



LoanPro Release Notes March 2021

INSTRUCTIONS: If you use any LoanPro API, look at the **Breaking Changes to Current API** section to see what changes have been made that may affect your current integration. If you are not an API user, look at **Significant Updates** to see what has been added or updated in the current release.

[Breaking Changes to Current API](#)

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Breaking Changes to Current API

None

Additional Validations

None

Significant Updates

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Features Changes or Enhancements

- **Last Human Activity Variable Updated.** If a user creates or modifies an Action/Result code inside of a loan, then the “Last Human Activity” variable will be updated to the date that the A/R entry was created/updated. [Article Link](#)
- **Loan Modification System Notes.** We have made the System Notes more descriptive in multiple parts in the system. [Article Link](#)
- **Edit Payment Warnings.** We have improved our warnings when editing payments so that the system provides some extra information about the impact that some changes have on the payments. [Article Link](#)
- **Bank Account Number Protected.** We have added the ability to define access within roles to see Bank Account Numbers in the application, so that financial information can be better protected. [Article Link](#)
- **Customer Credit Score to Context Engine options.** In order to facilitate a more automated customer verification process we added customer credit score to the context engine. [Article Link](#)
- **Companies EIN added to Context Engine options.** We have added Company EIN to the context engine to help generate tax and other forms for company borrowers. [Article Link](#)

- **'Date of First Delinquency' value.** We have added a new context engine variable called 'Date of First Delinquency' so that this value can be used in custom forms and other templates. [Article Link](#)
- **New Context Variable for 'Last Payment Secure Payments Status'.** We added the Last Payment Secure Payments Status value to the context engine. This value shows the Secure Payments status of the last payment made on a loan account (similar to other last payment variables), this makes automation of the system more dynamic and can help to cut out the manual work needed. [Article Link](#)
- **Improved Search Options.** The option to search by Bankruptcy case number from the Loan Manager has been added. [Article Link](#)
- **Tracking R-Codes by Payment Profile.** Now you can specify actions that happen when consecutive payments fail (e.g. payment profile inactivation) at the payment profile level (previously only available at the tenant level). This helps lenders comply with the Small-Dollar Rule. [Article Link](#)
- **Delinquency History Improvements.** We have made changes to the way Date of First Delinquency is calculated. A "Payment History Profile" column has also been added to Credit Reporting Export. [Article Link](#)
- **Rules Applied - Custom Field Set as Blank Option.** Now you have the ability to have Custom Fields set to blank (instead of "set as Null") this will help to show fields in the historical loan archive, keeping data structure consistent. [Article Link](#)
- **Daily Maintenance Process Visibility.** We have enabled some new tools to show information about your tenant's daily maintenance process. [Article Link](#)
- **Credit Bureau Report Improvement.** We have added a new column in the Credit Bureau tool export to show the 'Payment History Profile'. [Article Link](#)
- **SMS Enhancement.** We added a log for the SBT tool inside the customer communication section of a customer, that shows the details of each message including the ID of the SMS template sent. [Article Link](#)
- **New Source Company Character Limit.** We have increased the character limit for the source-company field name to 100 characters to accommodate locations with large names. [Article Link](#)
- **Charge Type Option for Recurring Charges.** You are now able to select which Charge Type the Recurring Charges will use, so that you can keep track of what the charge was for and where it came from. [Article Link](#)

- **API Endpoint for 'Original Schedule'**. We have created an endpoint for retrieving the originally calculated amortization schedule for a loan. This information that can help you to better streamline operations, present this information on a website, etc. [Article Link](#)
- **Bug Fixing and Speed improvements**

Database Changes

- TABLE Modified: **rules_note_alert_entity**
Unique Key removed: **title** (Used for field **title**)
- TABLE Modified: **rule_applied_loan_settings_entity**
Constraint removed: **rule_applied_loan_settings_entity_ibfk_1**
- TABLE Created: **defaults_max_min**

Columns:

id INT(11) NOT NULL AUTO_INCREMENT,

type char(100) NOT NULL,

active tinyint(4) NOT NULL DEFAULT '1',

deleted tinyint(4) NOT NULL DEFAULT '0',

lastUpdated timestamp NOT NULL DEFAULT CURRENT_TIMESTAMP

Constraints and Keys:

PRIMARY KEY (**id**),

UNIQUE KEY (**type**),

KEY defaults_max_min_deleted_idx (**deleted**),

KEY defaults_max_min_type_idx (**type**)

- TABLE Created: **defaults_max_min_day**

Columns:

id INT(11) NOT NULL AUTO_INCREMENT,

default_max_min_id INT(11) NOT NULL,

day_of_week INT(11) NOT NULL,

max FLOAT(11) NULL,

min FLOAT(11) NULL,

deleted tinyint(4) NOT NULL DEFAULT '0',

lastUpdated timestamp NOT NULL DEFAULT CURRENT_TIMESTAMP

Constraints and Keys:

PRIMARY KEY (**id**),

UNIQUE KEY (**default_max_min_id, day_of_week**),

FOREIGN KEY (**default_max_min_id**) REFERENCES **defaults_max_min** (**id**)

