\_setting

TABLE bankruptcy\_entity

Renamed column lined\_property\_status to lienied\_property\_status

TABLE wizard\_step\_entity

Added columns: sequence



## PCI Wallet Release Notes June 2019

### Significant Updates

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### New or Enhanced Functionality

- **Iframe mobile friendly.** The iframe used to create new payment profiles has been updated to be mobile device friendly.

- **Manage Transaction Status Via the API.** Now you can update transaction status through the API. [Article link](#)
- **Multiple URLs to callback in PCI Wallet.** Now you can set up multiple callback URLs for each PCI Wallet event. [Article link](#)
- **Transaction Status on Search results.** We have added the column Transaction Status to the Transaction Status report in PCI Wallet, this will give you more and better information of your current and past transactions. [Article link](#)
- **PCI-Wallet - NACHA file output options.** We have created an output management at the processor level where you can choose the output format of the NACHA processor every time a batch runs. [Article 1 link](#) [Article 2 link](#).