- TABLE Created: **defaults_transaction_limit**

Columns:

id int(11) not null auto_increment,

reason_id INT(11) not null references

source_company_labeling_cash_drawer_tx_reasons_entity(id),

limit float(11) null,

deleted tinyint(4) not null default '0',

lastUpdated timestamp not null default current_timestamp

Constraints and Keys:

PRIMARY KEY (**id**),

UNIQUE KEY (**reason_id**)

- TABLE Modified: **source_company_entity**

Column added: **primary_contact_id** int(11) unsigned after **contact_email**,

Index added: **primary_contact_id**

- TABLE Created: **source_company__users**

Columns:

id int(11) unsigned not null auto_increment,

source_company_id int(11) unsigned not null,

user_id int(11) unsigned not null,

full_name varchar(255),

email varchar(255),

created timestamp,

lastUpdated timestamp not null default current_timestamp,

deleted tinyint(1) not null default 0

Constraints and Keys:

PRIMARY KEY (**id**),

UNIQUE (**source_company_id**, **user_id**),

CONSTRAINT FOREIGN KEY (**source_company_id**) references
source_company_entity(**id**)

- TABLE Created: **source_company_document_entity**

Columns:

id int(11) unsigned not null auto_increment,

source_company_id int(11) unsigned not null,

section_id int(11) unsigned not null default '0',

user_id int(11) unsigned not null,

user_name varchar(255) not null default "",

remote_addr char(20) not null default "",

file_name varchar(255) not null default "",

description text,

size int(11) unsigned not null default '0',

file_attachment_id int(11) not null default '0',

archived tinyint(1) not null default '0',

active tinyint(1) not null default '1',

deleted tinyint(1) not null default 0

created timestamp null default null,

lastUpdated timestamp not null default current_timestamp,

Constraints and Keys:

PRIMARY KEY (**id**),

KEY **source_company_id** (source_company_id),

KEY **document_section_id** (section_id),

KEY **source_company_document_entity_lastUpdated_idx** (lastUpdated),

CONSTRAINT **FK_SourceCompanyDocument** FOREIGN KEY (source_company_id)
REFERENCES source_company_entity (id),

CONSTRAINT **FK_SourceCompanyDocumentSection** FOREIGN KEY (section_id)
REFERENCES doc_section_entity (id)

- TABLE Modified: **user_tenant_configuration**

Column added: **search_restriction_sc_group_id** int(11) not null default '0'

AFTER search_restriction_group_id

- TABLE Created: **source_company__users**

Columns:

id int(11) unsigned not null auto_increment,

name varchar(50) not null default "",

created timestamp not null default current_timestamp,

active tinyint not null default 1,

deleted tinyint not null default 0

Constraints and Keys:

PRIMARY KEY (**id**)

- TABLE Created: **source_company_physical_check_account_entity**

Columns:

id int(11) unsigned not null auto_increment,

source_company_id int(11) unsigned default null,

account_number varchar(100) default null,

routing_number varchar(100) default null,

next_check_number varchar(100) default null,

print_check_format char(64) not null default "",

deleted tinyint(1) not null default '0',

created timestamp null default null,

lastUpdated timestamp not null default current_timestamp

Constraints and Keys:

PRIMARY KEY (**id**),

KEY **source_company_id** (source_company_id),

KEY **source_company_physical_check_account_entity_lastUpdated_idx**
(lastUpdated),

CONSTRAINT **FK_SourceCompanyPhysicalAccount** FOREIGN KEY
(source_company_id) REFERENCES source_company_entity (id)

- TABLE Modified: **defaults_transaction_limit**

Column added: **active** int(11) not null default 1

- TABLE Modified: **recurring_charge_entity**

Column Added: **charge_type_id** char(33) after field **charge_application_type**

- TABLE Modified: **source_company_entity**

Column Added: **cash_drawer_default_settings_id** int(11) default null

Index Added: **cash_drawer_default_settings_id**

- TABLE Created: **multiple_returns_entity**

Columns:

id int(11) unsigned NOT NULL AUTO_INCREMENT COMMENT 'Primary Key ',

name varchar(100) DEFAULT NULL,

rule text NOT NULL,

codes text NOT NULL,

number_of_returns int(11) NOT NULL DEFAULT 0,

evaluate_based_on int(11) NOT NULL DEFAULT 0,

payment_profile_action CHAR(60) NOT NULL,

card_fee_amount decimal(11,2) DEFAULT NULL,

card_fee_type char(30) DEFAULT NULL,

card_fee_percent decimal(11,2) DEFAULT NULL,

agent int(11) DEFAULT NULL,

loan_status_id int(11) unsigned DEFAULT NULL,

loan_sub_status_id int(11) unsigned DEFAULT NULL,
source_company int(11) unsigned DEFAULT NULL,
ebilling tinyint(1) DEFAULT NULL,
ecoa_code char(30) DEFAULT NULL,
co_ecoa_code char(30) DEFAULT NULL,
credit_status char(30) DEFAULT NULL,
credit_bureau char(30) DEFAULT NULL,
reporting_type char(30) DEFAULT NULL,
secured tinyint(1) DEFAULT NULL,
autopay_enabled tinyint(1) DEFAULT NULL,
merchant_processor_group_id int(11) DEFAULT NULL,
repo_date int(11) DEFAULT NULL,
repo_date_setting char(100) DEFAULT "",
closed_date int(11) DEFAULT NULL,
closed_date_setting char(100) DEFAULT "",
liquidation_date int(11) DEFAULT NULL,
liquidation_date_setting char(100) DEFAULT "",
followup_date int(11) DEFAULT NULL,
followup_date_setting char(100) DEFAULT "",
is_stoplighl_manually_set tinyint(1) DEFAULT NULL,

delete_portfolios tinyint(1) NOT NULL DEFAULT '0',
enroll_new_loans tinyint(1) NOT NULL DEFAULT '0',
enroll_existing_loans tinyint(1) NOT NULL DEFAULT '0',
enabled tinyint(1) NOT NULL DEFAULT '1',
eval_in_daily_maint tinyint(1) NOT NULL DEFAULT '0',
eval_real_time tinyint(1) NOT NULL DEFAULT '0',
exec_pre_activation tinyint(1) NOT NULL DEFAULT '0',
forcing tinyint(1) NOT NULL DEFAULT '0',
deleted tinyint(1) NOT NULL DEFAULT '0',
global_order int(11) DEFAULT '0',
lastUpdated timestamp NOT NULL DEFAULT CURRENT_TIMESTAMP ON UPDATE
CURRENT_TIMESTAMP,
PRIMARY KEY (**id**),
KEY **loan_status** (**loan_status_id**),
KEY **loan_sub_status** (**loan_sub_status_id**),
KEY **source_company** (**source_company**),
KEY **loan_status_2** (**loan_status_id** , **loan_sub_status_id**),
KEY **multiple_returns_entity_idx_1** (**name** , **deleted**),
KEY **multiple_returns_entity_lastUpdated_idx** (**lastUpdated**)

- TABLE Modified: **rule_applied_settings__sub_portfolio_to_delete**

Column added: **entity_type** char(60) not null default Entity.RuleAppliedLoanSettings,

PRIMARY KEY Added: `rule_id`, `sub_portfolio_id`, `entity_type`

- TABLE Modified: **rule_applied_settings__sub_portfolio**

Column added: **entity_type** char(60) not null default Entity.RuleAppliedLoanSettings,

PRIMARY KEY Added: `rule_id`, `sub_portfolio_id`, `entity_type`

- TABLE Modified: **rule_applied_settings__portfolio**

Column added: **entity_type** char(60) not null default Entity.RuleAppliedLoanSettings,

PRIMARY KEY Added: `rule_id`, `portfolio_id`, `entity_type`

- TABLE Modified: **rule_applied_settings__portfolio_to_delete**

Column added: **entity_type** char(60) not null default Entity.RuleAppliedLoanSettings,

PRIMARY KEY Added: `rule_id`, `portfolio_id`, `entity_type`

- TABLE Created: **dm_stats_entity**

Columns:

id int auto_increment,

date date null,

queued datetime null,

in_progress datetime null,

completed datetime null,

total_loans int null DEFAULT 0,

maintained_loans int null DEFAULT 0,

deleted tinyint(1) unsigned not null DEFAULT 0,

constraint **dm_stats_entity_pk**

primary key (**id**),

unique key unique_date (**date**)

- TABLE Modified: **loan_entity**

Column modified: **display_id** char(50) not null default "

- TABLE Created: **loan_delinquency_entity**

Columns:

loan_id int(11) unsigned NOT NULL,

date_of_first_delinquency date DEFAULT NULL,

unique_delinquencies int(11) NOT NULL DEFAULT '0',

delinquency_percent decimal(11,2) NOT NULL DEFAULT '0.00',

delinquent_days int(11) NOT NULL DEFAULT '0',

deleted tinyint(1) NOT NULL DEFAULT '0',

lastUpdated timestamp NOT NULL DEFAULT CURRENT_TIMESTAMP ON
UPDATE CURRENT_TIMESTAMP,

payment_history varchar(255) NOT NULL DEFAULT "",

first_delinquency_date date DEFAULT NULL,

PRIMARY KEY (**loan_id**),

KEY **loan_status_archive_lastUpdated_idx** (lastUpdated),

CONSTRAINT loan_delinquency_loan_id FOREIGN KEY (loan_id) REFERENCES
loan_entity (id)

Secure Payments (Formerly PCI Wallet)

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Significant Updates

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New or Enhanced Functionality

- **Setting for Automatic NACHA Payment Updates.** We have added a setting that will let the user specify when qualifying NACHA transactions automatically move from the Processing status to the Settled Successfully status. [Article Link](#)
- **Cutoff Time Improvements in the NACHA Batching Process.** We've improved the batching process by adding a 'cutoff time' which defines which transactions are included in a batch. where the batch would include all transactions that are missing batch ID, pending status and creation time before the cutoff time. [Article Link](#)
- **Warning of Credit/Debit Card Numbers in Certain UI Fields.** Validation has been added to prevent users entering a credit/debit card number into a wrong field. [Article Link](#)
- **Bug Fixing and Speed improvements.**